



# **PALM BEACH COUNTY FIVE YEAR CONSOLIDATED PLAN**

**OCTOBER 2010 – SEPTEMBER 2015**

**Palm Beach County Board of County Commissioners**

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Robert Weisman, County Administrator

**Palm Beach County  
Department of Housing and Community Development**

Edward Lowery, Director

**Prepared by Planning Section:**

Elena M. Escovar, Planning Manager  
Clement C. Clarke, Principal Planner  
Carlos R. Serrano, Senior Planner  
Elizabeth Jo Miller, Planner II  
H. Michael Sklar, Planner II  
Alan Chin-Lee, Planner I  
Kimberly Spence, Planner I  
Satu Oksanen, Planner I  
LaToya G. Ricketts, DRI Specialist  
Scott Schultz, Planning Assistant

**July 2010**

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PLEASE CONTACT HCD AT (561) 233-3616.

**FIVE YEAR CONSOLIDATED PLAN**



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## **EXECUTIVE SUMMARY**

### **Introduction**

Federal regulation 24 CFR Part 91 (Consolidated Submissions for Community Planning and Development Programs) requires Palm Beach County to submit a Consolidated Plan which should describe how the County will pursue the overall goals of the community planning and development programs, as well as housing programs covered by Part 91. This overall goal is to develop viable urban communities by providing decent housing, a suitable living environment, and expanding economic opportunities principally for low- and moderate- income persons. Among the programs covered are the formula-based Community Development Block Grant (CDBG) Program, Home Investment Partnership (HOME) Program, and the Emergency Shelter Grants (ESG) Program. As a HUD designated Urban County, Palm Beach County is entitled to receive funding from the above mentioned formula grants, which the Department of Housing and Community Development (HCD) administers. As such, HCD is responsible for the development of the Consolidated Plan.

## **MANAGING THE PROCESS**

### **Consultation**

As the Department that administers Community Planning and Development funds for Palm Beach County (PBC), HCD is the agency that prepares the Consolidated Plan. The Department administers federal funds provided to the County under the formula based CDBG, HOME, and ESG Programs. Over the past several years, the Department has also administered federal funds made available under the Disaster Recovery Act, and provided through the Florida Department of Community Affairs and federal funds provided to the county under HERA (NSP1) and ARRA (NSP2, CDBG-R).

HCD staff interacted with representatives of units of local and county governments; local, regional, and state non-profit agencies concerned with housing, social services, and non-housing community development needs; non-profit and for-profit housing providers; public housing authorities; and other representatives of various local institutions that may have been able to provide information. HCD also conducted four public meetings to introduce the public to the need for the Five Year Consolidated Plan. Notification of the meetings was sent to all 28 Municipalities within Palm Beach County who possess inter-local agreements with the County; all non-profits and public agencies who have current contracts with the County for funding under the CDBG, HOME, ESGP, CDBG-R, NSP and HPRP Programs; and, all FY 2010-11 applicants to the CDBG and ESGP Programs. Notice for the public meetings were also posted on HCD's website, in the Palm Beach Post (the leading print media in Palm Beach County) and broadcasted over various electronic media outlets as a result of the efforts of the County's Public Affairs Department.

### **Citizen Participation**

Palm Beach County's Citizen Participation Plan, was adopted on July 18, 1995 and was last amended in July 2005. It is being amended for the period FY 2010-2015. The plan acts as a catalyst and planning instrument which serves to encourage as well as provide a medium for public participation and involvement in community development related activities throughout the jurisdiction.

Palm Beach County HCD conducted six (6) Regional Meetings before the Plans were prepared; two (2) discussed the Action Plan and four (4) discussed the Five Year Consolidated Plan. In addition, one (1) public meeting was held \during the preparation of the Plan. A Public Hearing for Plan approval was conducted by the BCC on July 20, 2010. The Emergency Shelter Grants Program (ESGP) Advisory Board conducted three (3) public meetings. The Five Year Consolidated Plan Regional Meetings were advertised via the following; posted on the County's website main page ([www.pbcgov.com/hcd](http://www.pbcgov.com/hcd)), posted on Twitter, emailed to approximately sixty (60) local newspapers and TV and radio stations, and mailed by HCD to all FY 2010-2011 CDBG and ESG applicants.

Palm Beach County provided ample opportunities for citizens to comment on the Draft Five Year Consolidated Plan and Action Plan. Letters were mailed to all CDBG and ESGP applicants of the public meetings, at least 7 days prior to all of the meetings. Advertisements were placed in the non-legal section of an area newspaper with the County's largest circulation. The Five Year Consolidated Plan Meetings were advertised by the County's Public Affairs Department via the following; posted on the County's website main page ([www.pbcgov.com/hcd](http://www.pbcgov.com/hcd)), posted on Twitter, emailed to approximately sixty (60) local newspapers and TV and radio stations, and mailed by HCD to all FY 2010-2011 CDBG and ESG applicants. Public hearings held by the Board of County Commissioners are open to the public for participation. Prior to the BCC Public Hearing on July 20, 2010, HCD published a notice in a local PBC newspaper along with a summary of the Plan, informing interested persons of the public hearing and providing a thirty-day comment period.

## HOUSING AND HOMELESS NEEDS

### A. Housing Needs

#### Projected Need

The projection took into account two types of housing need: growth-related need and existing need.

#### Growth-Related Need

The table below shows projections of need for the 2010 – 2015 time period and was based on the Shimberg’s Center’s projections of growth in numbers of households, by income group, in the PBC CDBG Jurisdiction.

Projections of Household Growth by Income Group 2010 – 2015

Income Group	2010	%	2015	%	Growth	Increase/Decrease
0 – 30% AMI	40,169	9.97%	42,788	10.05%	2,619	+0.08%
30 – 50% AMI	43,096	10.69%	46,193	10.85%	3,097	+0.16%
50 – 80% AMI	73,085	18.13%	77,434	18.19%	4,349	+0.06%
81 – 120% AMI	77,863	19.32%	81,984	19.26%	4,121	-0.06%
120%+ AMI	168,820	41.89%	177,246	41.64%	8,426	-0.25%
Total Households	403,033	100%	425,645	100%	22,612	N/A

HCD staff generated projections for the PBC Jurisdiction’s total household population by tenure utilizing Shimberg 2008 tenure data (78.86% owner, 23.14% renter), and applying it to the projections above to yield projections by tenure, as depicted in the table below.

Projections of Household Growth by Income and Tenure, 2010-2015

Tenure	Income Group	2010	% of all HH	2015	% of all HH	Growth	Increase/Decrease
OWNERS	0 – 30% AMI	31,688	7.86%	33,735	7.93%	2,047	+0.07%
	30 – 50% AMI	33,976	8.43%	36,420	8.56%	2,444	+0.13%
	50 – 80% AMI	57,622	14.30%	61,058	14.34%	3,436	+0.04%
	81 – 120% AMI	61,405	15.24%	64,649	15.19%	3,244	-0.05%
	120%+ AMI	133,140	33.03%	139,772	32.80%	6,582	-0.23%
	Owner Subtotal	317,832	78.86%	335,667	78.86%	17,835	N/A
RENTERS	0 – 30% AMI	9,298	2.31%	9,899	2.33%	601	+0.02%
	30 – 50% AMI	9,967	2.47%	10,687	2.51%	720	+0.04%
	50 – 80% AMI	16,908	4.20%	17,916	4.21%	1,008	+0.01
	81 – 120% AMI	18,018	4.47%	18,969	4.46%	951	-0.01
	120%+ AMI	39,067	9.69%	41,013	9.64%	1,946	-0.05
	Renter Subtotal	93,261	23.14%	98,494	23.14%	5,233	N/A
Total Households		403,033	100%	425,645	100%	22,612	N/A

### Existing Need

Existing housing need is interpreted to best be represented by existing households which are experiencing some type of housing problem such as cost burden, housing overcrowding, or substandard housing. The table below presents cost burden figures obtained from Shimberg's Florida Data Clearinghouse.

Percentage of Income for Housing Expense by Tenure and Income Group, 2008.

Owner Household Income	Total Owners	Percentage of Income Spent on Housing					Total Cost Burdened	%
		30% or Less AMI	30 – 50% AMI	%	50% of more AMI	%		
0 – 30% AMI	29,502	8,355	5,147	17.45%	16,000	54.23%	21,147	71.68%
30 – 50% AMI	35,843	15,380	9,734	27.16%	10,279	29.93%	20,463	57.09%
51 – 80% AMI	64,849	39,479	17,637	27.20%	7,733	11.92%	25,370	39.12%
80– 120% AMI	77,845	59,512	15,511	19.93%	2,822	3.63%	18,333	23.55%
120%+ AMI	192,521	179,443	11,351	5.90%	1,727	0.90%	13,078	6.79%
<b>Subtotal Owners</b>	<b>400,560</b>	<b>302,169</b>	<b>59,380</b>	<b>14.82%</b>	<b>39,011</b>	<b>9.74%</b>	<b>98,391</b>	<b>24.55%</b>
0 – 30 AMI	27,264	7,701	2,740	10.05%	16,823	61.70%	19,563	71.75%
30 – 50% AMI	21,511	5,488	9,159	42.58%	6,864	31.91%	16,023	74.49%
51 – 80% AMI	32,300	18,201	11,474	35.52%	2,625	8.13%	14,099	43.65%
80– 120% AMI	27,348	23,346	3,361	12.29%	641	2.34%	4,002	14.63%
120%+ AMI	30,476	28,988	1,385	4.54%	103	0.34%	1,488	4.88%
<b>Subtotal Renters</b>	<b>138,899</b>	<b>83,724</b>	<b>28,119</b>	<b>20.24%</b>	<b>27,056</b>	<b>19.48%</b>	<b>55,175</b>	<b>39.72%</b>
<b>Total Households</b>	<b>539,459</b>	<b>385,893</b>	<b>87,499</b>	<b>16.22</b>	<b>66,067</b>	<b>12.25</b>	<b>153,566</b>	<b>28.46</b>

### Housing Overcrowding

The most recent source of housing overcrowding data for the PBC Jurisdiction is the 2000 Census which indicated that 5.2% of all occupied units, or 18,610, were overcrowded. If the same percentage is applied to the number of occupied housing units in the PBC CDBG Jurisdiction per the 2008 American Community Survey (382,316), an estimate of 19,880 overcrowded housing units results.

### Substandard Housing

The table below details selected housing conditions for the PBC CDBG Jurisdiction

Selected Substandard Housing Conditions by Tenure (2008)

Substandard Condition	Owner Units	Renter Units	Total Units	% of Occupied Units
No Heating	N/A	N/A	15,278	3.20%
Lacking Complete Plumbing	731	526	1,257	0.26%
Lacking Complete Kitchen	797	988	1,785	0.37%

Below is a tabulation of the numbers of households in substandard housing by income group.

Households in Substandard Housing by Income Group, Countywide (2000)

Income Group	H.H. in Substandard Units	% of Substandard Units
< 30% AMI	6,995	18.6%
31-50% AMI	6,475	17.2%
50- 80% AMI	9,335	24.8%
> 80% AMI	14,900	39.5%
Total	37,705	100.0%

### **Disproportionate Housing Needs**

Due to HUD’s guidance and lack of any other readily available resource that provided need data by race/ethnicity, disproportionate needs for the Palm Beach County Jurisdiction were identified using the HUD 2000 CHAS housing problems data.

#### Black Households

- Low Income (31-50% MFI) Elderly Owners
- Moderate Income (51-80% MFI) Elderly Owners
- Low Income (31-50% MFI) Other Owners
- Low Income (31-50% MFI) Owners
- Moderate Income (51-80% MFI) Owners

#### Hispanic Households

- Extremely-low Income (0-30% MFI) Family Owners
- Low Income (31-50% MFI) Elderly Owners
- Low Income (31-50% MFI) Owners
- Moderate Income (51-80% MFI) Elderly Owners
- Moderate Income (51-80% MFI) Family Owners
- Moderate Income (51-80% MFI) Owners

#### Asian Households

- Low Income (31-50% MFI) Owners
- Moderate Income (51-80% MFI) Owners

#### White Households

- Moderate Income (51-80% MFI) Other Renters

## **B. Homeless Needs**

### **Nature and Extent of Homelessness**

There are numerous presumed causes of homelessness such as lack of affordable health care, mental illness, domestic violence, and addiction disorders. Two leading factors are most often cited, namely, a lack of affordable housing and an increase in poverty. Both of these are prevalent in Palm Beach County. Other contributing factors to the homelessness issue in Palm Beach County include geography, demography, and economics. Homelessness is a countywide issue due to the mobility of the homeless, and Palm Beach County addresses the needs of the homeless individuals and families

on a countywide basis. Service provider agencies that receive funding may be located in metropolitan cities but serve clients throughout Palm Beach County.

Every two years the County undertakes its Point in Time Count as well as a Shelter Survey. These two instruments seek to identify the number of homeless individuals and families in Palm Beach County: men, women, children, victims of domestic violence and the elderly and to determine the unmet housing needs of the homeless. The following table tabulates the results of the last survey conducted in January 2009:

**Homeless and Special Needs Populations HUD Table 1A  
Continuum of Care: Housing Gap Analysis Chart**

		<b>Current Inventory</b>	<b>Under Development</b>	<b>Unmet Need/Gap</b>
<b>Individuals</b>				
<b>Beds</b>	Emergency Shelter	178	0	248
	Transitional Housing	220	0	67
	Permanent Supportive Housing	177	14	871
	<b>Total</b>	<b>575</b>	<b>14</b>	<b>1,186</b>
<b>Persons in Families with Children</b>				
<b>Beds</b>	Emergency Shelter	251	0	47
	Transitional Housing	109	0	0
	Permanent Supportive Housing	258	56	373
	<b>Total</b>	<b>618</b>	<b>56</b>	<b>420</b>

**Continuum of Care: Homeless Population and Subpopulations Chart\***

<b>Part 1: Homeless Population</b>	Households with Dependent Children			
	Sheltered		Unsheltered	Total
	Emergency	Transitional		
No. of Households	69	20	49	138
No. of Persons (adults & children)	236	71	158	465
	Households without Dependent Children			
	Sheltered		Unsheltered	Total
	Emergency	Transitional		
No. of Households	209	224	1,189	1,622
No. of Persons (adults only)	209	224	1,249	1682

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120%+ AMI	192,521	179,443	11,351	5.90%	1,727	0.90%	13,078	6.79%
<b>Subtotal Owners</b>	<b>400,560</b>	<b>302,169</b>	<b>59,380</b>	<b>14.82%</b>	<b>39,011</b>	<b>9.74%</b>	<b>98,391</b>	<b>24.55%</b>
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120%+ AMI	30,476	28,988	1,385	4.54%	103	0.34%	1,488	4.88%
<b>Subtotal Renters</b>	<b>138,899</b>	<b>83,724</b>	<b>28,119</b>	<b>20.24%</b>	<b>27,056</b>	<b>19.48%</b>	<b>55,175</b>	<b>39.72%</b>
<b>Total Households</b>	<b>539,459</b>	<b>385,893</b>	<b>87,499</b>	<b>16.22</b>	<b>66,067</b>	<b>12.25</b>	<b>153,566</b>	<b>28.46</b>

### Housing Overcrowding

The most recent source of housing overcrowding data for the PBC Jurisdiction is the 2000 Census which indicated that 5.2% of all occupied units, or 18,610, were overcrowded. If the same percentage is applied to the number of occupied housing units in the PBC CDBG Jurisdiction per the 2008 American Community Survey (382,316), an estimate of 19,880 overcrowded housing units results.

### Substandard Housing

The table below details selected housing conditions for the PBC CDBG Jurisdiction

Selected Substandard Housing Conditions by Tenure (2008)

Substandard Condition	Owner Units	Renter Units	Total Units	% of Occupied Units
No Heating	N/A	N/A	15,278	3.20%
Lacking Complete Plumbing	731	526	1,257	0.26%
Lacking Complete Kitchen	797	988	1,785	0.37%

Below is a tabulation of the numbers of households in substandard housing by income group.

Households in Substandard Housing by Income Group, Countywide (2000)

Income Group	H.H. in Substandard Units	% of Substandard Units
< 30% AMI	6,995	18.6%
31-50% AMI	6,475	17.2%
50- 80% AMI	9,335	24.8%
> 80% AMI	14,900	39.5%
Total	37,705	100.0%

### **Disproportionate Housing Needs**

Due to HUD’s guidance and lack of any other readily available resource that provided need data by race/ethnicity, disproportionate needs for the Palm Beach County Jurisdiction were identified using the HUD 2000 CHAS housing problems data.

#### Black Households

- Low Income (31-50% MFI) Elderly Owners
- Moderate Income (51-80% MFI) Elderly Owners
- Low Income (31-50% MFI) Other Owners
- Low Income (31-50% MFI) Owners
- Moderate Income (51-80% MFI) Owners

#### Hispanic Households

- Extremely-low Income (0-30% MFI) Family Owners
- Low Income (31-50% MFI) Elderly Owners
- Low Income (31-50% MFI) Owners
- Moderate Income (51-80% MFI) Elderly Owners
- Moderate Income (51-80% MFI) Family Owners
- Moderate Income (51-80% MFI) Owners

#### Asian Households

- Low Income (31-50% MFI) Owners
- Moderate Income (51-80% MFI) Owners

#### White Households

- Moderate Income (51-80% MFI) Other Renters

## **B. Homeless Needs**

### **Nature and Extent of Homelessness**

There are numerous presumed causes of homelessness such as lack of affordable health care, mental illness, domestic violence, and addiction disorders. Two leading factors are most often cited, namely, a lack of affordable housing and an increase in poverty. Both of these are prevalent in Palm Beach County. Other contributing factors to the homelessness issue in Palm Beach County include geography, demography, and economics. Homelessness is a countywide issue due to the mobility of the homeless, and Palm Beach County addresses the needs of the homeless individuals and families

on a countywide basis. Service provider agencies that receive funding may be located in metropolitan cities but serve clients throughout Palm Beach County.

Every two years the County undertakes its Point in Time Count as well as a Shelter Survey. These two instruments seek to identify the number of homeless individuals and families in Palm Beach County: men, women, children, victims of domestic violence and the elderly and to determine the unmet housing needs of the homeless. The following table tabulates the results of the last survey conducted in January 2009:

**Homeless and Special Needs Populations HUD Table 1A  
Continuum of Care: Housing Gap Analysis Chart**

		<b>Current Inventory</b>	<b>Under Development</b>	<b>Unmet Need/Gap</b>
<b>Individuals</b>				
<b>Beds</b>	Emergency Shelter	178	0	248
	Transitional Housing	220	0	67
	Permanent Supportive Housing	177	14	871
	Total	575	14	1,186
<b>Persons in Families with Children</b>				
<b>Beds</b>	Emergency Shelter	251	0	47
	Transitional Housing	109	0	0
	Permanent Supportive Housing	258	56	373
	Total	618	56	420

**Continuum of Care: Homeless Population and Subpopulations Chart\***

<b>Part 1: Homeless Population</b>	Households with Dependent Children			
	Sheltered		Unsheltered	Total
	Emergency	Transitional		
No. of Households	69	20	49	138
No. of Persons (adults & children)	236	71	158	465
	Households without Dependent Children			
	Sheltered		Unsheltered	Total
	Emergency	Transitional		
No. of Households	209	224	1,189	1,622
No. of Persons (adults only)	209	224	1,249	1682

	All Households/All Persons			
	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Total Households	278	244	1,238	1,760
Total Persons	445	295	1,407	2,147

Subpopulation Data			
<b>Part 2: Homeless Subpopulations</b>	All Sheltered	Unsheltered	Total
Chronically Homeless	79	338	417
Severely Mentally Ill	135	122	257
Chronic Substance Abuse	278	237	515
Veterans	92	139	231
Persons with HIV/AIDS	5	19	24
Victims of Domestic Violence	104	138	242
Unaccompanied Youth (under 18)	14	3	17

### Chronic Homelessness

During the 2009 point-in-time count, 417 chronically homeless persons were counted in Palm Beach County. Of that 417, 79 were sheltered and 338 were unsheltered. It is believed, however, that the numbers are higher than indicated.

### Rural Homelessness

Geography is a contributing factor to the homeless issue in Palm Beach County. At nearly 2,000 square miles and with no central city, homeless services must be provided over a large geographic area. Based on the estimated 2008 Census, 11.7% of the county's population has income which is below the federal poverty level. A disproportionately high percentage of these persons reside in the western portion of the county. Also, there is a lack of affordable suitable housing units in the Glades region. For these reasons, rural homelessness has become an ever increasing issue within Palm Beach County.

## **C. Non-Homeless Special Needs**

### **Needs Assessment**

Countywide, there are a total of 2,975 households with at least one person age 15+ with a disability and living in substandard housing. The housing market in Palm Beach County has not developed housing stock specifically for persons with mental and developmental disabilities or for persons with HIV/AIDS who are able to live independently. The housing market however, has provided housing that is accessible to persons with physical disabilities. According to the Palm Beach County HIV/AIDS Housing Plan, there are 10 Facility-based HIV Dedicated Housing in Palm Beach County which provide 70 beds and 63 housing units. In addition, there are 11 HOPWA-Funded Agencies in the County. Three properties (containing 57 units are dedicated for persons with disabilities. The table below shows the assessment of needs required to meet the non-homeless special needs population of the County.

## Special Needs (Non-Homeless) Populations

**HUD Table 1B**

<b>SPECIAL NEEDS POPULATIONS</b>	<b>Priority Need Level High, Medium, Low, No Such Need</b>	<b>Unmet Need</b>	<b>Dollars to Address Unmet Need</b>	<b>Multi- Year Goals</b>	<b>Annual Goals</b>
Elderly	High	Housing Need	\$20,000,000	9,000	1,800
Frail Elderly	High	Medical	\$215,000	1,840	368
Severe Mental Illness	High	Case Management Services	\$2,216,000	610	122
Developmentally Disabled	High	Group Homes Needed to Service Disabled Clients	\$133,000	10,000	2,000
Physically Disabled	High	Public Transportation Needs; Housing units Adult-living facilities	\$8,680,250	1,530	306
Persons w/ Alcohol/Other Drug Addictions	High	Transitional Housing Units Beds and Substance Abuse Training	\$20,350,000	550	115
Persons w/HIV/AIDS	High	Housing & Case Management	\$150,000	5,500	1,100
Victims of Domestic Violence	High	Domestic Violence shelter Emergency beds	\$200,000	1,475	295
Other					
<b>TOTAL</b>			<b>\$51,944,250</b>	<b>30,505</b>	<b>6,106</b>

### **D. Lead-based Paint (91.205(g))**

According to the Florida Department of Health, the effects of lead poisoning include reduced intelligence, learning disabilities, damage to the central nervous system, hyperactivity and slowed growth. Adults who are exposed to lead also suffer a variety of health concerns, such as digestive and reproductive problems. Exposure to lead by pregnant women may negatively impact the developing fetus with post-natal consequences.

Per census data, the number of housing units in Palm Beach County built prior to 1979 numbered 245,069, which is 38.5% of the total number of housing units (636,938) that existed in the County at

the time of the 2006-2008 ACS. Of the total number of pre-1979 housing units, it is estimated that 194,830 were occupied, while 50,239 were vacant. Of the number of occupied housing units built prior to 1979, it is estimated that 77,153 units were occupied by households whose 2000 income was at or below 50% of the AMI for Palm Beach County, while 68,970 units were occupied by households whose 2000 income was between 51 and 80% of the AMI for Palm Beach County.

## HOUSING MARKET ANALYSIS

### 1. Housing Market Analysis (91.210)

#### Household Characteristics

##### Household Types

The Table below summarizes the basic characteristics of households in the PBC CDBG Jurisdiction, including type and presence of children.

Household Characteristics	Households	% of Total
Family households:	245,661	64.26%
Married-couple families:	189,238	49.49%
With own children under 18 years:	66,620	17.43%
No own children under 18 years:	143,334	37.49%
Other family:	56,423	14.76%
Male householder, no wife present:	16,632	4.35%
With own children under 18 years:	8,928	2.34%
No own children under 18 years:	7,704	2.02%
Female householder, no husband present:	39,791	10.41%
With own children under 18 years:	23,829	6.23%
No own children under 18 years:	15,962	4.18%
Non-family households:	136,655	35.74%
Householder living alone:	83,945	21.96%
Householder not living alone:	52,710	13.79%
<b>TOTAL HOUSEHOLDS</b>	<b>382,316</b>	<b>100.0%</b>

Source: American Community Survey, U.S. Census Bureau, Dept. of Commerce (2008)

##### Tenure by Race and Income

The table below presents households by tenure and race/ethnicity. Note that the total households figure exceeds the total household figure cited elsewhere in this section. This results from the methodology required for generating Jurisdiction figures and the unavailability of racial/ethnic household data for all local CDBG entitlement municipalities

Race	Owner HH	Owner Rate	Renter HH	Renter Rate	Total HH*	% of Total
White	237,207	83.53%	46,780	16.47%	283,987	71.11%
Black	20,829	54.42%	17,444	45.58%	38,273	9.58%
Native American	953	57.17%	714	42.83%	1,667	0.42%
Asian	4,644	75.67%	1,493	24.33%	6,137	1.54%
Some other Race	7,459	48.16%	7,989	51.71%	15,448	3.87%
Two or more races	2,066	63.03%	1,212	36.97%	3,278	0.82%
Hispanic or Latino	30,010	59.36%	20,550	40.64%	50,560	12.66%
<b>TOTALS</b>	<b>303,168</b>	<b>75.91%</b>	<b>96,182</b>	<b>24.09%</b>	<b>399,350</b>	<b>100%</b>

Source: American Community Survey, U.S. Census Bureau, Dept. of Commerce (2008)

Shown on the table below are households by tenure and income distribution.

Household Income	Owner HH	% of Owners	Renter HH	% of Renters	Total	% of Total
Less than \$5,000	7,108	2.41%	2,938	3.36%	10,046	2.63%
\$5,000 to \$9,999	6,654	2.26%	4,399	5.03%	11,053	2.89%
\$10,000 to \$14,999	11,596	3.93%	6,838	7.82%	18,434	4.82%

\$15,000 to \$19,999	13,966	4.74%	5,250	6.01%	19,216	5.03%
\$20,000 to \$24,999	14,252	4.83%	7,503	8.58%	21,755	5.69%
\$25,000 to \$34,999	26,833	9.10%	12,447	14.24%	39,310	10.28%
\$35,000 to \$49,999	37,876	12.84%	15,653	17.91%	53,529	14.00%
\$50,000 to \$74,999	55,151	18.70%	15,921	18.21%	71,072	18.59%
\$75,000 to \$99,999	39,116	13.26%	8,345	9.55%	47,461	12.41%
\$100,000 to \$149,999	44,749	15.17%	5,467	6.25%	50,216	13.13%
\$150,000 or more	37,603	12.75%	2,651	3.03%	40,254	10.53%
Total	294,904	100%	87,412	100%	382,316	100%

Source: American Community Survey, U.S. Census Bureau, Dept. of Commerce (2008)

## Housing Stock

### Occupancy and Vacancy

As of 2008, there were a total of 477,236 housing units comprising the housing stock of the PBC CDBG Jurisdiction. At that time there was an oversupply of housing as a result of the construction boom which characterized the early 2000s. The end of the construction boom coupled with a tightening in credit markets, and overall decline in national and local economic activity has since brought housing construction to a near standstill. This is reflected in the Jurisdiction's occupancy/vacancy rate which stood at 19.89% in 2008

### Housing Types

Among a total of 416,134 housing units, the most prevalent type was single-family (56.44%), followed by multi-family (39.68%), and then manufactured homes (3.82%). Mobile homes and other housing units decreased in both percentage and number during the same time period. The predominant housing structure type was single family detached at 46.27% of all units. Single-family attached units (town homes, villas, etc) made up an additional 10.17% of the total. Approximately 10% of all housing units were found amongst duplex, triplex, and quadplex structures. Close to 13% percent of housing units were in medium-sized multi-family structures (5 to 19 units), while nearly seventeen percent were in larger multi-family structures (20 or more units).

### Vacant/Abandoned Properties Suitable for Rehabilitation

Due to the recent and on-going foreclosure crisis, there is a sizable number of homes among the housing stock which are vacant and/or abandoned, but suitable for rehabilitation. Information provided by HUD to facilitate the NSP1 Program application, confirmed 20,806 already foreclosed-upon properties and an additional 25,991 residential addresses that had been vacant for at least the past 90-days. Additionally, at the time, per Home Mortgage Disclosure Act (HMDA) data, there were 41,872 high-cost mortgage loans made between 2004 and 2006. These mortgages represent homes which are at great risk of foreclosure or abandonment and resulting vacancy.

### Housing Available to Serve Persons with Disabilities and Persons with HIV/AIDS

The following is an inventory of Special Needs providers in the County.

- Elderly and Frail Elderly – there are 34 registered organizations providing supportive services to the elderly and the frail elderly in Palm Beach County. There are also 124 licensed assisted living facilities and 62 licensed nursing homes.
- Severe Mental Illness – There are 10 organizations in the County serving the Severely Mentally Ill.
- Developmentally Disabled – There are 78 registered group homes throughout the county.

- Physically Disabled – There are 21 organizations in the County serving the Physically Disabled.
- Persons with Alcohol or Other Addictions –There are 92 registered providers that deal with Substance Abuse and Mental Health issues in Palm Beach County.
- Persons with HIV/AIDS –There are 39 agencies in the County providing supportive services and/or housing to persons suffering from HIV/AIDS.
- Abused and Neglected Children –There are 18 organizations in Palm Beach County serving Abused and Neglected Children.
- Victims of Domestic Abuse –There are 34 organizations in Palm Beach County serving Victims of Domestic Violence.

## Housing Market Costs and Affordability

### Rental Housing Costs

The table below depicts the numbers of renter households by gross housing rents paid during 2008 in the PBC CDBG Jurisdiction.

Cash Rent	Number of Households	Percentage of Total
Less than \$500	4,703	4.90%
\$500 to \$749	8,624	8.98%
\$750 to \$999	18,606	19.24%
\$1,000 to \$1,249	22,039	22.79%
\$1,250 to \$1,499	13,561	14.12%
\$1,500 to \$1,999	14,041	14.62%
\$2,000 or more	8,936	9.30%
No Cash Rent	5,562	5.8%
Totals	96,072	100%

Source: American Community Survey, U.S. Census Bureau, Dept. of Commerce (2008)

### Owner Housing Values

Table below depicts numbers of homeowner households by value of owner-occupied housing units during 2008 in the PBC CDBG Jurisdiction.

Housing Unit Value	Number of Households	Percentage of Total
Less than \$50,000	12,439	4.22%
\$50,000 to \$99,999	20,642	7.00%
\$100,000 to \$149,999	21,911	7.43%
\$150,000 to \$199,999	31,317	10.62%
\$200,000 to \$299,999	63,594	21.56%
\$300,000 to \$399,999	59,058	20.08%
\$400,000 to \$499,000	32,059	10.87%
\$500,000 to \$749,000	31,118	10.55%
\$750,000 to \$999,999	9,949	3.37%
\$1,000,000 or more	12,817	4.35%
Total	294,904	100%

Source: American Community Survey, U.S. Census Bureau, Dept. of Commerce (2008)

### Housing Affordability

Annually, HUD-publishes dollar figures ranges for certain identified income groups, adjusted for family/household size. The table below depicts HUD's income limits for Fiscal Year 2010, which

were based on median family income of \$67,700. The income limits for the middle income group were published by the Florida Housing Finance Corporation (FHFC), and were based on the same median income.

Household Size (# of persons)	Extremely Low (0-30%)	Low (31-50%)	Moderate (51-80%)	Middle (81-120%)
1	\$15,400	\$25,700	\$41,100	\$61,680
2	\$17,600	\$29,400	\$47,000	\$70,560
3	\$19,800	\$33,050	\$52,850	\$79,320
4	\$22,000	\$36,700	\$58,700	\$88,080
5	\$23,800	\$39,650	\$63,400	\$95,160
6	\$25,550	\$42,600	\$68,100	\$102,240
7	\$27,300	\$45,550	\$72,800	\$109,320
8	\$29,050	\$48,450	\$77,500	\$116,280

Sources: 1) U.S. Dept. of Housing & Urban Development, May 2010; 2) Florida Housing Finance Corporation, 2010.

By applying HUD's definition of housing affordability (not more than 30% of gross income) to the above income limits, one can calculate the maximum affordable gross housing cost for households at the upper limit of each income group. These are shown on the table below.

Household Size (# of persons)	Extremely Low (0-30%)	Low (31-50%)	Moderate (51-80%)	Middle (81-120%)
1	\$385	\$643	\$1,028	\$1,542
2	\$440	\$735	\$1,175	\$1,764
3	\$495	\$826	\$1,321	\$1,983
4	\$550	\$918	\$1,468	\$2,202
5	\$595	\$991	\$1,585	\$2,379
6	\$639	\$1,065	\$1,703	\$2,556
7	\$683	\$1,139	\$1,820	\$2,733
8	\$726	\$1,211	\$1,938	\$2,907

Source: HCD calculations based on HUD- and FHFC-provided income limits and 30% affordability standard.

The chart below compares 2010 FMRs to maximum affordable rents for certain selected household sizes in the Moderate (51-80% AMI) income group. Although Palm Beach County enjoys a high median income in relation to other counties in the State, and although housing values have decreased in recent years, this has not yet translated into lower FMRs, and consequently, high local housing costs often preclude the affordability of market-rate rental housing to lower income households.

Housing Unit Size	2010 PBC FMR	Household Size	Maximum Affordable Rent
Efficiency	\$910	1	\$873
1 BR	\$1,066	2	\$999
2 BR	\$1,259	4	\$1,248
3 BR	\$1,780	6	\$1,513
4 BR	\$1,834	8	\$1,559

Source: HCD calculations based on maximum affordable monthly housing costs for Moderate (80% AMI) income group and 85% factor of contract rent as proportion of housing cost.

Maximum affordable gross housing costs can also be used to calculate the maximum purchase price affordable to a household of a given income and size. The maximum affordable purchase prices for various household sizes in the moderate income group are depicted below.

Household Size	Maximum Income (80% AMI)	Maximum Affordable Purchase Price
2	\$47,000	\$141,000
3	\$52,850	\$158,550
4	\$58,700	\$176,700
5	\$63,400	\$190,200
6	\$68,100	\$204,300
7	\$72,800	\$218,400
8	\$77,500	\$232,500

**a. Public and Assisted Housing**

**Needs of Public Housing**

There are currently four (4) housing authorities serving the Palm Beach County jurisdiction. They include the Palm Beach County Housing Authority (PBCHA), Riviera Beach Housing Authority (RBHA), Pahokee Housing Authority (PHA), and Belle Glade Housing Authority (BGHA). However, Riviera Beach Housing Authority has operating funds only through the current fiscal year 2010 and has not secured any operating funds for 2011. If RBHA is unsuccessful in securing operating funds for the next fiscal year, it will be forced to cease operations and close its doors indefinitely.

The Pahokee, Belle Glade and Palm Beach County housing authorities each maintain at least one public housing project. The Pahokee and Palm Beach County housing authorities also participate in the Section 8 program in order to expand assistance to families. All of the Housing Authorities report a need for restoration/rehabilitation on at least some of their units:

Palm Beach County Housing Authority has 495 public housing units of which 460 are in excellent condition. Pahokee Housing Authority has 474 public housing units (3 complexes). All units are CBS and show some signs of deterioration due to age and their upkeep is constant and costly, however, the units are structurally sound and are suitable for living. Belle Glade Housing Authority has 714 Public Housing units and all units are reported to be in good condition. The table below summarizes the county's public housing unit inventory.

**Public Housing Inventory, Palm Beach County Jurisdiction**

Public Housing	Elderly 1-2 Member Households	Small Related (2-4)	Large Related (5 or more)	All Other Household	Total
Palm Beach County Housing Authority	260	223	12	0	495
Riviera Beach Housing Authority	0	0	0	0	0
Pahokee Housing Authority	95	152	206	0	453
Belle Glade Housing Authority	155	316	243	0	714
<b>Totals</b>	<b>510</b>	<b>691</b>	<b>461</b>	<b>0</b>	<b>1,662</b>

Sources: PBCHA, RBHA, PHA, RBHA

The Palm Beach County Housing Authority and the Pahokee Housing Authority administers the 2,671 Section 8 Vouchers which are awarded to County residents. Of this total, 2,595 are administered by the Palm Beach County Housing Authority and 76 by the Pahokee Housing

Authority. Additionally, the Palm Beach County Housing Authority administers 205 Family Unification Program Vouchers.

#### **b. Assisted Housing**

There were a total of 12,766 assisted units in the county. These include 128 farmworker units and 12,638 subsidized units. Over the course of the previous consolidated planning period (FY 2005-2010), approximately 1,922 assisted housing units were lost due to several factors, such as the expiration of a development's program affordability requirement, or the purchase of a development by a real estate investor, who then proceeded to repay the public assistance used to construct the units and begin to charge market rates for the units. However, for this plan period, based on current market conditions, it is not anticipated that assisted housing developments will be purchased by other investors in significant quantities but 495 assisted housing units will lose their assisted housing status due to the expiration of the development's program related affordability requirements.

### **3. Homeless Inventory**

A number of county agencies provide a variety of services to support the complex needs of the homeless population in Palm Beach County. These needs not only include shelter, for varying lengths of time, but also include basic needs such as food, clothing and transportation. Many agencies provide supportive services, such as case management, medical care, counseling for financial, legal, substance, employment, and life skills, among others. The list of homeless facilities in the county includes 429 emergency shelter beds, 329 transitional beds, and 505 permanent supportive housing beds.

### **4. Inventory of Special Need Facilities and Services**

Based on available information, the following is a summary of availability of facilities and services to serve the special needs population of the county.

- Elderly and Frail Elderly- 34 registered organizations providing supportive services to the elderly and the frail elderly. There are also 124 licensed assisted living facilities and 62 licensed nursing homes.
- Severe Mental Illness – 10 organizations in the County serving the Severely Mentally Ill
- Developmentally Disabled – 78 registered group homes throughout the county serves this population.
- Physically Disabled – 21 organizations in the County serving this population.
- Persons with Alcohol or Other Addictions – 92 registered providers that deal with Substance Abuse and Mental Health.
- Persons with HIV/AIDS – 39 agencies in the County providing supportive services and/or housing to persons suffering from HIV/AIDS.
- Abused and Neglected Children – 18 organizations in Palm Beach County serving Abused and Neglected Children.
- Victims of Domestic Abuse – 34 organizations in Palm Beach County serving Victims of Domestic Violence.

## **BARRIERS TO AFFORDABLE HOUSING (91.210(e))**

### **Identified Barriers to Affordable Housing**

From 2001-2006, the high demand for housing in Palm Beach County resulted in a significant increase in the average price of homes. Rapid population growth, investor speculation, lax lending practices, and a very large demand for higher priced homes, resulted in the production of predominantly higher priced homes, particularly in the suburban portions of western/central Palm Beach County. Additionally, large developers were reluctant to build affordable units since the return on this investment is less than what could be earned on investments in the production of more expensive units. Other factors in connection with the private sector have been identified as barriers to accessing affordable housing in the County:

- High unemployment levels.
- Foreclosure of properties by financial institutions unwilling or hesitant to negotiate re-financing of mortgages with borrowers.
- Tightening of lender's underwriting requirements making it harder for homebuyers to get private mortgage financing because this impedes successful implementation of the second mortgage homebuyer program.
- Foreclosure of investor-owned rental units resulting in the removal of these units from the local affordable rental housing stock.

In regard to public policies, affordability issues still affect County initiatives. Such issues are attributed to the following:

- Unavailability of adequate public sector financing to address the need for additional affordable housing
- Lack of funds and well funded programs to cover infrastructure improvements in support of affordable housing.
- Complex, outdated federal housing regulations that hamper a quick implementation of housing programs.
- Escalating construction costs coupled with additional development and/or permitting fees.
- Stringent state environmental regulations that do not allow flexibility of use to less stringent federal environmental regulations when using federal funds.
- Open market competition favorable to those that can operate without too many strings attached.
- Barriers to program access (for example, outdated printed materials, language barriers, etc.)
- The high market cost of vacant buildable land because this proves an impediment to implementing programs to subsidize new affordable housing development (owner or renter).

## STRATEGIC PLAN

### A. General Priority Needs Analysis and Strategies

The Strategic Plan for Palm Beach County describes how the County will achieve the programmatic goals, as set forth by the Community Development Block Grant, Emergency Shelter Grant and HOME Investment Programs, of providing **decent housing**, a **suitable living environment**, and **expanding economic opportunities** for extremely-low, low- and moderate- income residents.

#### Decent Housing

The goal of the Housing Strategy is to preserve and enhance the supply of safe, sanitary, adequate, affordable housing that will meet the needs of the extremely low- low-, and moderate- income residents of Palm Beach County; assist homeless persons obtain affordable housing; assist persons at

risk of becoming homeless; increase the supply of supportive housing for persons with special needs; and to provide affordable housing that is accessible to job opportunities.

### **Suitable Living Environment**

The goal of the Suitable Living Environment Strategy is to improve the safety and livability of neighborhoods increasing access to quality public and private facilities and services; reducing the isolation of income groups within a community or geographical area through the spatial de-concentration of housing opportunities for persons of lower income and the revitalization of deteriorating or deteriorated neighborhoods; restoring and preserving properties of special historic, architectural, or aesthetic value; and conservation of energy resources.

### **Expanded Economic Opportunities**

The Strategy strives to establish, stabilize, and expand small businesses (including micro-businesses); the provision of public services concerned with employment; the provision of jobs involved in carrying out activities under programs covered by this plan to low-income persons living in areas affected by those programs and activities; availability of mortgage financing for low-income persons at reasonable rates using nondiscriminatory lending practices; access to capital and credit for development activities that promote the long-term economic and social viability of the community; and empowerment and self-sufficiency opportunities for low-income persons to reduce generational poverty in federally assisted and public housing.

## **GEOGRAPHIC DISTRIBUTION**

The Palm Beach County Jurisdiction is comprised of unincorporated Palm Beach County and 28 municipalities with which the County has Interlocal Cooperation Agreements. The Palm Beach County Jurisdiction does not include the entitlement cities of West Palm Beach, Boynton Beach, Delray Beach, and Boca Raton. Within unincorporated PBC and the participating municipalities, there are concentrations of low- and moderate- income persons and concentrations of racial/ethnic minorities. Areas of “low-income concentration” are defined as areas wherein the percentage of persons with incomes at or below 80% of the area median income for Palm Beach County, adjusted for family size, exceeds 50% of the total persons residing in that area. Areas of “minority concentration” are defined as areas, wherein the total percentage of minority residents, i.e. Black (Non-Hispanic), Hispanic (all races), Asian, Pacific Islander, Native American, mixed-race, and other non-white races exceeds 50% of the total population of that area.

### **Identification of Community Development Planning Areas**

HCD has defined Target Areas as geographic areas wherein housing and support activities, capital improvement activities, public service activities, and economic development activities can be undertaken either individually or concomitantly and thereby make a comprehensive impact on housing and community development needs of the area in a relatively short period of time.

Determination as a Target Areas does not automatically result in CDBG funding, or make all projects within the area eligible for CDBG funding. The CDBG program ties eligibility to projects rather than areas. Proposed projects are subject to independent evaluation using criteria and guidelines established by HUD and HCD, on a project-by-project basis.

### **Criteria to Establish HCD Planning Areas**

In order to be determined as a CDBG Target Area, an area must meet the following qualifying criteria:

- be a contiguous area;
- comply with HUD's area benefit criterion in that 51% or more of the residents are low/mod income persons, preferably to include Pocket of Poverty Census Blocks;
- have not less than 60% residential land uses;
- have a concentration of structures in need of rehabilitation or demolition;
- exhibit a need for capital improvements; and
- meet the established size criteria as follows:
  - For the Glades Area – be a size not less than .05 sq. mile and not larger than .50 sq. mile;
  - For the Eastern/Central Palm Beach County: be a size not less than .10 of a square mile and not exceeding 1 square mile.

Three categories of planning areas are identified as follows:

**Category I Planning Areas:** Currently, the following 19 municipalities are considered Category I:

- City of Atlantis
- Town of Briny Breezes
- Town of Cloud Lake
- Town of Glen Ridge
- Town of Gulf Stream
- Town of Haverhill
- Town of Hypoluxo
- Town of Juno Beach
- Town of Lake Clarke Shores
- Town of Lantana
- Town of Manalapan
- Village of North Palm Beach
- City of Palm Beach Gardens
- Town of Palm Beach Shores
- Village of Palm Springs
- Village of Royal Palm Beach
- Town of South Palm Beach
- Village of Tequesta
- Village of Wellington

**Category II Planning Areas:** HCD has identified the following nine (9) *Category II Planning Areas*:

- City of Belle Glade
- City of Greenacres
- Town of Jupiter
- Town of Lake Park
- City of Lake Worth
- Town of Mangonia Park
- City of Pahokee
- City of Riviera Beach
- City of South Bay

**Category III Planning Areas:** HCD has identified the following 23 Category III Planning areas:

- Belvedere Homes is part of the Westgate Belvedere Homes Community Redevelopment Agency, west of the City of West Palm Beach.
- Canal Point is north of the City of Pahokee, along the SR 715 corridor.
- Dale Road Area is located in central Palm Beach County south of Canal 9 Road, between Military Trail and Kirk Road, North of Park Lane.
- Dyson Circle/Dillman Heights is in central Palm Beach County and is an Acute Development Region, in the NW quadrant of Military Trail and Summit Boulevard.
- Gramercy Park encompasses two residential neighborhoods on the western edges of both West Palm Beach and Riviera Beach, in the vicinity of 45<sup>th</sup> Street and Haverhill Road.
- Holt Estates/Pine Air is located in a Core Development Region, south of Summit Boulevard and West of Kirk Road.
- Knotty Pine Acres/Pine Ridge lies north of the Town of Haverhill, west of Military Trail.
- Lake Worth Corridor Central forms part of the core of the Lake Worth Corridor, between Congress Avenue and Military Trail, which has been the focus of intense revitalization efforts.
- Lake Worth Corridor East is an area of older subdivisions and plats, characterized by varied land uses, and located north of Lake Worth Road and east of Congress Avenue.
- Lake Worth Corridor North is a group of residential neighborhoods located west of the City of Lake Worth, abutting the Lake Worth Corridor Central's northern boundary.
- Lake Worth Corridor South (A) is an area of several subdivisions located west of the City of Lake Worth, located south of Lake Worth Road between Congress Avenue and Military Trail.
- Lake Worth Corridor South (B) encompasses several subdivisions west of the City of Lake Worth, extending south from the Lake Worth Corridor South (A) area to the L-14 Canal.
- Limestone Creek has been a Neighborhood Strategy Area since 1991 and an HCD Target Area since 1997, and is located west of the Town of Jupiter and north of Indiantown Road.
- Raderville/Okeechobee Center is located south of the city limits of Belle Glade on SR 80.
- Ranch Haven/Laura Lane is a corridor bisected by Purdy Lane west of Haverhill Road.
- San Castle is located north of Boynton Beach, between Seacrest Boulevard and Dixie Highway/US-1.
- Schall Circle is located west of the City of West Palm Beach, north of Okeechobee Boulevard and West of Military Trail.
- Seminole Manor is located west of Congress Avenue and south of Lantana Road.
- Southern Boulevard Pines/Royal Palm Estates is located between Haverhill and Drexel Roads, north of Southern Boulevard/SR 80.
- Streamline/Fremd Village/Padgett Island is five separate housing developments south of the municipal boundary of Pahokee, in the vicinity of US 441 and State Market Road.
- Wallis Road area is located at the Northeast corner of Southern Boulevard and Jog Road.
- Westgate, composed of Westgate Estates, is located immediately north of Belvedere Homes (see #1).

- Whispering Pines/Sky Ranch is located in the central portion of the County, south of Gun Club Road and east of Military Trail.

**Neighborhood Stabilization Program Target Areas**

With the receipt of NSP1 and NSP2 funding from HUD, HCD was required to identify areas within the Palm Beach County Jurisdiction where the funds would be directed based on certain criteria. For NSP1, the requirements of Section 2301(c) (2) of HERA stipulates that the NSP funds be distributed to the areas of greatest needs, these include areas with the greatest percentage of home foreclosures; areas with the highest percentage of homes financed by a subprime mortgage related loan; areas identified by the County as likely to face a significant rise in the rate of home foreclosures; and areas in the County with the highest concentration of low- and moderate-income persons.

Based on the above analysis of factors to be considered when determining the “areas of greatest needs” the following zip codes/geographic areas/census tracts are identified for expenditure of NSP1 funds.

<b>ZIP CODES</b>	<b>GEOGRAPHIC AREAS</b>
33414, 33467, 33470	Wellington / Loxahatchee Grove / Surrounding Unincorporated Areas
33409, 33413, 33415	Unincorporated Palm Beach County (including Westgate) - South of 45th Street; East of Turnpike; West of I-95; and North of Lake Worth Road.
33411	Royal Palm Beach / Acreage/ Unincorporated West Palm Beach
33463	Greenacres
33445, 33446, 33484	Unincorporated Palm Beach County - South of Boynton Beach Blvd.; East of Loxahatchee National Wildlife Refuge; West of Military Trail; and North of Clint Moore Road.
33428, 33433, 33434, 33498	Unincorporated Palm Beach County - South of Clint Moore Rd.; East of Loxahatchee National Wildlife Refuge; West of I-95; and North of Broward County line
33458, 33469, 33477	Jupiter / Tequesta / Unincorporated Palm Beach County
33436, 33437	Unincorporated Palm Beach County (including Golf) – South of Gateway Blvd.; East of Loxahatchee National Wildlife Refuge; West of Congress Ave.; and North of Atlantic Ave.
33460	Lake Worth
33404	Riviera Beach
33403	Lake Park
33417	Haverhill
33462	Hypoluxo / Lantana / Atlantis / Manalapan / Unincorporated Palm Beach County
33430	Belle Glade
33476	Pahokee
33493	South Bay
33438	Canal Point

In order to identify a target area in which to direct NSP2 funding, the County was required to select an area where the HUD-provided neighborhood stabilization index scores averaged 18 or greater. The area selected is the Palm Beach County Urban Redevelopment Area (URA) which

had a combined score of 19.74 out of a maximum of 20. The URA is bounded approximately by Community Drive to the north, Lake Worth Drainage District (LWDD) L-14 Canal to the south, Interstate 95 (I-95) to the east, and Jog Rd to the west at the farthest point and is approximately 25 square miles in size.

## **BASIS FOR ALLOCATING INVESTMENTS GEOGRAPHICALLY**

Under the CDBG program, preference is given to non-housing activities in target areas. The exception is for public services, which are usually offered countywide. Programs such as the Neighborhood Stabilization #1 and #2 have instituted in their programmatic requirements the establishment of areas in which program funds would be expended. As such, locally, under NSP1 the program included “areas of greatest needs” and under NSP2 it included Palm Beach County’s Urban Redevelopment Areas (URA).

CDBG geographic allocation of funds is also influenced by the County’s CDBG application/review process. To receive funding, applicants must submit applications during the regular funding cycle. Those applications reflect the unmet and/or partially met community needs throughout the CDBG program jurisdiction. All applications submitted are reviewed a criteria which includes the priorities identified in the Five Year Consolidated Plan, compliance with a national objective, project feasibility/viability, and matching contributions. Municipalities eligible to receive an entitlement under the Local Entitlement Methodology, due to an existence of a target area, are required to prioritize their projects in the application, as well as those projects submitted by applicants within their jurisdiction with the exception of Countywide projects.

### **Obstacles to Meeting Underserved Needs**

The lack of sufficient funding resources to address the priority needs identified in the Plan is the primary obstacle to meeting underserved needs relating to housing, homelessness, and non-housing related community development needs. Actions which will be undertaken by the County during the five-year period to address obstacles to meeting underserved needs are addressed under three groupings, namely: housing, homeless/special needs, and non-housing community development.

### **Housing**

Implement and provide support to programs/activities which are designed to increase the availability of affordable housing units; preserve the current affordable housing stock through a rigorous housing rehabilitation program; in assigning funding to housing organizations, give preference to organizations who guarantees that the homes built/purchased will remain affordable for a long period of time; eliminate/reduce “Disproportionate Housing Needs”; support activities that provides assistance to homeowners faced with foreclosure.

### **Homelessness and Special Needs**

Implement and support programs that address homeless and support for the homeless; directly implement or support the implementation of the recommendations contained in the Ten year plan to End homelessness; continue to foster coordination amongst homeless service providers; support the concept of Homeless Prevention and Rapid Re-housing; increase the number of

homeless shelter beds available in the county and streamline the intake and assessment process for homeless; and support the provision of job training skills to homeless individuals.

**Non-Housing Community Development**

- Lack of cooperation amongst agencies is seen as one obstacle to serving the underserved need. The County will continue to promote cooperation among agencies by facilitating and/or participating in the following coordinating bodies: Countywide Community Revitalization Team; Glades Technical Advisory Committee; PBC Long Term Recovery Coalition; the Homeless Coalition of PBC; the Homeless Advisory Board and the United Way’s Food, Shelter, and Emergency Needs Committee.
- The County will seek to address the acute deficiency in infrastructure that exists in the Glades Area in particular but also in the identified CDBG planning Areas.
- The County will seek to increase the economic and employment opportunities which are available to the low- and moderate-income population by providing funding to economic development activities which are located in lower income areas or which will provide jobs to low- and moderate-income persons.

**SPECIFIC OBJECTIVES**

The Five Year Consolidated Plan (2010-2015) identifies Palm Beach County’s overall housing and community development objectives. The chart below summarizes the categories that will be addressed during FY 2010-2015.

<input checked="" type="checkbox"/>	<b>Objective Category Decent Housing</b> Which includes:	<input checked="" type="checkbox"/>	<b>Objective Category: Improving Suitable Living Environment</b> Which includes:	<input checked="" type="checkbox"/>	<b>Objective Category: Expanded Economic Opportunities</b> Which includes:
<input checked="" type="checkbox"/>	assisting homeless persons obtain affordable housing	<input checked="" type="checkbox"/>	improving the safety and livability of neighborhoods	<input checked="" type="checkbox"/>	job creation and retention
<input checked="" type="checkbox"/>	assisting persons at risk of becoming homeless	<input checked="" type="checkbox"/>	eliminating blighting influences and the deterioration of property and facilities	<input checked="" type="checkbox"/>	establishment, stabilization and expansion of small business (including micro-businesses)
<input checked="" type="checkbox"/>	retaining the affordable housing stock	<input checked="" type="checkbox"/>	increasing the access to quality public and private facilities	<input checked="" type="checkbox"/>	the provision of public services concerned with employment
<input checked="" type="checkbox"/>	increasing the availability of affordable permanent housing in standard condition to low-income and moderate-income families, particularly to members of disadvantaged minorities without discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability	<input checked="" type="checkbox"/>	reducing the isolation of income groups within areas through spatial deconcentration of housing opportunities for lower income persons and the revitalization of deteriorating neighborhoods	<input checked="" type="checkbox"/>	the provision of jobs to low-income persons living in areas affected by those programs and activities under programs covered by the plan
<input checked="" type="checkbox"/>	increasing the supply of supportive housing which includes structural features and services to enable persons with special needs (including persons with HIV/AIDS) to live in dignity and independence	<input checked="" type="checkbox"/>	restoring and preserving properties of special historic, architectural, or aesthetic value	<input checked="" type="checkbox"/>	availability of mortgage financing for low income persons at reasonable rates using non-discriminatory lending practices
<input checked="" type="checkbox"/>	providing affordable housing that is accessible to job opportunities	<input checked="" type="checkbox"/>	conserving energy resources and use of renewable energy sources	<input checked="" type="checkbox"/>	access to capital and credit for development activities that promote the long-term economic social viability of the community

## HOUSING

### A. Housing Strategy: Priority Housing Needs (91.215 (b))

#### 1. Priority Housing Needs Table

The Palm Beach County CDBG Program Jurisdiction's unmet housing needs are identified in the table below.

PRIORITY HOUSING NEEDS (households)		Priority		Unmet Need
<b>Renter</b>	Small Related	0-30%	High	8,424
		31-50%	High	7,198
		51-80%	Medium	6,835
	Large Related	0-30%	High	2,398
		31-50%	High	2,527
		51-80%	Medium	1,946
	Elderly	0-30%	High	4,175
		31-50%	High	3,568
		51-80%	Medium	3,396
	All Other	0-30%	High	6,612
		31-50%	High	5,561
		51-80%	Medium	5,365
<b>Owner</b>	Small Related	0-30%	High	7,949
		31-50%	High	7,742
		51-80%	High	9,641
	Large Related	0-30%	High	1,566
		31-50%	High	1,525
		51-80%	Medium	1,900
	Elderly	0-30%	High	9,677
		31-50%	High	9,426
		51-80%	Medium	11,739
	All Other	0-30%	High	2,558
		31-50%	High	2,491
		51-80%	Medium	3,103
<b>Non-Homeless Special Needs</b>	Elderly	0-80%	High	6,453
	Frail Elderly	0-80%	High	1,317
	Severe Mental Illness	0-80%	High	439
	Physical Disability	0-80%	High	7,200
	Developmental Disability	0-80%	High	1,097
	Alcohol/Drug Abuse	0-80%	High	417
	HIV/AIDS	0-80%	High	3,951
Victims of Domestic Violence	0-80%	High	1,054	

**B. Specific Housing Objectives (91.215 (b))**

**1. Housing Objectives**

Palm Beach County’s specific housing objectives are listed below.

Rental Housing Objectives

Objective 1.1—Increase the supply of affordable rental housing (DH-1)

- 1.1a—Production of new rental units
- 1.1b—Acquisition of residential properties to create additional affordable rental opportunities

Objective 1.2—Improve the quality of existing affordable rental housing (DH-3)

- 1.2a—Rehabilitation of existing rental units

Objective 1.3—Improve access to affordable rental housing (DH-2)

- 1.3a—Provide direct rental assistance

Owner Housing Objectives

Objective 2.1—Increase the availability of affordable owner housing (DH-1)

- 2.1a—Production of new owner units
- 2.1b—Acquisition of existing owner units

Objective 2.2—Improve the quality of existing owner housing (DH-3)

- 2.2a—Rehabilitation of existing owner-occupied units

Objective 2.3—Increase affordability of owner housing (DH-2)

- 2.3a—Provide homeownership assistance

In Palm Beach County, housing units valued at \$215,650, or less, met the Section 215 definition and market housing prices, it is anticipated that 80% owner units assisted during FYs 2010-2015 will meet the Section 215 definition for affordable housing. Also, it is estimated that approximately 80% of rental units assisted during FYs 2010-2015 will meet the Section 215 definition for affordable housing.

**2. Expected Resources**

The listing below provides the housing financial resources reasonably expected to be available for the FY 2010-11 to 2014-15 time period to address the housing needs of the Palm Beach County Program jurisdiction.

**Funds Reasonably Expected to be Available for Housing Activities 2010-2015**

Community Development Block Grant.....	\$ 3,443,764
HOME Investment Partnerships.....	\$11,901,675
HUD Rental Assistance (Sec 8, FUP, etc).....	\$ 5,179,640
Neighborhood Stabilization 1.....	\$17,845,811

Neighborhood Stabilization 2.....	\$45,750,000
State Housing Initiatives Partnership.....	\$ 300,000
GRAND TOTAL.....	\$84,420,890

The housing market characteristic most greatly affecting the use of funds for FY 2010-2015 is the oversupply of housing stock. The use of funds will also be heavily influenced by the housing needs of the jurisdiction, which demonstrate that although there is a significant oversupply, the supply tends to fall into the upper price categories for both owner and renter housing.

**Public Housing Needs and Strategy**

**Public Housing Strategy**

**Comprehensive Grant Program (CGP)/Capital Fund (CF)**

Three of the four public housing authorities, namely, Belle Glade Housing Authority, Pahokee Housing Authority and Palm Beach County Housing Authority responded to HCD’s inquiry regarding their needs and strategy.

Palm Beach County Housing Authority

The PBCHA expects to receive around \$5,000,000 for next five year period (FY 2010-2015) under the Capital Fund Program. The funds will be used for: physical improvements to the units, management improvements, non-dwelling structures and equipment), administration, operations, demolition, and other.

Pahokee Housing Authority

PHA prepared a 5-Year Comprehensive Plan to address these needs in the order of priority. PHA presently plans to address these needs under its Capital Fund Program and will leverage private sources wherever possible. During FY 2010-2015, PHA expects to receive approximately \$4,912,295 in Capital Fund (CF). The estimated dollar amount needed to address items raised in the plan is \$12,217,800.

Belle Glade Housing Authority

The U.S. Department of Agriculture, Rural Development (RD) Division, is the designated funding agency for the Belle Glade Housing Authority. The BGHA expects to receive approximately \$5,200,000 for next five year period (FY 2010-2010) for capital improvements through the U.S. Dept. of Agriculture (USDA) for capital improvements and \$1,467,000 in Florida’s Disaster Recovery Initiative 3 (DRI3) funds for modernization.

**Specific Public Housing Strategies**

The three housing authorities will embark on strategies aimed at: improving management and operation; improving the living environment of families in public housing; and fostering resident initiatives including homeownership programs.

## HOMELESS

### Priority Homeless Needs

The need for homeless facilities and services are shown on the table below.

#### ESTIMATE OF SHELTER NEEDS

Shelter Type	Inventory	Need	Unmet Need Percent (%)	Unmet Need Number (#)
Emergency Shelter, Individuals	178	426	58%	248
Transitional Shelter, Individuals	275	342	20%	67
Permanent Supportive Housing Individuals	247	1118	78%	871
<b>Total Number of Single Beds</b>	<b>700</b>	<b>1886</b>	<b>63%</b>	<b>1,186</b>
Emergency Shelter, Families with Children	265	312	15%	47
Transitional Shelter, Families with Children	109	109	0%	0
Permanent Supportive Housing, Families with Children	360	733	51%	373
<b>Total Number of Family Beds</b>	<b>734</b>	<b>1154</b>	<b>36%</b>	<b>420</b>
<b>Total Number of Family and Single Beds</b>	<b>1434</b>	<b>3040</b>	<b>53%</b>	<b>1,606</b>

#### ESTIMATED NEED BY SUBPOPULATION

Subpopulations	Need (%)
Single Individual	78%
Families With Children	22%
Youth Under Age 18 (unaccompanied)	2%
Chronic Substance Abuse	24%
Seriously Mentally Ill	13%
Veterans	10%
Persons With HIV/AIDS	2%
Victims of Domestic Violence	11%
Chronic Homeless	19%

The series of service provider meetings that provided the groundwork for the *Ten Year Plan to End Homelessness in Palm Beach County* studied the homeless services currently offered and identified the following “gaps” in services that will be addressed by the implementation of the Plan: Inadequate Number of Beds, Child Care for the Working Poor, Medical Respite/Recuperative Care, Damp Shelters,

The following sub-populations are labeled as “underserved populations” in the *Ten Year Plan to End Homelessness in Palm Beach County*: Youth Under the Age of 18, Unaccompanied By an Adult, Youth Aging Out of Foster Care, Seniors, Prisoners Existing Jail, Persons with

Disabilities, Pregnant Women, Single Women Without Children, Veterans, Undocumented Individuals, and People with Co-occurring or Dual Needs.

### **Expected Resources**

The Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act was passed by the federal government in 2009, is the most recent funding source for homelessness. Under this act, the Emergency Shelter Grant Program will be renamed the Emergency Solutions Grant and the following changes will be made to HUD's homeless programs:

- Homeless prevention will be significantly expanded.
- New incentives will place more emphasis on rapid re-housing, especially for homeless families.
- The existing emphasis on creating permanent supportive housing for people experiencing chronic homelessness will continue, although families could also be considered to be chronically homeless.
- Rural communities will have the option of applying under a different set of guidelines that offer more flexibility and more assistance with capacity building.

### Emergency Shelter Grants (ESG) Program

Palm Beach County's ESG Program focuses on assisting non-profit service-provider agencies with funds for operation and maintenance of emergency shelters and transitional housing facilities and for homeless prevention activities, as defined by ESG regulations. In order to equitably, impartially and efficiently distribute ESG funds, Palm Beach County established an independent Advisory Board to make funding recommendations. The recommendations are subject to approval by the Board of County Commissioners (BCC) through ratification of the Annual Action Plan.

### Other Resources

A variety of sources including government, private, and other public sources exist to fund facilities and services that benefit the homeless and those at risk of homelessness. It is expected that \$96,812,671 will be available over the next five years for programs that benefit the homeless population and those at risk of homelessness.

## **Homeless Strategic Plan**

### **System to Address Homelessness**

In January 2006, the Palm Beach County Department of Community Services, Human Services Division assumed the role of the lead entity of the Palm Beach County Continuum of Care. In March and April 2006, the County hosted a series of workshops and participants identified several challenges that were impeding the progress to end homelessness. The major result of the workshop series was the acknowledgement, by all involved, of the need to develop a comprehensive, long-range strategic plan that involved persons who have the ability to implement effective change. In October 2006, a group of concerned stakeholders began meeting and tasked themselves to identify models of service that was currently being used to address homelessness at the local level. In May 2007, the BCC established the Palm Beach County Homeless Advisory Board. The combined efforts of the Homeless Advisory Board and

community stakeholders led to the preparation and final adoption of the *Ten Year Plan to End Homelessness in Palm Beach County* in September 2008. The seven goals of the Plan are listed below.

- Develop a Universal System for Intake/Assessment and Enhance Client Information Management System
- Provide Interim Housing Services for Homeless Individuals/Families
- Coordinate Partnership and Resources for Homeless Services
- Improve Access to Homeless Services with Outreach and Education
- Prevent Individuals and Families from Becoming Homeless
- Secure a Stable Stock of Affordable/Access Housing
- Provide System Oversight and Evaluation of the Ten-Year Plan

### **Chronic Homelessness**

During the 2009 point-in-time count, 417 chronically homeless persons were counted in Palm Beach County. Of that 417, 79 were sheltered and 338 were unsheltered. It is believed, however, that the numbers are higher than indicated. The Continuum of Care is actively strengthening its chronic homelessness reporting system which will better enable the county to accurately count and track progress of the chronically homeless population.

Palm Beach County has adopted the Housing First methodology as its preferred approach to combating homelessness. As an alternative to the current emergency shelter, transitional and permanent supportive housing systems utilized by Continuum of Care model, Housing First methodology recognizes the benefits of “stability of place” that are provided by moving homeless individuals directly into permanent housing situations and decrease their lengths of stay in emergency and transitional housing facilities. Chronic homeless persons who have been able to maintain stable employment and demonstrate improvement in life skills are targeted to advance to permanent housing. Since this method places chronic homeless persons in permanent housing, new permanent housing beds, including those for the chronic homeless, must be developed. A dedicated funding stream is being pursued to ensure local resources are leveraged with federal and state funds. Collaborations between private developers and non-profit organizations are being fostered to create new permanent housing beds, particularly for chronically homeless.

### **Institutional Structure**

HCD partners with County departments and offices, local government, public agencies, private industry, and numerous non-profits to responsibly carry out the homelessness strategy. The County encourages partnerships with sub grantees including public service providers that have similar objectives as the County, whose activities are consistent with the County’s strategy, and who have the capacity to perform satisfactorily. The following are some of the agencies that HCD coordinates with either directly or indirectly to implement its homeless strategy: PBC Community Services Department, the Homeless Advisory Board, the Continuum of Care, the Homeless Coalition of Palm Beach County, the Homeless and Housing Alliance, the Emergency Shelter Grants Program (ESGP) Advisory Board, 211 Palm Beach/Treasure Coast, the Family Empowerment Coalition.

**Discharge Coordination Policy**

Discharge planning assures that people leaving from a publicly-funded institution or system of care exit to stable housing and are not discharged immediately into homelessness. It is desired to have a cohesive community-wide discharge coordination policy and to that end the Housing and Homeless Alliance committee established a discharge planning sub-committee to research the Best Practice models in the United States and to incorporate selected elements of each model into the model for Palm Beach County.

**Homeless Prevention**

The most logical approach to combating homelessness is to address the factors that threaten individuals and families with the potential of losing their housing before the threat becomes a reality. The *Ten-Year Plan to End Homelessness in Palm Beach County* names homeless prevention as a goal. The Plan outlines mortgage/rental assistance, utility assistance, counseling/advocacy and legal assistance as key components of a homeless prevention initiative. HCD will continue to support agencies that provide homeless prevention services.

**Specific Objectives/Homeless**

**Summary of Specific Homeless Objectives  
HUD Transition Table 1C**

Obj #3	Specific Homeless Objectives	Type of Service	Source of Funds	Performance Indicators	Proposed 5Yr Goal	Outcome/Objective*
3.1	Increase the number of persons moving into permanent housing	Shelter operations/ maintenance & rapid re-housing	CDBG, HPRP	# of persons assisted	4,755 persons assisted	DH-2 Affordability of decent housing
3.2	Provide services including temporary and transition housing to homeless persons	Shelter operations/ maintenance & rapid re-housing	CDBG, ESGP, NSP-1	# of persons assisted	5,735 persons assisted	DH-1 Availability/ Accessibility of decent housing
3.3	Assist persons at risk of becoming homeless	Homeless prevention	ESGP	# of persons assisted	4,530 persons assisted	DH-2 Affordability of decent housing
3.4	End chronic homelessness	Shelter operations/ maintenance & rapid re-housing	CDBG, ESGP, HPRP	# of persons assisted	225 persons assisted	DH-1 Availability/ Accessibility of decent housing

## NON-HOMELESS SPECIAL NEEDS HOUSING

### Priority Needs

The housing needs of persons in the special needs populations who are able to live independently are met through the regular housing markets. This population consists of the following: the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, public housing residents, and any other categories the jurisdiction may specify, and describe their supportive housing needs.” The following chart estimates the number of persons in the county who fall in the various special needs categories:

Special Needs Subpopulations	Estimated Number
Elderly & Frail Elderly	97,689
Severe Mental Illness	36,367
Developmentally Disabled Individuals	2,000
Physically Disabled	76,235
Individuals with Addictions	18,000
Persons with HIV/AIDS	7,851
Abused/ Neglected Children	4,939
Victims of Domestic Violence	4,000
<b>Total</b>	<b>247,081</b>

PRIORITY HOUSING NEEDS (households)	Priority		Unmet Need	
<b>Non-Homeless Special Needs</b>	Elderly	0-80%	H	6,453
	Frail Elderly	0-80%	H	1,317
	Severe Mental Illness	0-80%	H	439
	Physical Disability	0-80%	H	7,200
	Developmental Disability	0-80%	H	1,097
	Alcohol/Drug Addictions	0-80%	H	417
	HIV/AIDS	0-80%	H	3,951
	Victims of Domestic Violence	0-80%	H	1,054

### Expected Resources

A variety of resources – government, private, and other public sources – exist to fund facilities and services benefiting Special Needs populations. These resources may be divided in one of two categories: those that are “reasonably expected to be made available,” and other resources.

Resources “reasonably expected to be made available” are defined as entitlement grants to County agencies, such as HCD and the Department of Community Services (DCS). The DCS expends Ryan White Title I funds on its own programs and/or grants funds to sub recipients on a

competitive basis. HCD grants CDBG funds to sub recipients on a competitive basis to rehabilitate, construct, or operate supportive housing facilities (see Chapter VI). HOME and SHIP funds can be awarded through their competitive rental RFPs to non-profit agencies providing supportive housing.

Other resources” are funds available on a competitive basis and encompass a variety of sources. These are not “reasonably expected” to be available, because the funding amount is dependent on the agency’s success in a competitive process. HCD supports applications for these resources from eligible non-profit agencies and other entities when activities are consistent with the goals and objectives outlined in the Consolidated Plan. When the County is also an eligible applicant, however, it takes the lead and applies directly for funding, provided the staff capacity exists to properly administer such programs.

### **Specific Objectives**

Palm Beach County’s Non-Homeless Special Needs Goal is to increase the supply of supportive housing for the non-homeless special needs population by utilizing funds that are reasonably expected to be made available and by coordinating with other agencies and service providers. In order to meet this goal, Palm Beach County will address the following objectives:

Objective 4.1: Palm Beach County shall increase range of housing options & related services for persons with special needs.

Objective 4.2: Palm Beach County shall increase funding for home improvement aimed at reducing structural barriers

## **COMMUNITY DEVELOPMENT**

### **Palm Beach County CDBG Program CDBG Local Entitlement Methodology and Strategy**

HCD uses a Local Entitlement Methodology to ensure a fair and equitable distribution of available CDBG funds among participating jurisdictions and other agencies requesting CDBG funds. The process for distributing funds is outlined below:

- From the its annual CDBG entitlement, the County will set aside funds for:
  - HCD’s On-Going Housing Rehabilitation Program;
  - HCD’s Demolition & Clearance Program
  - Public Service Activities;
  - Project Implementation Costs;
  - Program Administration Costs (including indirect costs);
  - 10% Economic Development Program; and
  - Contingency.
- The remaining amount represents the Total Available Funds to fund Municipalities’ activities and Unincorporated Area activities, including Countywide Capital improvements activities.

- From the Total Available CDBG Funds, an initial entitlement is calculated for Category I Municipalities, Category II Municipalities, and the Unincorporated Areas, based on the proportionate share of the entitlement for which they are responsible. (proportionate share (contribution percentage) is subject to periodic adjustment by HUD and the current estimates are based on percentages provided by HUD in 1997. The methodology is adjusted annually, as necessary, to reflect new information from HUD).
- The total initial proportionate share of Category I Municipalities is redistributed to Category II Municipalities and the Unincorporated Areas by dividing each individual proportionate share of Category II Municipalities and the Unincorporated Areas by the total proportionate share of Category II Municipalities and the Unincorporated Areas, and then multiplying each individual result by the Category I total. Where a Category I municipality submits an application for funding, their proportionate share is used to fund this activity and not redistributed amongst the Category II municipalities and the Unincorporated Areas.
- A Final Entitlement Table is prepared showing the final entitlements for the Category II Municipalities and the Category I Municipalities requesting funding, and for the Unincorporated Areas.
- The Special Area of Hope Program allocation is deducted from the Unincorporated Share and awarded to municipalities with pockets of poverty.

**Non Housing Community Development Needs**

The table below summarizes the county’s non-housing community development needs for the next five years. The table is based on a tabulation of data from the 45 respondents to a questionnaire which was administered by HCD.

<b>Community Development Category</b>	<b>Specific Need</b>	<b>Persons to be Served</b>	<b>Funding Need</b>
Acquisition of Real Property	45 Properties	6,370	\$22,385,000
Clearance and Demolition	122 structures/sites	54,913	\$2,416,000
Code Enforcement	8,000 Properties	112,000	\$5,125,000
Public Facilities	3 Senior Centers	943	\$3,200,000
	5 Handicapped Centers	1,000	\$15,000,000
	60 Homeless Facilities	4,920	\$11,820,000
	7 Youth Centers	21,902	\$1,093,920
	43 Neighborhood Facilities	52,625	\$3,990,000
	33 Child Care Centers	2,750	\$423,000

<b>Community Development Category</b>	<b>Specific Need</b>	<b>Persons to be Served</b>	<b>Funding Need</b>
	1 Health Facilities	200	\$625,000
	1 Mental Health Facilities	Not Provided	\$12,000,000
	10 Parks and/or Recreational Facilities	53,350	\$4,013,000
	6 Parking Facilities	3,480	\$95,000
	11 Tree Planting Projects	7,230	\$586,400
	4 Abused/Neglected Children Facilities	180	\$6,750,000
	1 Non-Residential Historic Preservation	32,370	\$500,000
	ADA Related Improvements to 7 Facilities	15,465	\$885,000
	28 Other Public Facility Needs	951,750	\$49,509,235
Infrastructure	25 Water/Sewer Improvements Projects	76,206	\$38,162,661
	8 Street Improvements Projects	22,263	\$7,193,333
	8 Sidewalks Projects	55,232	\$5,016,333
	7 Flood Drainage Improvements	14,566	\$6,423,333
	8 Other Infrastructure	6,519	\$3,224,031
Public Services	Senior Services	635	\$355,000
	Handicapped Services	2,249	\$1,701,000
	Legal Services	10,025	Not Provided
	Youth Services	4,100	\$15,570,500
	Child Care Services	3,365	\$22,780,078
	Transportation Services	405	\$100,000
	Substance Abuse Services	150	\$10,090,000
	Employment Training	3,131	\$1,821,540
	Health Services	299,190	\$2,705,996
	Lead Hazard Services	2,200	\$175,000
	Crime Awareness	1,316	Not Provided
Fair Housing Activities	5,775	\$450,000	

<b>Community Development Category</b>	<b>Specific Need</b>	<b>Persons to be Served</b>	<b>Funding Need</b>
	Housing Related Counseling	43,772	\$4,738,334
	Homeless Activities	6,870	\$14,615,191
	Other Public Services	5,425	\$2,523,000
Economic Development	13 Businesses-Economic Development General	n/a	\$12,340,000
	18 C/I Land Acquisition/Disposition	n/a	\$1,750,430
	6 C/I Infrastructure Development	n/a	\$7,156,076
	17 C/I Building Acq/Const/Rehab	n/a	\$6,200,000
	8 Other C/I	n/a	\$2,249,400
	10 ED Assistance to For-Profits	n/a	\$100,000
	35 ED Technical Assistance	n/a	\$280,000
	775 Micro-enterprise Assistance	n/a	\$2,602,875
	2,111 Other Economic Development	n/a	\$571,650
<b>Total</b>			<b>\$311,312,316</b>

The table below summarizes the priority which the county assigns to the non-housing community development needs which were previously identified.

**Priority Community Development Needs  
HUD's Table 2B**

<b>Priority Need</b>	<b>Priority Need Level</b>	<b>Unmet Priority Need</b>	<b>Dollars to Address Need (\$M)</b>	<b>5 Yr Goal Plan</b>	<b>Annual Goal Plan</b>	<b>2010-11 Planned</b>	<b>% Goal Completed</b>
Acquisition of Real Property	L	45 Properties	\$22.285	0	1	0	0
Disposition	No Such Need	0	0	0	0	0	0

Priority Need	Priority Need Level	Unmet Priority Need	Dollars to Address Need (\$M)	5 Yr Goal Plan	Annual Goal Plan	2010-11 Planned	% Goal Completed
Clearance and Demolition	H	122 Properties	\$2.416	85 Properties	17		
Clearance of Contaminated Sites	No Such Need	0	0	0	0	0	0
Code Enforcement	H	8,000 Buildings	\$5.125	2,000	400		
<b>Public Facilities</b>							
Public Facility (General)	M						
ADA Related Improvements	H	7 Facilities	\$0.185	7 Facilities	1	0	0
Senior Centers	H	3 Centers	\$3.200	1 Centers	0	0	0
Handicapped Centers	M	5 Centers	\$15.000	1 Centers	1	0	0
Homeless Facilities	H	60 Facilities	\$11.820	5 Centers	1	1	
Youth Centers	H	7 Centers	\$1.094	5 Centers	1	1	0
Neighborhood Facilities	H	43 Facilities	\$3.990	13 facilities	3	0	
Child Care Centers	M	33 Facilities	\$0.423	5 Facilities	1	0	
Health Facilities	M	1 Facility	\$0.625	1	0	0	
Mental Health Facilities	L	1 Facility	\$12.000	1	1	1	
Parks and/or Recreation Facilities	H	14 Facility	\$4.013	5	2	2	
Parking Facilities	L	6 Facility	\$0.095	1	0	0	
Tree Planting	L	511 Projects	\$0.586	0	0	0	
Fire Stations/Equipment	No Such Need				0	0	
Abused/Neglected Children Facilities	H	4 Facilities	\$6.750	1	0	0	
Asbestos Removal	No Such Need				0	0	
Non-Residential Historic	M	1 Facilities	\$0.500	1	0	0	

Priority Need	Priority Need Level	Unmet Priority Need	Dollars to Address Need (\$M)	5 Yr Goal Plan	Annual Goal Plan	2010-11 Planned	% Goal Completed
Preservation							
Other Public Facility Needs	L	28 Facilities	\$49.509	0	0	0	
<b><u>Infrastructure and Public Improvement</u></b>							
Infrastructure (General)							
Water/Sewer Improvements	H	25 Projects	\$38.163	14 Projects	3	2	
Street Improvements	H	8 Projects	\$7.193	8 Projects	2	3	
Sidewalks	H	8 Projects	\$5.016	8 Projects	0	0	
Solid Waste Disposal Improvements	No Such Need				0	0	
Flood Drainage Improvements	H	7 Projects	\$6.243	7 Projects	1	1	
Other Infrastructure	L	8 Projects	\$3.224	0 Project	0	0	
<b><u>Public Services</u></b>							
Public Services (General)							
Senior Services	M	635 elderly	\$0.355	635 elderly	130	89	
Handicapped Services	H	2,249 Persons	\$1.701	2,249 Persons	450	375	
Legal Services	L	10,025 persons	Not Provided	0	0	0	
Youth Services	H	4,100 youths	\$15.571	4100 youths	1,025	260	
Child Care Services	H	3,365 Children	\$22.780	1,069 Children	219	110	
Transportation Services	M	405 persons	\$0.100	250 persons	50	0	
Substance Abuse Services	H	150 Persons	\$10.090 All funds identified	150	30	0	
Employment/Training Services	H	3,131 Persons	\$1.822	1,000 Persons	250	96	
Health Services	M	7,800 persons	\$2.706	7,800 Persons	1560	1,477	

Priority Need	Priority Need Level	Unmet Priority Need	Dollars to Address Need (\$M)	5 Yr Goal Plan	Annual Goal Plan	2010-11 Planned	% Goal Completed
Lead Hazard Screening	H	2,200 Persons	\$0.175	2,000 Persons	400	0	
Crime Awareness	L	1,316	Not provided	0	0	0	
Fair Housing Activities	H	5,775 persons	\$0.450	5,775 Persons	1,155	600	
Housing Related Counseling	H	18,772 Persons	\$4.738	11,292 Persons	2,258	1,480	
Homeless Activities	H	6,870	\$14.615	6,870	1,374	560	
Other Services	L	5,425	\$2.523	0	0	0	
<b>Economic Development</b>							
Economic Development (General)	H	13 Businesses	\$12.340	6 Businesses	6	6	
C/I Land Acquisition/Disposition	L	18	\$1.750	0	0	0	
C/I Infrastructure Development	M	6	\$7.156	0	0	0	
C/I Building Acq/Const/Rehab	H	17	\$6.200 \$5.500 BEDI & 108	17	8	8	
Other C/I	L	8	\$2.249	0	0	0	
ED Assistance to For-Profit	M	35	\$0.280	35	35	35	
ED Technical Assistance	M	85	\$0.205	85	17	17	
Micro-enterprise Assistance	M	775	\$2.603	525	105	50	
<b>Other Economic Development Assistance -</b>	L	2,111	\$0.572	0	0	0	
<b>Other Needs- Conversion of Public Housing to Section 108</b>	L	100	\$3.000	0	0	0	

## Non Housing Community Development Strategy

### Expected Resources to be Made Available

It is expected that \$239,787,005 will become available to the county over the next five years to be used to address the identified non-housing community development needs. The anticipated funding sources are: CDBG, ESGP, Section 108 and BEDI, NSP 1 and NSP 2, Homeless Prevention and Rapid Re-Housing, Community Development Block Grant-Recovery, Ryan White Program, Financially Assisted Agency Program (FAA), among others

### **Long-Term Community Development Goal**

The County's long term community development objective is to utilize funds that are reasonably expected to be made available over the five-year period to: provide a suitable living environment by improving the safety and livability of neighborhoods; increasing access to quality public and private facilities and services and to economic development opportunities. The table below outlines the Five-Year Plan's community development goals as it relates to infrastructure, public facilities, public services and economic development.

**Summary of Specific Objectives  
HUD's Table 2C**

<b>Availability/Accessibility of Suitable Living Environment (SL-1)</b>							
<b>Obj #</b>	<b>Specific Objective</b>	<b>Source of Funds</b>	<b>Performance Indicators (PI)</b>	<b>Year</b>	<b>Expected Number (PI)</b>	<b>Actual #</b>	<b>Percent Completed</b>
6.1	<b>Infrastructure Objective:</b> Improve quality and increase quantity of public improvements for low income persons.	CDBG CDBG-R	Number of infrastructure projects planned to be undertaken/ Number of persons benefitting	2011	7/ 14,683		%
				2012	6/ 22,577		%
				2013	6/ 22,576		%
				2014	5/ 22,576		%
				2015	5/ 22,576		%
			MULTI-YEAR GOAL				

Availability/Accessibility of Suitable Living Environment (SL-1)							
Obj #	Specific Objective	Source of Funds	Performance Indicators (PI)	Year	Expected Number (PI)	Actual #	Percent Completed
7.1	<b>Public Facilities Objective:</b> Improve quality and increase quantity of neighborhood facilities for low income persons.	CDBG NSP-1	Number of public facilities projects planned to be undertaken/ Number of persons benefitting	2011	7/ 10,554		%
				2012	4/ 24,993		%
				2013	3/ 24,990		%
				2014	3/ 24,990		%
				2015	3/ 24,990		%
			MULTI-YEAR GOAL		20/ 110,517		
8.1	<b>Public Service Objective:</b> Improve quality and increase quantity of public service activities for low income persons.	CDBG ESGP	Number of persons planned to be assisted	2011	5,062		%
				2012	9,295		%
				2013	9,295		%
				2014	9,295		%
				2015	9,294		%
					42,241		
9.2	<b>Economic Development Objective :</b> Improve economic opportunities for low-income persons by creating/retaining jobs	CDBG CDBG-R Section 108 Loan/ BEDI	Number of businesses planned to be assisted/ Number of jobs created	2011	134/726		%
				2012	117/227		%
				2013	117/226		%
				2014	116/226		%
				2015	116/226		%
				MULTI-YEAR GOAL		600/1,631	

### Barriers to Affordable Housing

### Strategies to Remove Barriers to Affordable housing

The County, through HCD and the Planning, Zoning and Building Department, has implemented or will implement the following strategies to ameliorate the aforementioned identified barriers to affordable housing:

- In December 2006, a mandatory Workforce Housing Program (WHP) was created.
- Concurrent with the WHP, the County also implements a voluntary Affordable Housing Program (AHP).
- The County will continue to implement the Traffic Performance Standards Affordable Housing Exception which was first introduced in 1994.
- The County will continue to prepare and make available for affordable housing development, an inventory of surplus County owned and other publicly owned land suitable for affordable housing development.
- The County will intensify efforts to partner with other municipalities and private sector agencies to foster the production and/or maintenance of affordable housing.
- The County will continue to support developers in their quest to access State and Federal funding and incentives for affordable housing developments by providing letters of support and consistency certifications where appropriate.

### **Lead-based Paint 91.215(i)**

#### **Lead Based Paint – Proposed and Current Actions**

In order to address LBP hazards, HCD follows the federal requirements as outlined under Title X and the *Requirements for Notification*. Additionally, in December 2001, the County approved guidelines for compliance with LBP requirements for HCD's housing rehabilitation programs.

Property owners who receive funding through the County are advised of potential lead based paint (LBP) contamination in older homes, especially if children will be living in the homes. In connection with the rehabilitation of housing units, HCD has allocated funds under the CDBG Program (and SHIP Program, if available) to cover the costs of conducting LBP testing and abatement, and maintains a list of companies certified to perform LBP abatement. HCD is authorized to expend up to \$10,000 per rehabilitation job on costs related to lead based paint.

In order to address and/or reduce LBP related hazards, HCD plans to have its contractors perform twenty (20) LBP inspections per year and ten (10) abatements per year for those occupied housing units constructed prior to 1978 as shown in the following table.

#### **Description of How the Lead-Based Paint Hazard Reduction Program will be Integrated into Housing Policies and Programs**

Under the Childhood Lead Prevention Program, established by the Florida Department of Health in 1992, Palm Beach County's Division of Environmental Health and Engineering conducts free lead-poisoning screenings for children at the various Health Department clinic locations around the County. Over the next five year period, the County plans to continue addressing LBP hazards as follows: continuing its public education efforts, continue to screen young children (particularly under the age of 72 months) who are suspected of lead poisoning and are eligible for Medicaid assistance, continue to apply for grant funding to implement LBP reduction

program, continue to require inspections of residential structures built prior to 1978 and to pay for abatement if required.

### **Antipoverty Strategy (91.215 (h))**

#### **Goals, programs, and policies for reducing poverty level families**

According to the U.S. Census Bureau 133,553 persons or 10.8% of the county's population are below the federal poverty level. The highest percentages of people below the poverty level are female headed households with children under the age of five conversely; families represent the group with the smallest percentage below the poverty level. Palm Beach County is committed to the provision of services and facilities to serve low-income persons and the reduction of poverty has been identified as an Objective in the County's Comprehensive Plan

For FY 2010-2015, it is estimated that the number of persons in poverty will be reduced annually by directing funding to family stability programs, employment related supportive services, economic opportunities, and to the provision of affordable housing.

Implementation of the Health and Human Services Element is the responsibility of the Palm Beach County Department of Community Services. Programs managed by the Community Services Department aimed at reducing the number of poverty level families include the following: Community Action Programs, Farmworker Program, Head Start, Economic Stability and Self-Sufficiency Services Financially Assisted Agencies Program. Employment and economic opportunities are also utilized to facilitate a reduction in the number of poverty level families. In regards to meeting the housing needs of the County's low income residents, HCD partners with various non-profit, public and private organizations, and municipalities to provide permanent affordable housing to renters as well as homeowners. Homeless prevention assistance is also provided under the ESG Program, the Rental Housing Entry Assistance (REAP), and the Homeless Prevention and Rapid Re-Housing (HPRP).

#### **Institutional Structure and Coordination**

Palm Beach County Department of Housing and Community Development (HCD) is the lead administrative agency for the Consolidated Plan and is responsible for administering the HUD funded Community Development Block Grant Program (CDBG), HOME Investment Partnership Program (HOME), and Emergency Shelter Grant Program (ESGP). The Department also administers the federally funded Disaster Recovery Initiative Program (DRI) whereby federal funds are channeled by HUD through the State of Florida Department of Community Affairs. Other federal grants related to housing, economic, and community development that may become available are also managed by HCD. These include funds allocated under the Housing and Economic Recovery Act of 2008 and the American Recovery and Reinvestment Act of 2009 specifically, the Homeless Prevention and Rapid Re-housing Program (HPRP), Community Development Block Grant Recovery Program (CDBG-R) and the Neighborhood Stabilization Programs (NSP1 and NSP2). Additionally, the Housing Element of the Palm Beach County Comprehensive Plan (revised 8/21/08) designates HCD and the Commission on Affordable Housing (CAH) as the lead entities responsible for the County's housing delivery system. The following is a summary of the three major programs which HCD administers:

HCD partners with County departments and offices, local governments, public agencies, private industry, and numerous non-profits to responsibly manage the programs governed by the Consolidated Plan. HCD collaborates with County departments to implement activities as well as to have a coordinated effort in the jurisdiction to facilitate the accomplishment of the plan's community development goals and objectives. The County also encourages partnerships with subgrantees including public service providers that have similar objectives as the County, whose projects are consistent with the County's strategy, and who have the capacity to perform satisfactorily.

### **Consolidated Plan Delivery System- Strengths and Gaps**

Palm Beach County has a wide variety of supportive services available to its residents and the County has committed to providing comprehensive and accessible services through technologically advanced means such as the Client Management Information System (CMIS). Palm Beach County will continue to support and expand utilization of the CMIS to increase the number of licensed service providers, and to promote full utilization of the system through timely data entry and updating practices by all member agencies. Other strategies formulated to allow the County to meet its goals and objectives in addressing the needs of low- and moderate-income persons are outlined in several studies and reports, such as the County's adopted Comprehensive Plan and subsequent evaluation and appraisal reports, the Local Housing Assistance Plan for Palm Beach County (LHAP), the Affordable Housing Ordinance for Palm Beach County, the Affordable Housing Study (2005), the CCRT 2010 Reassessment Study, and the Ten Year Plan to End Homelessness.

### **COORDINATION**

Some of the programs/activities established to promote countywide coordination are:

- Coordination between the county and the four public housing authorities, as well as with assisted housing providers, affordable housing developers and service providers to promote activities that will benefit residents of their facilities.
- The Countywide Community Revitalization Team (CCRT) identifies target areas within unincorporated Palm Beach County, and the Glades Region municipalities of Belle Glade, South Bay and Pahokee. This enables the County to concentrate its revitalization efforts in areas that have a high percentage of low- to moderate-income individuals and households.
- The Homeless Coalition of Palm Beach County will continue to operate and carry out its mandate of offering a forum for agencies offering homeless and homeless prevention services.
- The Homeless and Housing Alliance is primarily responsible for coordinating the Palm Beach County Continuum of Care application to HUD for Supportive Housing Program funds.
- The Emergency Shelter Grants Program (ESGP) Advisory Board's primary function is to make funding recommendations to the Board of County Commissioners (BCC) on the County's ESGP allocation.

### **Monitoring (91.230)**

The Department of Housing and Community Development (HCD) implements subrecipient monitoring standards and other appropriate procedures through Policies and Procedures Memorandum (PPM) Number HC-0-101. Recently, with the receipt of funding by the County from the Housing and Economic Recovery Act (HERA) and the American Recovery and Reinvestment Act of 2009 (ARRA), the department's monitoring responsibilities have been expanded to include the Neighborhood Stabilization Program 1, Neighborhood Stabilization Program 2, Homeless Prevention and Rapid Re-housing (HPRP), and the Community Development Block Grant Recovery Program (CDBG-R). Monitoring of subrecipient is ongoing and is conducted through various forums, as follows:

Orientation: With respect to the CDBG and ESGP Programs, HCD's Planning Section organizes an annual orientation workshop at the beginning of each fiscal year for all agencies to outline programmatic, fiscal, and reporting requirements.

Reporting: Agencies must submit reports to HCD as outlined in the agreements. If the administering section identifies deficient or untimely progress reports, the agency is advised of the shortcoming and corrective actions are recommended.

Invoicing: HCD staff reviews and processes all invoices and reimbursement requests to ensure that they: a) cover an allowable expense under the designated programs, and b) are submitted in compliance with the requirements of Palm Beach County and HUD.

On Site Monitoring: The requirements for these and the responsible entity is described below.

CDBG Public Service Activities: Planning and Fiscal staff are responsible for performing on-site monitoring visits to agencies that undertake public service activities.

CDBG-R Activities: The Planning section in conjunction with the Fiscal section is responsible for monitoring two activities funded under the CDBG-R Program. The Urban League of Palm Beach County administers one activity and the second by Palm Beach County Economic Development Office.

ESG Activities: Planning and Fiscal staff are responsible for performing on-site monitoring visits to agencies that undertake activities funded with ESG dollars.

HOME CHDOs: The HOME staff is responsible for all on-site monitoring of all HOME activities and projects.

Recipients of HOME Competitive Funding: The HOME staff is responsible for all on-site monitoring of all HOME activities and projects.

Recipients of HOME Second Mortgage Assistance: The HOME staff is responsible for all on-site monitoring of all HOME activities and projects.

Neighborhood Stabilization Program 1 (NSP1) Activities: Monitoring of the first and second mortgage loan program is the responsibility of the Commission on Affordable Housing (CAH). The Housing and Capital Improvement Section is responsible for implementing and monitoring the residential redevelopment program as well as the acquisition and redevelopment of a public facility.

Neighborhood Stabilization Program 2 (NSP2) Activities:

The second mortgage loan program will be implemented and monitored by the Commission on Affordable Housing. The residential redevelopment program and the neighborhood redevelopment programs will be monitored by the Capital Improvement Section.

Homeless Prevention and Rapid Re-Housing Program (HPRP) Activities: The County's Community Services Department leads the administration the Homeless Prevention and Rapid Re-Housing Program (HPRP) funds. The Community Services Department prepares sub-grantee agreements between the County and selected service providers and monitors these sub-grantees. HCD, in turn, will monitor the Department of Community Services to ensure that all HPRP activities comply with all regulations and to accurately track expenditures.

Construction-Related Activities: The Capital Improvements/Housing and Rehabilitation staff will be responsible for monitoring agencies for procurement procedures, Section 3, and compliance with all labor regulations. Housing and Rehabilitation staff will observe construction activities as to their general nature and progress. Fiscal staff will be responsible for monitoring agency record-keeping and fiscal management, as it applies to the activity.

Facility Use: Housing and Rehabilitation staff will maintain a list of facilities and the time period to be monitored. Planning staff will be responsible for monitoring to ensure that public facilities are used for the purpose stated in the agreement. HOME staff will be responsible for verifying the period of affordability of housing units assisted with HOME funds. For homes rehabilitated with CDBG funds, Fiscal staff will be responsible for mortgage payment processing, satisfactions, and documenting that the homes are the beneficiary's primary residence.

The results of all monitoring efforts shall be documented.

## **I. MANAGING THE PROCESS (91.200(b))**

### **A. Consultation**

#### **1. Lead Agency**

As the Department that administers Community Planning and Development funds for Palm Beach County (PBC), the Department of Housing and Community Development (HCD) is the agency that prepares the Consolidated Plan. Although the Department does not manage all federal funds provided to the County via the US Department of Housing and Urban Development, it liaise closely with the other receiving entities to develop goals and objectives for the use of these funds for inclusion in this strategic plan.

The Department of Housing and Community Development traditionally administers federal funds provided to the County under the formula based CDBG, HOME, and ESG Programs. Over the past several years, the Department has also administered federal funds made available under the Disaster Recovery Act, and provided through the Florida Department of Community Affairs, to effect repairs and/or to institute mitigation measures to homes, public facilities and infrastructure damaged by a series of Hurricanes which affected the County during the mid 2000s. Also the Department receives and administers federal funds provided to the county under HERA (NSP1) and ARRA (NSP2, CDBG-R). Other funding received and administered by the Department is the State provided SHIP funds which is earmarked for provision of housing to persons/families with incomes at or below 120% of the AMI. The department consists of four (4) sections: Planning and Administration, Housing and Capital Improvement, Commission on Affordable Housing, and Fiscal.

ARRA funds provided to the county under the Homeless Prevention and Rapid Re-housing Program (HPRP) is administered by the Community Services Department. The county also applies to HUD for funding under the Section 108 and BEDI Programs. Funding received under these programs are administered by the Palm Beach County Economic Development Office.

#### **2. Consultation/Coordination**

General Consultation:

HUD regulations require the County to consult with other public and private agencies; the state; adjacent municipalities (participating and non-participating in the Urban County Qualification Program); and public housing authorities (within the County's program jurisdiction) for preparation of the Consolidated Plan.

In order to comply with the above, HCD staff interacted with representatives of units of local and county governments; local, regional, and state non-profit agencies concerned with housing, social services, and non-housing community development needs; non-profit and for-profit housing providers; public housing authorities; and other representatives of various local institutions that may have been able to provide information. Contact was done through public meetings, surveys, correspondence, telephone conversations and/or meetings, and the Internet.

In preparing the Consolidated Plan, HCD staff conducted four public meetings to introduce the public to the need for the Five Year Consolidated Plan, the components of the Plan and to solicit input in terms of which activities are to be prioritized. The four meetings were held as follows:

- **Date:** Monday, March 29, 2010  
**Venue:** Bryant Auditorium, PBC Government Complex  
2976 State Road 15, Belle Glade, Florida
  
- **Date:** Wednesday, April 4, 2010  
**Venue:** Clayton Hutcheson Agricultural Center  
531 North Military Trail, West Palm Beach, Florida
  
- **Date:** Thursday, April 15, 2010  
**Venue:** South County Civic Center  
16700 Jog Road, Delray Beach, Florida
  
- **Date:** Wednesday, April 28, 2010  
**Venue:** Town of Jupiter Town Hall  
210 Military Trail, Jupiter, Florida.

Notification of the hosting of the four public meetings was sent to all 28 Municipalities within Palm Beach County who possess inter-local agreements with the County; all non-profits and public agencies who have current contracts with the County for funding under the CDBG, HOME, ESGP, CDBG-R, NSP and HPRP Programs; and, all current applicants to the CDBG and ESGP Programs. Notice for the public meetings were also posted on HCD’s website, in the Palm Beach Post (the leading print media in Palm Beach County) and broadcasted over various electronic media outlets as a result of the efforts of the County’s Public Affairs Department.

The following is a listing of all notified entities:

<b>MUNICIPALITIES</b>	
The City of Atlantis	The Town of Jupiter
The City of Belle Glade	The Town of Lake Park
The Town of Briny Breezes	The City of Lake Worth
The Town of Cloud Lake	The Town of Lantana
The Town of Glen Ridge	The Town of Manalapan
The City of Greenacres	The Town of Mangonia Park
The Town of Gulf Stream	The Village of North Palm Beach
The Town of Haverhill	The Town of Palm Beach Shores
The Village of Golf	The Village of Palm Springs
Town of Hypoluxo	The City of Pahokee
The Town of Juno Beach	The City of Palm Beach Gardens
The City of South Bay	The City of Riviera Beach
The Village of Tequesta	The Village of Royal Palm Beach
The Village of Wellington	The Town of South Palm Beach

<b>COUNTY DEPARTMENTS AND PUBLIC AGENCIES</b>	
Belle Glade Housing Authority	PBC Engineering Services Division
Pahokee Housing Authority	PBC Dept. of Equal Opportunity
Palm Beach County Housing Authority	PBC Facilities Dev. & Operations
Riviera Beach Housing Authority	PBC Fire Rescue
Westgate/Belvedere Homes CRA	PBC Head Start & Children's Services
Northwest Riviera Beach CRC	PBC Health Department
Lake Worth CDC	PBC Library Department
Department of Children and Families	PBC Metropolitan Planning Organization
PBC Dept. of Community Services	PBC Palm Tran, Inc.
PBC Office of Economic Development	PBC Parks & Recreation Department
PBC Engineering & Public Works	PBC Office of Small Assistance Businesses
PBC Victim Services & Support	PBC Water Utilities Department
<b>NON-PROFIT ORGANIZATIONS</b>	
Adopt-A-Family of the Palm Beaches, Inc.	Coalition for Independent Living Options, Inc.
Aid to Victims of Domestic Abuse, Inc.	Community Land Trust of Palm Beach County
The Arc of Palm Beach County, Inc.	Comprehensive AIDS Program of PBC
Center for Family Services of PBC, Inc.	Comprehensive Community Care Network, Inc.
Centro Campesino Farmworker Center, Inc	Consumer Credit Counseling Service
Children's Case Management Organization, Inc. D.B.A. Families First of Palm Beach County	Community Caring Center of Boynton Beh, Inc.
The Children's Coalition, Inc	Faith-Hope-Love-Charity, Inc.
Children's Home Society of Florida	Farmworker Coordinating Council of PBC, Inc.
The Federation of Families of PBC, Inc.	Florida Resource Center for Women and Children, Inc.
Foundation for Comprehensive Community Care	The Haven, Inc.
Healthy Mothers/Healthy Babies Coal. of PBC, Inc.	In The Pines, Inc
Housing Partnerships	The Juvenile Transition Center, Inc.
The Juvenile Transition Center, Inc.	Knowledge Is Power Charitable Foundation
Legal Aid Society of PB County, Inc.	The Lord's Place, Inc.
Neighborhood Renaissance, Inc	Oakwood Center of the Palm Beaches, Inc.
NOAH	Place of Hope, Inc.
Redlands Christian Migrant Association	The Salvation Army Center of Hope
Seagull Industries for the Disabled, Inc.	Sickle Cell Foundation of Palm Beach County, Inc.
Urban League of Palm Beach County, Inc.	We Help CDC
West Jupiter Community Group, Inc.	YWCA of Palm Beach County

In order to capture the data needed, assess and prioritize the needs of the county relating to housing and homeless, non-homeless special needs and community development, HCD instituted the following:

- Designing and transmitting of questionnaires to capture data related to public service needs, infrastructure needs, public facilities needs, economic development needs, non-housing community development needs and non-homeless special needs to all entities mentioned in the chart above.
- Review of CMIS data emanating from the Center for Information and Crisis (211) relating to provision of services to the homeless, special needs and low-and moderate income population.
- Review of data from the Palm Beach Sheriff's Department.
- Review of the Five-Year Plan to end Homelessness which was prepared by the Palm Beach County Homeless Advisory Board.
- Consult with the Homeless Advisory Board.
- Consult with the ESGP Advisory Board

**Consultation with Public and Private Agencies to Provide Homeless Services:**

Review of the Continuum of Care, including the Point in Time Homeless Count; review of document produced by the Department of Children and Families titled Homeless Conditions in Florida-2009; analysis of information provided by the County's CMIS; Review of the Ten Year Plan to End Homelessness which was adopted by Palm Beach County in September 2008; and analysis of data provided by homeless service providers in response to questionnaires.

**Consultation with Local Health Agency to Examine Data on Lead-Based Paint and Poisoning:**

The Palm Beach County Health Department is the lead agency in Palm Beach County which addresses issues related to lead-based paint. This agency provided information, via a response to a questionnaire, which sought to identify and prioritize unmet needs of the county as it relates to addressing issues about lead-based paint.

**Consultation with Adjacent Governments to Address Non-housing Community Development Needs:**

Palm Beach County Department of Housing and Community Development designed and sent a questionnaire to all municipalities in Palm Beach County with whom it has inter-local agreements requesting information on the municipality's non-housing community development needs. The same questionnaire was also sent to relevant Palm Beach County Departments.

**Consultation Regarding Metropolitan Planning:**

A questionnaire was sent to the Metropolitan Planning Organization soliciting information on the provision of public transportation. The MPO is responsible for providing regional public bus transportation services throughout Palm Beach County.

## **B. Citizen Participation**

Palm Beach County's Citizen Participation Plan, was adopted on July 18, 1995 and was last amended in July 2005. The plan acts as a catalyst and planning instrument which serves to encourage as well as provide a medium for public participation and involvement in community development related activities throughout the jurisdiction. Efforts to obtain input directly from those interested and/or concerned citizens who live and work in the areas targeted to receive funding throughout the County, make up vital components of the planning process. HCD has subsequently fostered community awareness and local level participation by providing numerous opportunities for involvement in the process. The plan has been revised in preparation for the Five Year Consolidated Plan FY 2010-2015.

PBC HCD encourages citizens to participate and offers citizens the opportunity to come to the meetings or voice their comments. Palm Beach County HCD conducted six (6) Regional Meetings before the Plans were prepared; two (2) discussed the Action Plan and four (4) discussed the Five Year Consolidated Plan. In addition, one (1) public hearing was held during the preparation of the Plan. A Public Hearing for Plan approval was conducted by the BCC on July 20, 2010. In addition, the Emergency Shelter Grants Program (ESGP) Advisory Board conducted three (3) public meetings. All meetings are advertised in the Palm Beach Post. The Five Year Consolidated Plan Regional Meetings were advertised via the following; posted on the County's website main page ([www.pbcgov.com/hcd](http://www.pbcgov.com/hcd)), posted on Twitter, emailed to approximately sixty (60) local newspapers and TV and radio stations, and mailed by HCD to all FY 2010-2011 CDBG and ESG applicants.

### **1. Means of Participation**

#### Public Meetings

Palm Beach County Housing and Community Development (HCD) planned a total of six (6) public meetings regarding development and review of the Action Plan and Five Year Consolidated Plan.

The first public meeting was the "Action Plan Regional Meeting", which was conducted at 10:00 a.m. for the Eastern portion of the County participation. This meeting occurred on Wednesday, December 2, 2009 at 100 Australian Avenue, West Palm Beach, FL 33406. The purpose of this meeting was to discuss the CDBG, ESG, and HOME Program Planning and Application process and to receive input from the community concerning housing and non-housing (community development) needs that should be considered for the preparation of the County's Five Year Consolidated Plan and Action Plan. An introduction to the requirements of the Five Year Consolidated Plan was discussed. The County's program performance with respect to the CDBG, ESG, and HOME Programs was also reviewed. A summary of public input received as a result of this meeting is provided in subsection C of this Chapter of the Plan.

The second public meeting was the “Action Plan Regional Meeting”, which was conducted at 2:00 p.m. for the Western portion of the County participation. This meeting occurred on Thursday, December 3, 2009 at the Belle Glade City Hall, 110 Martin Luther King Jr. Blvd., Belle Glade, FL. The purpose of the meeting was similar to the first meeting’s purpose. A summary of public input received as a result of this meeting is provided in subsection C of this Chapter of the Plan.

The third public meeting was the “Five Year Consolidated Plan Regional Meeting”, which was conducted at 9:00 a.m. for the Western portion of the County participation. This meeting occurred on Monday, March 29, 2010 at the Bryant Auditorium, PBC Governmental Complex, 2976 State Road 15, Belle Glade, FL 33493. This meeting served to introduce the purpose of the Five Year Consolidated Plan and its goals and objectives. The public was advised that the Plan would seek to obtain an assessment of housing, non-housing, and homeless needs; address aspects of the County’s housing market; gather views relating to strategies, priority needs, and objectives; provide citizen participation information; and outline a plan of action for preparation of the Draft Five Year Consolidated Plan. A summary of public input received as a result of this meeting is provided in subsection C of this Chapter of the Plan.

The fourth public meeting was the “Five Year Consolidated Plan Regional Meeting”, which was conducted at 1:00 p.m. for the central portion of the County participation. This meeting occurred on Wednesday, April 14, 2010 at the Clayton Hutcheson, Agricultural Center, 531 North Military Trail, West Palm Beach, FL 33415. The purpose of the meeting was similar to the third meeting’s purpose. A summary of public input received as a result of this meeting is provided in subsection C of this Chapter of the Plan.

The fifth public meeting was the “Five Year Consolidated Plan Regional Meeting”, which was conducted at 9:00 a.m. for the Southern portion of the County participation. This meeting occurred on Thursday, April 15, 2010 at the South County Civic Center, 16700 Jog Road, Delray Beach, FL 33446. The purpose of the meeting was similar to the third meeting’s purpose. A summary of public input received as a result of this meeting is provided in subsection C of this Chapter of the Plan.

The sixth public meeting was the “Five Year Consolidated Plan Regional Meeting”, which was conducted at 9:00 a.m. for the Northern portion of the County participation. This meeting occurred on Wednesday, April 28, 2010 at the Town of Jupiter Town Hall, 210 Military Trail, Jupiter, FL 33458. The purpose of the meeting was similar to the third meeting’s purpose. A summary of public input received as a result of this meeting is provided in subsection C of this Chapter of the Plan.

The draft Plan was made available to municipalities, non-profit agencies and general public for review electronically at HCD’s website ([www.pbcgov.com/hcd](http://www.pbcgov.com/hcd)). Notice of the public meetings and the availability of the Draft Action Plan and Draft Five Year Consolidated Plan for review was published in a local newspaper on May 30, 2010.

### Public Hearing

The purpose of the meeting was to discuss the Palm Beach County Draft Action Plan for FY 2010-2011 and Draft Five Year Consolidated Plan 2010-2015, and to obtain public input. This meeting was held Thursday, July 1, 2010 at the Clayton Hutcheson Agricultural Center located at 531 North Military Trail, West Palm Beach, FL 33415-1311.

### Board of County Commission (BCC) Meeting

The Palm Beach County Board of County Commissioners (BCC) held a meeting on the draft Plans on Tuesday, July 20, 2010. The meeting was conducted at the PBC Governmental Center, Commission Chambers- 6<sup>th</sup> Floor, 301 N. Olive Avenue, West Palm Beach, FL 33401. The purpose of this meeting was to receive input from the members of the Board of County Commissioners and members of the public on the Draft Five Year Consolidated Plan 2010-15 and the FY 2010-11 Draft Action Plan. The Board of County Commissioners approved the submitted documents.

### PBC Emergency Shelter Grant Program (ESGP) Advisory Board Meetings

As described in the Citizen Participation component of the Plan, Palm Beach County has established and continues to support an Emergency Shelter Grant Program Advisory Board. The Board is comprised of eleven (11) members who are nominated by the Homeless Coalition of Palm Beach County and appointed at-large by the BCC.

The following is the schedule of the three (3) meetings which have been conducted for the Fiscal Year 2010-2011 ESG funding cycle.

The first Advisory Board meeting occurred at 1:00 p.m. on Thursday, April 8, 2010. This meeting was held at HCD offices located at 100 Australian Ave, Suite 500, West Palm Beach, FL 33406. The purpose of this ESG Advisory Board Meeting was to organize the board, provide Sunshine Law and PBC Ethics training, elect board officers, establish a schedule for the Advisory Board activities, and provide updates regarding matters of the prior fiscal year, including FY 08-09 ESG Program accomplishments.

The second Advisory Board meeting occurred at 2:00 p.m. on Thursday, April 15, 2010. This meeting was held at HCD offices located at 100 Australian Ave, Suite 500, West Palm Beach, FL 33406. The purpose of this meeting was to review ESG funding criteria, to discuss ESG applications submitted for funding, and to provide an opportunity for all ESGP applicants to present their application and answer questions regarding their proposals. A schedule of site visits to the various agencies was also established.

The third Advisory Board meeting occurred at 1:00 p.m. on Monday, May 3, 2010. This meeting was held at HCD offices located at 100 Australian Ave, Suite 500, West Palm Beach, FL 33406. The purpose of this meeting was to enable the Advisory Board to make funding recommendations for the ESG funding cycle for FY 2010-2011.

## **2. Summary of Steps Taken to Notify Citizens and Collect Data**

As highlighted in the summary above, Palm Beach County provided ample opportunities for citizens to comment on the Draft Five Year Consolidated Plan and Action Plan. As specified in the Citizen Participation component of the Five Year Consolidated Plan, HCD notified all interested persons, entities, and municipalities, of the respective meeting dates, times, and locations.

In order to foster input and participation in the general public meeting, HCD staff mailed and distributed letters informing all CDBG and ESGP applicants of the public meetings, at least 7 days prior to all of the meetings. Advertisements were placed in the non-legal section of an area newspaper with the County's largest circulation. The Five Year Consolidated Plan Meetings were advertised by the County's Public Affairs Department via the following; posted on the County's website main page ([www.pbcgov.com/hcd](http://www.pbcgov.com/hcd)), posted on Twitter, emailed to approximately sixty (60) local newspapers and TV and radio stations, and mailed by HCD to all FY 2010-2011 CDBG and ESG applicants. Public hearings held by the Board of County Commissioners are open to the public for participation. Prior to the BCC Public Hearing on July 20, 2010, HCD published a notice in a local PBC newspaper along with a summary of the Plan, informing interested persons of the public hearing and providing a thirty-day comment period.

*Specific Citizen Participation Actions:*

As part of the planning and citizen participation process for the Plans, the following specific actions were undertaken, concerning the CDBG and ESG Programs:

- A Notice of Funding Availability (NOFA) and Notice of Regional Meetings was published in the Palm Beach Post on November 15, 2009 for the CDBG and ESG Program. Information on the programs, categories of eligible applicants, categories of eligible activities, and the availability of applications was provided in the advertisement. The Notice for the Action Plan Regional Meetings included the purpose, place, time and date of the meetings.
- The FY 2010-11 Emergency Shelter Grants Program (ESGP) application packets contain information on program overview, eligibility categories, collaborative efforts, and the application process.
- Two Regional Meetings were held to discuss the Action Plan: one in the Eastern County on Wednesday, December 2, 2009 at HCD offices located at 160 Australian Avenue, West Palm Beach, FL 33406; and one in the Western County on Thursday, December 3, 2009 at the Belle Glade City Hall, 110 Martin Luther King Jr. Blvd., Belle Glade, FL 33493. A public notice was posted in the non-legal section of an area newspaper with the County's largest circulation on November 15, 2009.
- Four Regional Meetings were held to discuss the Five Year Consolidated Plan: one in the Western County on Monday, March 29, 2010; one in the Eastern County on Wednesday, April, 14 2010; one in the Southern County on Thursday, April 15, 2010; and one in the Northern County on Wednesday, April 28, 2010. The

County's Public Affairs department distributed a news release via the following; posted on the County's website main page ([www.pbcgov.com/hcd](http://www.pbcgov.com/hcd)), posted on Twitter, emailed to approximately sixty (60) local newspapers and TV and radio stations, and mailed by HCD to all FY 2010-2011 CDBG and ESG applicants. The purpose of these meetings was to inform the public of the preparation of the Five Year Consolidated Plan (FY 2010-2015) and receive input from the community concerning housing and non-housing needs that should be considered in the preparation of the County's Consolidated Plans.

- The deadline for submitting applications for the CDBG and ESG Programs was Friday, January 22, 2010 at 5:00 p.m.
- HCD's Planning Section provided technical assistance to approximately four (4) agencies in the preparation of their applications.
- Letters were mailed on March 26, 2010, to all applicants, for a total of approximately 45 agencies, advising them of the March 29, 2010, April 14, 2010, April 15, 2010 and April 28, 2010 Five Year Consolidate Plan Regional Meetings; the June 29, 2010 BCC regular meeting; the July 20, 2010 public hearing; and the Staff CDBG Program Meeting on April 21, 2010 and April 22, 2010.
- A notice was published in the Palm Beach Post on May 30, 2010, inviting the public to attend a Public Hearing on the Draft Action Plan and Draft Five Year Consolidated Plan on July 1, 2010 and the July 20, 2010 BCC Public Hearing. The notice included a summary of the Draft Five Year Consolidated Plan and Action Plan.
- The Draft Five Year Consolidated Plan and Action Plan was distributed for public review electronically, before the July 1, 2010 meeting, at HCD's website: [www.pbcgov.com/hcd](http://www.pbcgov.com/hcd).
- The Draft Five Year Consolidated Plan and Draft Action Plan were presented to the BCC at a public hearing to receive formal adoption on July 20, 2010.

### **C. SUMMARY OF PUBLIC COMMENTS**

Palm Beach County Housing and Community Development conducted a total of six (6) public meetings to receive input from the public and any interested agencies/organizations, during the preparation of the Five Year Consolidated Plan and Action Plan. Additionally, specific actions taken to solicit public input have been summarized in the above sections: 1) Development of the Plan; 2) Description of Consultation with Agencies/Organizations; and 3) Summary of Citizen Participation Process.

A summary of public input, including comments received from the six public meetings, is provided below:

## **Comments from Public meetings**

1. Action Plan Regional Public Meeting, Eastern  
Date: Wednesday, December 2, 2009  
Time: 10:00 a.m.  
Place: 100 Australian Avenue  
West Palm Beach, FL 33406

The purpose of this meeting was to discuss the CDBG, ESG, and HOME Program Planning and Application process and to receive input from the community concerning housing and non-housing (community development) needs that should be considered for the preparation of the County's Five Year Consolidated Plan and Action Plan. An introduction to the requirements of the Five Year Consolidated Plan was discussed. The County's program performance with respect to the CDBG, ESG, and HOME Programs was also reviewed. Questions solicited during the meeting included the following: Christina Hewitt of Neighborhood Renaissance asked how subrecipients of the HOME Program should apply for assistance. Staff responded that both HCD and non-profit agencies can accept applicants, but benefits of working with a non-profit agency include homebuyer education and counseling services. Gibbie Nauman of The Lords Place asked staff to clarify invoicing requirements for ESGP grants. Staff responded that invoices for operations and maintenance should be accompanied by proof of services rendered to a subrecipient, such as a receipt or bill. Ms. Hewitt asked if certification by Non-Profits First was required. Staff responded that the policy was modified by the BCC and certification was no longer required. Scott Kline of The Village of Wellington asked how to apply jointly with a public service entity. Staff responded that the Village should apply as the primary applicant and have the agency as a secondary applicant. Ms. Nauman asked how to document beneficiaries under the 51% Countywide requirement. Staff responded that transitional housing or homeless shelters must maintain records of a beneficiary's homeless status.

2. Action Plan Regional Public Meeting, Western  
Date: Thursday, December 3, 2009  
Time: 2:00 p.m.  
Place: Belle Glade City Hall  
110 Martin Luther King Jr. Blvd.  
Belle Glade, FL 33493

The purpose of this meeting was to discuss the CDBG, ESG, and HOME Program Planning and Application process and to receive input from the community concerning housing and non-housing (community development) needs that should be considered for the preparation of the County's Five Year Consolidated Plan and Action Plan. An introduction to the requirements of the Five Year Consolidated Plan was discussed. The County's program performance with respect to the CDBG, ESG, and HOME Programs was also reviewed.

Comments solicited during the meeting included the following: Barbara Bell-Spence of the City of Pahokee asked if SHIP funds were available for FY 2010-11. Staff stated that the State did not fund the SHIP program during FY 2009-10 and it is unlikely to be received in FY 2010-11. Roswell Harrington of Pahokee Food Pantry commented on the lack of grant programs allowing the purchase of mobile homes. Mr. Harrington asked how potential conflicts of interest is resolved for someone serving on the ESGP Advisory Board. Staff responded that in such an instance the County attorney would be consulted to determine if there was a conflict of interest. Joe Glucksman of Quiet Waters asked if the Glades Region will receive a special allocation of ESG funds for FY 2010-11. Staff responded that there was no special allocation under the ESG Program. Mr. Harrington asked about CDBG eligibility to operate a food pantry. Staff responded that the beneficiaries need to be low/moderate income and serve residents Countywide. Ms. Bell-Spence asked about the eligibility of purchasing a facility with CDBG funds and the primary use of that structure. Staff responded that the use of the structure must be consistent with HUD regulations. Mr. Harrington asked when applicants are notified of funding recommendations. Staff replied that eligibility letters are mailed around March and funding recommendations are mailed around late May. Mr. Glucksman asked if applicants should specify the target area served in their application. Staff responded that HCD will determine the target area during their application evaluation. Mr. Glucksman asked if new applicants are evaluated differently than those previously funded. Staff responded that the review of new applicants will emphasize capability to implement a project, whereas a review of a previously funded applicant emphasizes past performance in addition to capability.

3. Five Year Consolidated Plan Regional Public Meeting

Date: Monday, March 29, 2010

Time: 9:00 a.m.

Place: Bryant Auditorium

PBC Governmental Complex

2976 State Road 15

Belle Glade, FL 33493

The purpose of the Five Year Consolidated Plan Regional Public Meeting served to introduce the purpose of the Five Year Consolidated Plan and its goals and objectives. The public was advised that the Plan would seek to obtain an assessment of housing, non-housing, and homeless needs; address aspects of the County's housing market; gather views relating to strategies, priority needs, and objectives; provide citizen participation information; and outline a plan of action for preparation of the Draft Five Year Consolidated Plan. Staff informed those in attendance that HCD would be soliciting the input of citizens, municipalities, and applicable public, private, and non-profit agencies/organizations in Palm Beach County. Comments solicited during the meeting included the following: Dorothy Walker of We Help CDC asked how unemployment in the Western County is addressed. Staff responded that the County targets areas of greatest need and that comprehensive changes to the County's economic development model may take place next fiscal year. Ms. Walker asked the status of the County's plan to build a homeless resource center in the Glades Region. Staff responded that the real estate transaction to build in the Glades failed and that funding shortfalls made resuming the project difficult. Barbara Bell-Spence asked

if the Homeless Resource Center will serve residents of the entire County. Staff responded that the center will serve all Palm Beach County residents. Elvis Harvey of the City of Pahokee asked how the County notified residents of the Five Year Plan Meetings. Staff responded that the Public Affairs Department announced the series of meetings via media and newspapers and HCD staff informed grant applicants via mail with their application eligibility letters. Mr. Harvey asked if the public can access information on previously funded CDBG projects. Staff stated that HCD records are public and are provided upon request. Ms. Bell-Spence asked how to submit suggestions to HCD for the Five Year Consolidated Plan. Staff responded that comments are accepted at today's public meeting, in writing, or through questionnaires that will be mailed to municipalities and community partners.

4. Five Year Consolidated Plan Regional Public Meeting  
Date: Wednesday, April 14, 2010  
Time: 1:00 p.m.  
Place: Clayton Hutcheson Agricultural Center  
531 North Military Trail  
West Palm Beach, FL 33415

The purpose of the Five Year Consolidated Plan Regional Public Meeting served to introduce the requirements of the Consolidated Plan; begin data collection; explain the goals and functions; obtain an assessment of housing, non-housing, and homeless needs; address aspects of the County's housing market, gather views relating to strategies, priority needs, and objectives; provide citizen participation information; and outline a plan of action for preparation of the Draft Five Year Consolidated Plan. Staff informed those in attendance that HCD would be soliciting the input of citizens, municipalities, and applicable public, private, and non-profit agencies/organizations in Palm Beach County. Comments solicited during the meeting included the following: John Green of the Homeless Advisory Board asked if comments should be made in person today or by writing. Staff responded that comments are accepted at the public meetings, in writing and via HCD questionnaires. Nancy Ruiz of Palm Beach County School District stated that the established poverty\income level prevents some from qualifying for assistance. Staff responded that HUD regulations are followed by HCD and enforced by subrecipients. Mr. Green stated that the Ten Year Plan to End Homelessness should be incorporated into HCD's Five Year Consolidated Plan. Staff responded that they intend to incorporate The Ten Year Plan to End Homelessness with the County's Consolidated Plan. Lee Leffingwell of The Town of Mangonia Park asked how the Five Year Consolidated Plan relates to the annual funding cycle. Staff responded that the Five Year Consolidated Plan sets goals based on assumed funding received from HUD for the period of 2010-2015 and the Action Plan describes the agencies funded during a particular year. Ms. Leffingwell stated that it is difficult to plan CDBG projects one year in advance due to financial hardships encountered in the current year. Staff responded that they understand the challenge to estimate needs, and HCD is notified of its funding amount only several months prior to the fiscal year. Fred Eisinger of Seagull Industries asked if HCD considers the action plans of public service entities. Staff stated that HCD solicits agencies with surveys to learn of their goals and or action plans and performs certification of consistency reviews of plans for municipal and community service partners. Mr. Eisinger asked how priorities are established for the Five Year Consolidated Plan. Staff stated

that priorities are formed based on public input, statistical data and the available resources. Pam O'Brien of Aid to Victims of Domestic Abuse (AVDA) stated the agency observes increased need for homeless shelters and asked HCD to continue supporting AVDA. Ezra Kreig of The Homeless Advisory Board stated that the goals and objectives of the Ten Year Plan to End Homelessness should be incorporated into the Five Year Consolidated Plan, and an agency\county partnership that combines existing funding along with new sources of monies would be effective to achieve results. Wendy Tippett of Adopt A Family stated that the County's use of funds for the Homeless Resource Center will cause a potential funding shortfall for public service agencies, which would expand homelessness due to reduced services. Diana Stanley of The Lords Place stated that priorities established in the Ten Year Plan to End Homelessness would improve the Five Year Consolidated Plan. Suzanne Cabrera of Housing Leadership Council of Palm Beach County stated individuals at risk of homelessness go unassisted if they do not meet grant requirements and that public service agencies are not adequately referred via Palm Beach County's 211 service. Mr. Kreig stated that an annual funding source coming from local revenue is needed to adequately address homeless services. Matt Constantine of Adopt A Family stated that public service funding has not increased since 1997. Ms. Tippett asked if the revised ESGP regulations allow for HPRP services. Staff responded that the new regulations would allow HPRP services.

5. Five Year Consolidated Plan Regional Public Meeting

Date: Thursday, April 15, 2010

Time: 9:00 a.m.

Place: South County Civic Center  
16700 Jog Road  
Delray Beach, FL 33446

The purpose of the Five Year Consolidated Plan Regional Public Meeting served to introduce the requirements of the Consolidated Plan; begin data collection; explain the goals and functions; obtain an assessment of housing, non-housing, and homeless needs; address aspects of the County's housing market, gather views relating to strategies, priority needs, and objectives; provide citizen participation information; and outline a plan of action for preparation of the Draft Five Year Consolidated Plan. Staff informed those in attendance that HCD would be soliciting the input of citizens, municipalities, and applicable public, private, and non-profit agencies/organizations in Palm Beach County. Comments solicited during the meeting included the following: Yami Brukisen of R.E.A.C.H. asked for the date of the BCC Public Meeting. Staff responded that it is to be held on June 8, 2010. Cynthia Spray of CCS Architecture Interior Design asked if the Consolidated Plan addressed zoning issues related to new housing construction. Staff responded that HCD does not address zoning issues in the Plan. Michael Nomikos of Aid to Victims of Domestic Abuse asked if the Consolidated Plan addressed public housing. Staff responded that the Plan does address certain aspects of public housing service providers. Kerry Gallagher of the Homeless Advisory Board stated that the County's Consolidated Plan should emphasize the Ten Year Plan to End Homelessness. Mr. Nomikos stated that his agency observed an increase in services provided to pregnant mothers or families. Ms. Brukisen stated that CDBG funded projects should emphasize housing development in areas

having mass transit. Staff stated that the CDBG Program rarely funds new housing construction activities, but the SHIP program requires new construction to be in urban service areas.

6. Five Year Consolidated Plan Public Meeting

Date: Wednesday, April 28, 2010

Time: 9:00 a.m.

Place: Town of Jupiter Town Hall  
210 Military Trail  
Jupiter, FL 33458

The purpose of the Five Year Consolidated Plan Regional Public Meeting served to introduce the requirements of the Consolidated Plan; begin data collection; explain the goals and functions; obtain an assessment of housing, non-housing, and homeless needs; address aspects of the County's housing market, gather views relating to strategies, priority needs, and objectives; provide citizen participation information; and outline a plan of action for preparation of the Draft Five Year Consolidated Plan. Staff informed those in attendance that HCD would be soliciting the input of citizens, municipalities, and applicable public, private, and non-profit agencies/organizations in Palm Beach County. Comments solicited during the meeting included the following: Jodi Nentwick of the Village of North Palm Beach asked about eligibility of special needs housing under the McKinney-Vento Act. Staff responded that eligible special needs populations include victims of domestic abuse who are homeless. Tyra Star of Palm Beach County School District asked how to obtain statistical data regarding Palm Beach County public service agencies. Staff responded that information is available through Palm Beach County 211, The Homeless Advisory Board and PBC Community Services. Paulette Burdick of the Palm Beach County School Board asked staff to consider incorporating The Ten Year Plan to End Homelessness with the Consolidated Plan, and asked staff to consider the needs of emotionally handicapped adults requiring specialized housing. Staff responded that HCD intends to incorporate the Goals of The Ten Year Plan with the Consolidated Plan and that HUD regulations requires HCD to support those with disabilities. Tracey Lamport of The Town of Jupiter asked how a target area is defined. Staff responded that census data is provided by HUD to determine planning areas and other requirements relating to size, condition of housing stock and state of infrastructure. A member of the public asked if HCD has adequate staff to handle the numerous stimulus grants being administered. Staff responded that eight new positions have been created within HCD to facilitate the increased volume of work. Patrick Mcnamara of Housing Partnership stated that The Five Year Consolidated Plan should focus on results instead of compliance with regulations. Pat Tracy of R.E.A.C.H. asked if NSP-1 funds will be expended by the deadline. Staff responded that approximately 1/3 of funds are committed and about 44% needs to be programmed. Anne Lyons of The Town of Jupiter asked if staff experienced delays with homes purchased through NSP. Staff responded that delays are common due to bank preference for faster closings using a traditional mortgage loan or cash. Tracey Lamport asked staff to clarify spatial deconcentration of CDBG projects. Staff responded that HUD regulations require funds to be invested in a manner so that projects do not cause a concentration of low-moderate income persons, especially in housing.

7. Public Hearing  
Date: Thursday, July 1, 2010  
Time: 1:00 p.m.  
Place: Clayton Hutcheson Agricultural Center  
531 North Military Trail, West Palm Beach, FL 33415-1311

The purpose of the Public Hearing was to present the Palm Beach County Draft Action Plan for FY 2010-2011 and Draft Five Year Consolidated Plan 2010-2015 to the members of the public and solicit their comments. The Hearing concluded the series of meetings held by HCD to inform the public of the planning process, the components of those plans, explain the CDBG, ESG and HOME Programs, and obtain public input as it relates to the Plans. Questions received at this hearing were related to the amount of funding HCD will receive to implement the goals of the Five Year Plan. Questions were also received about program income.

8. Board of County Commission (BCC) Public Hearing  
Date: Tuesday, July 20, 2010  
Time: 9:30 a.m.  
Place: Palm Beach County Governmental Center  
301 North Olive Avenue  
6<sup>th</sup> Floor Commission Chambers  
West Palm Beach, Florida 33401

The purpose of this meeting was to obtain Board of County Commissioners' approval of the Five Year Consolidated Plan 2010-15 and the FY 2010-11 Action Plan, and obtain public comments. No comments were received at this hearing and the Plans were approved by the BCC.

### **Written Comments Received from the Public**

Written comments on the Draft Plan were received from one (1) respondent: Housing Partnership.

Housing Partnership stated that the Five Year Consolidated Plan should focus on results, with compliance being a necessary condition for success. Based on their data, the greatest unmet need is affordable housing for persons at or below 50% AMI and the best way to meet this need is increasing affordable rental and supportive housing through collaborative efforts such as: align resources and efforts of the area's six housing authorities; engage non-profit and for-profit resources in the community; consider alternative use of HOME or CDBG fund for use with tenant-based rental assistance; partner with entities to draw down additional resources such as HUD 811/202, use of tax credits, use of NeighborWorks America criteria; use of performance measurements to track progress.

### **Actions Taken to Address Public Comments**

The following actions were taken by HCD as a result of comments received at public meetings, or received in writing.

- All public comments solicited at public meetings were recorded by staff in the official minutes, written comments received are retained for public records, and all comments are summarized and provided to administration for review during the development and planning process of the Plans.

## II. HOUSING AND HOMELESS NEEDS

### A. Housing Needs

#### 1. Projected Need

The housing needs detailed in this section are based on data obtained from the Florida Data Clearinghouse (Shimberg Center for Affordable Housing, University of Florida) and also HUD's CHAS Data Book. The specific sources are referenced throughout the section where they are presented. The needs projection took into account two types of housing need: 1) growth-related need, or that which results from the projected increase in the number of households over the five year period; and 2) existing need, which is best represented by existing households which are cost-burdened or experience some other housing problem. Each of the two types of need is discussed separately below.

#### Growth-Related Need

Projections of need for the 2010 – 2015 time period were based on the Shimberg's Center's projections of growth in numbers of households, by income group, in the PBC CDBG Jurisdiction. Shimberg's growth projections were based on information from the Census Bureau's 2008 American Community Survey. In order to satisfy HUD's regulatory requirement to provide need projections for various sub-populations, including renters and owners, the elderly, persons with disabilities, etc., 2000 CHAS data (the most recent source available for such data) was used to generate percentages which these subpopulations represented among all households, and these percentages were then applied to the total household growth projections in order to generate projections for each of the sub-populations.

The Shimberg data projects that between 2010 and 2015 there will be a growth of 22,612 households among all income categories in the Palm Beach County CDBG Jurisdiction (exclusive of the municipalities of the Cities of Boca Raton, Boynton Beach, Delray Beach, and West Palm Beach). Among the income groups addressed by this Plan (0 – 120% AMI), there is a projected increase of 14,186 households. Table II.A.1.1 below breaks down the growth projections by individual income group.

Table II.A.1.1—Projections of Household Growth by Income Group 2010 – 2015

Income Group	2010	%	2015	%	Growth	Increase/ Decrease
0 – 30% AMI	40,169	9.97%	42,788	10.05%	2,619	+0.08%
30 – 50% AMI	43,096	10.69%	46,193	10.85%	3,097	+0.16%
50 – 80% AMI	73,085	18.13%	77,434	18.19%	4,349	+0.06%
81 – 120% AMI	77,863	19.32%	81,984	19.26%	4,121	-0.06%
120%+ AMI	168,820	41.89%	177,246	41.64%	8,426	-0.25%
Total Households	403,033	100%	425,645	100%	22,612	N/A

The projections estimate a total household population of 404,033 for the PBC CDBG Jurisdiction in 2010 that will grow to 425,645 by 2015. This is a projected increase of 22,612 households among all income groups. For income groups 120% AMI and less the projection is 14,186 or 62.7% of the total increase. For income groups 80% AMI and less, the projection is 10,065 or 44.5% of the total increase. Among the income groups addressed by this Plan, the income group to grow the greatest is the 50 – 80% AMI group, projected to increase 4,349 or 19.2% of total household growth. As demonstrated by the change in the proportion of the total population which each income group represents between 2010 and 2015, the overall trend in population growth is marked by a greater rate of growth among the lower income populations, or those constituting the 80% AMI and less groups. The implication that follows is that proportional growth-related demand for additional housing will be greatest for units affordable to these lower income groups.

HCD staff generated projections for the PBC Jurisdiction’s total household population by tenure utilizing Shimberg 2008 tenure data (78.86% owner, 23.14% renter), and applying it to the projections above to yield projections by tenure, as depicted in Table II.A.1.2 below.

Table II.A.1.2, Projections of Household Growth by Income and Tenure, 2010-2015

Tenure	Income Group	2010	% of all HH	2015	% of all HH	Growth	Increase/Decrease
OWNERS	0 – 30% AMI	31,688	7.86%	33,735	7.93%	2,047	+0.07%
	30 – 50% AMI	33,976	8.43%	36,420	8.56%	2,444	+0.13%
	50 – 80% AMI	57,622	14.30%	61,058	14.34%	3,436	+0.04%
	81 – 120% AMI	61,405	15.24%	64,649	15.19%	3,244	-0.05%
	120%+ AMI	133,140	33.03%	139,772	32.80%	6,582	-0.23%
	Owner Subtotal	317,832	78.86%	335,667	78.86%	17,835	N/A
RENTERS	0 – 30% AMI	9,298	2.31%	9,899	2.33%	601	+0.02%
	30 – 50% AMI	9,967	2.47%	10,687	2.51%	720	+0.04%
	50 – 80% AMI	16,908	4.20%	17,916	4.21%	1,008	+0.01
	81 – 120% AMI	18,018	4.47%	18,969	4.46%	951	-0.01
	120%+ AMI	39,067	9.69%	41,013	9.64%	1,946	-0.05
	Renter Subtotal	93,261	23.14%	98,494	23.14%	5,233	N/A
Total Households		403,033	100%	425,645	100%	22,612	N/A

Projected growth among owners in the 0 – 120% AMI income group numbers 11,171, representing 62.6% of growth among owner households and 49.0% of growth among all households. Projected growth among the 0 – 80% AMI income group numbers 7,927 representing 44.4% of growth among all owners households and 35.1% of growth among all households. The 2010 – 2015 trend among growth of owner household mirrors that of total households where although all income groups are increasing in numbers, the lower income groups are growing at a greater proportional rate than the upper income groups, with a corresponding proportional decrease in the growth among the 80%+ AMI and above group. The single largest proportional owner growth increase occurs in the 30 –50% AMI group, while the single largest proportional growth decrease occurs in the 120%+ income group.

Projected growth among renters in the 0 – 120% AMI income group numbers 3,280 representing 62.7% of growth among renter households and 14.5% of growth among all households. Projected growth among the 0 – 80% AMI income group numbers 2,329 representing 44.5% of growth among all renter households and 10.3% of growth among all households. The 2010 – 2015 trend among growth of renter households again mirrors that of total households where although all income groups are increasing in numbers, the lower income groups are growing at a greater proportional rate than the upper income groups, with a corresponding proportional decrease in the growth among the 80%+ AMI and above group. The single largest proportional renter growth increase occurs in the 30 –50% AMI group, while the single largest proportional growth decrease occurs in the 120%+ income group.

Neither the Shimberg data, nor any other data source was available to provide projections of growth-related need in the various population subcategories identified by HUD. In order to generate projections of growth-related need by the various HUD-identified population subcategories, 2000 CHAS data (most recent available) was used to generate percentages of each sub-population amongst the total household population, and those percentages were applied to the new household growth projections to yield projections of growth-related need for each subpopulation. It should be noted that this methodology assumes stability in the proportion of the subpopulation over the time period since 2000, however, for purposes of these estimates this assumption is considered reasonable in that variations are likely to be small, and no other source of generating the required projections is available. The table below depicts the CHAS-based percentages and the resulting projections.

Table II.A.1.3, Projections of Household Growth in HUD-Identified Subpopulations

Household Type Subpopulation		Percentage of Subpopulation per CHAS	Number of Households 2010*	Number of Households 2015*	Growth in Number of Households*
Renters	Elderly (1 & 2 members)	4.39%	17,693	18,686	993
	Small Related (2 – 4 members)	8.86%	35,708	37,712	2,004
	Large Related (5 or more members)	2.52%	10,156	10,726	570
	All Other Renters	6.96%	28,051	29,625	1,574
Owners	Elderly (1 & 2 members)	34.37%	138,522	146,294	7,772
	Small Related (2 – 4 members)	28.24%	113,817	120,202	6,385
	Large Related (5 or more members)	5.56%	22,409	23,666	1,257
	All Other Owners	9.09%	36,636	38,691	2,055
Total Households		100.0%	403,033	425,645	22,612

\*Individual subpopulation figures do not total to household totals due to rounding of percentages—deviation is less than 1/100<sup>th</sup> of one percent.

Among the HUD-identified subpopulations, the single most prevalent group in the total population is that of Elderly 1 and 2 member owner households. This group represents over thirty-four percent of all households, and is projected to have the single largest numerical increase at 7,772 (44.5% of owner households). Among owners, the second most prevalent

group was that of Small Related (2 – 4 member) households, projected to increase by 6,385 (36.6% of owner households and 28.2% of all households). Growth in Large Related (5 or more members) and All Other owners represented the smallest numerical growth. Growth in Large Related households for the entire PBC CDBG Jurisdiction only amounted to 1,827 households, 31.2% of those being renters (570) and 68.8% of those being owners (1,257).

Among renters, the results were different, with Small Related (2- 4 members) constituting 40.0% of the growth among renter households (2,004), and 8.9% of growth among all households. Second most prevalent was the “All Other Renters” group with growth of 1,574 households, representing 30.6% of all renter growth and 7.0% of all household growth. Growth in Elderly (1 – 2 members) and Large Related (5 or more members) represented the smallest numerical renter growth.

## **2. Existing Need**

Existing housing need is interpreted to best be represented by existing households which are experiencing some type of housing problem such as cost burden, housing overcrowding, or substandard housing.

### Cost Burden

Cost burden represents a measure of housing affordability, and is defined as the situation wherein a household’s gross housing cost exceeds thirty percent (30%) of gross household income. Gross housing costs equaling less than thirty percent of gross household income are considered affordable, and therefore, by definition, a cost burdened-household is in an unfavorable housing situation. Cost burdened households represent a quantification of need for affordable housing units. For owners, gross housing cost includes PITI (principal, interest, taxes, and insurance), plus utilities and association fees, if any. For renters, gross housing cost includes contract rent plus utilities. Severe cost burden is a term that further refines the concept of cost burden to describe the situation wherein a household’s gross housing cost exceeds fifty percent (50%) of gross household income. Such households experience the housing affordability problem to a greater degree.

Cost burdened owner households are most likely to be at risk of losing their homes to foreclosure due to the un-affordability of their housing cost. The greater the level of cost burden, the greater the foreclosure risk. Additionally, the housing units of these owners are more likely to deteriorate due to deferred maintenance because of the household income’s inability to accommodate such costs. Over time this can prove dangerous to the residents of the home and ultimately pose a blighting influence on the immediate neighborhood. Cost-burdened renter households are at risk of losing their homes to eviction. Furthermore, a spillover effect may occur due to the inordinate proportion of income required to accommodate housing cost whereby these households, particularly the severely cost-burdened, suffer from inability to financially provide for other basic needs such as food, clothing, and amenities that contribute to quality of life, even one of modest nature.

Cost burdened, and particularly severely cost-burdened households are at greatest risk of homelessness, and could quickly become so with the loss of a job, an even temporarily

debilitating accident or illness, or any number of other unforeseen expenses or unfortunate happenstances that decrease income.

Table II.A.1.4 below presents cost burden figures obtained from Shimberg’s Florida Data Clearinghouse, and is provided by tenure, income category, and level of cost burden. The data represents 2008 levels, the most recent available, and was generated by Shimberg from the Census Bureau’s 2008 American Community Survey. The data covers Palm Beach County countywide because the data was not available solely for the PBC CDBG Program Jurisdiction. However, it is believed that the countywide percentage distributions of households among tenure and income categories are reasonably comparable representations of jurisdictional level data.

Table II.A.1.4—Percentage of Income for Housing Expense by Tenure and Income Group, 2008.

Owner Household Income	Total Owners	Percentage of Income Spent on Housing					Total Cost Burdened	%
		30% or Less AMI	30 – 50% AMI	%	50% or more AMI	%		
0 – 30% AMI	29,502	8,355	5,147	17.45%	16,000	54.23%	21,147	71.68%
30 – 50% AMI	35,843	15,380	9,734	27.16%	10,279	29.93%	20,463	57.09%
51 – 80% AMI	64,849	39,479	17,637	27.20%	7,733	11.92%	25,370	39.12%
80– 120% AMI	77,845	59,512	15,511	19.93%	2,822	3.63%	18,333	23.55%
120%+ AMI	192,521	179,443	11,351	5.90%	1,727	0.90%	13,078	6.79%
<b>Subtotal Owners</b>	<b>400,560</b>	<b>302,169</b>	<b>59,380</b>	<b>14.82%</b>	<b>39,011</b>	<b>9.74%</b>	<b>98,391</b>	<b>24.55%</b>
0 – 30 AMI	27,264	7,701	2,740	10.05%	16,823	61.70%	19,563	71.75%
30 – 50% AMI	21,511	5,488	9,159	42.58%	6,864	31.91%	16,023	74.49%
51 – 80% AMI	32,300	18,201	11,474	35.52%	2,625	8.13%	14,099	43.65%
80– 120% AMI	27,348	23,346	3,361	12.29%	641	2.34%	4,002	14.63%
120%+ AMI	30,476	28,988	1,385	4.54%	103	0.34%	1,488	4.88%
<b>Subtotal Renters</b>	<b>138,899</b>	<b>83,724</b>	<b>28,119</b>	<b>20.24%</b>	<b>27,056</b>	<b>19.48%</b>	<b>55,175</b>	<b>39.72%</b>
<b>Total Households</b>	<b>539,459</b>	<b>385,893</b>	<b>87,499</b>	<b>16.22%</b>	<b>66,067</b>	<b>12.25</b>	<b>153,566</b>	<b>28.46</b>

Source: Florida Data Clearinghouse, Shimberg Center for Affordable Housing, University of Florida, 2008.

At the time of the 2008 American Community Survey, owner households constituted the great majority of Palm Beach County households at 74.25% of all households, while renters constituted only 25.75%. Although the numerically the smaller population, renter households experienced some form of cost burden at higher rates than owners—39.72% of all renters were cost burdened or severely cost-burdened, while 24.55% of owners experienced cost burden or severe cost burden. Each tenure is discussed separately below.

#### Owner Cost Burden

Among all owner households, 14.82% expended between 30 – 50% of income on housing expense. An additional 9.74% expended greater than 50% of income on housing expense. The owner income groups experiencing the highest rate of cost burden were the 51-80% AMI group followed nearly identically by the 30-50% AMI group (27.20% and 27.16% respectively).

Following were the 80-120% AMI owner group at 19.93% and the 0-30% AMI income group at 17.45%. Although it may seem counter-intuitive that the higher of the two owner income groups experienced the higher rate of cost burden, an examination of the rate of severe cost burden reveals that over half (54.23%) of 0-30% AMI households were severely cost burdened, while less than five percent of the 80-120% group were so (3.63%). The same scenario occurred in the case of the 30-50% AMI owner group where a greater proportion suffered severe cost burden (29.93%) than cost burden (27.16%). As might be expected, the 120% AMI group owners experienced the lowest rates of cost burden (5.90%) and severe cost burden (0.90%).

### Renter Cost Burden

Among all renter households, 20.24% expended between 30 – 50% of income on housing expense. An additional 19.48% expended greater than 50% of income on housing expense. The renter income group experiencing the highest rate of cost burden was the 30-50% AMI group (42.58%) followed by the 51-80% AMI group (35.52%). At significantly lower rates were the 80-120% AMI owner group at 12.29% and the 0-30% AMI income group at 10.05%. As with the owner data, these groups' positions transpose with examination of severe cost burden, where the 81-120% group rate is only 2.34%, but the 0-30% severe cost burden rate is a staggering 61.70%, the highest of any income group and the highest rate amongst either cost burden or severe cost burden. The severe cost burden rate decreased sharply thereafter, to 8.13% for the 51-80% AMI group, and the severe cost burden rate was only marginal for the two groups constituting 80%+ AMI.

The rates of renter households suffering either cost burden or severe cost burden were extreme at the lowest income groups: 71.75% of the 0-30% AMI group and 74.49% of the 30-50% AMI group. Significantly, 43.65% of 51-80% AMI renter households experienced some cost burden problem, after which the rate of such problems among higher income groups decreased substantially.

### Cost Burden Conclusions

The analysis of the cost burden data support two very clear conclusions:

- 1) Overall, both the owner and renter data reveal a strong negative correlation between income and cost burden—the greater a household's income, the less likely its probability to experience some form of cost burden. This is clearly illustrated by the graduated decrease in combined cost/severe cost burden rate when moving from lowest owner income group to highest income group in the each tenure category.
- 2) The prevalence of cost burden is proportionally greater among renter households at all incomes. To illustrate, the 31-50% AMI owner rate with some cost burden problem was 57.09% versus the renter rate at 74.49%, and the 51-80% owner rate was at 39.12% versus the renter rate at 43.65%. Even at the 81-120% AMI group there was significant disparity, with 14.63% for owners and 23.55% for renters.

### Housing Overcrowding

Per 24 CFR 91.5, overcrowding occurs when a housing unit is occupied by more than 1.0 persons per room. Housing overcrowding is problematic in that it contributes to increased health risks for the occupants, a diminished quality of life, and inordinate demand for community

services and facilities. The most recent source of housing overcrowding data for the PBC Jurisdiction is the 2000 Census which indicated that 5.2% of all occupied units, or 18,610, were overcrowded. If the same percentage is applied to the number of occupied housing units in the PBC CDBG Jurisdiction per the 2008 American Community Survey (382,316), an estimate of 19,880 overcrowded housing units results.

Substandard Housing

For purposes of this Plan, the terms “substandard” and “substandard but suitable for rehabilitation” are defined as follow:

- Substandard: A dwelling unit condition characterized by non-compliance with applicable housing and building code standards.
- Substandard but Suitable for Rehabilitation: A dwelling unit condition characterized by the need for significant structural, environmental, or aesthetic repair, including code violations.

Table II.A.1.5 details selected housing conditions for the PBC CDBG Jurisdiction, including numbers of those units lacking either heating, complete kitchen facilities, or complete plumbing facilities. Just over three percent of occupied housing units lack a heating source (3.2%). Numbers of units lacking complete plumbing facilities or complete kitchen facilities are relatively small, representing only 0.26% and 0.37% of all occupied housing units.

Table II.A.1.5, Selected Substandard Housing Conditions by Tenure (2008)

Substandard Condition	Owner Units	Renter Units	Total Units	% of Occupied Units
No Heating	N/A	N/A	15,278	3.20%
Lacking Complete Plumbing	731	526	1,257	0.26%
Lacking Complete Kitchen	797	988	1,785	0.37%

Source: American Community Survey, U.S. Census Bureau, Dept. of Commerce (2008)

Substandard units represent an existing need for housing improvements. If not improved, substandard units which are suitable for rehabilitation will deteriorate to the point at which rehabilitation is no longer feasible, resulting in loss of the unit from the housing stock. It may be logically presumed that substandard housing conditions are more often experienced by households in the lower income groups due to limited economic means to make improvements to owned homes or to relocate from substandard to standard condition rental housing.

The most recent data on households in substandard units by income group was only available for the year 2000. Table II.A.1.6 presents numbers of households in substandard housing by income group. This information is available only at the countywide level, and does not include the middle income group, nor differentiate between housing types. Importantly, the figures include housing overcrowding, explaining the large difference between the total below and that above. The data demonstrates that extremely-low, low, and moderate income households account for 60.5% of all households experiencing substandard housing conditions. Among the lower income

groups, moderate income households account for the greatest proportion of households in substandard housing.

Table II.A.1.6, Households in Substandard Housing by Income Group, Countywide (2000)

Income Group	H.H. in Substandard Units	% of Substandard Units
< 30% AMI	6,995	18.6%
31-50% AMI	6,475	17.2%
50- 80% AMI	9,335	24.8%
> 80% AMI	14,900	39.5%
Total	37,705	100.0%

Source: Florida Housing Data Clearinghouse, Shimberg Center for Affordable Housing, University of Florida (2003).

### 3. Disproportionate Housing Needs

HUD defines disproportionate need as the situation when the percentage of households in a specific category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of households in that same income category as a whole. For this 2010-2015 Consolidated Plan, there was no updated source of data which provided need by racial or ethnicity for Palm Beach County. As acknowledged by HUD in its posted 2010-2015 Consolidated Plan guidance, the most recent available source of such data for many jurisdictions would be HUD’s 2000 CHAS data. The CHAS data by race/ethnicity is in the form of a “housing problems output” which includes households experiencing any single or combination of the following housing problems: cost/sever cost burden, overcrowding, and substandard housing. Therefore, because of the HUD guidance and lack of any other readily available resource that provided need data by race/ethnicity, disproportionate needs for the Palm Beach County Jurisdiction were identified using the HUD 2000 CHAS housing problems data.

Using CHAS data, the percentages necessary to qualify as disproportionate, per the definition above (110% of the percentage in a given category of need) were calculated. Then, the qualifying percentages were compared to the existing percentages in various income/need categories for the various races and ethnicities, as provided by the CHAS. Because the CHAS provides such data for extremely-low, low, and moderate income households, but not for middle income households, the analysis was limited to the extremely-low, low, and moderate income categories. The analysis was also limited to those races/ethnicities representing at least one percent (1.0%) of the total population. Results indicate that disproportionate housing needs exist for the following groups:

#### Black Households

- Low Income (31-50% MFI) Elderly Owners
- Moderate Income (51-80% MFI) Elderly Owners
- Low Income (31-50% MFI) Other Owners
- Low Income (31-50% MFI) Owners

- Moderate Income (51-80% MFI) Owners

#### Hispanic Households

- Extremely-low Income (0-30% MFI) Family Owners
- Low Income (31-50% MFI) Elderly Owners
- Low Income (31-50% MFI) Owners
- Moderate Income (51-80% MFI) Elderly Owners
- Moderate Income (51-80% MFI) Family Owners
- Moderate Income (51-80% MFI) Owners

#### Asian Households

- Low Income (31-50% MFI) Owners
- Moderate Income (51-80% MFI) Owners

#### White Households

- Moderate Income (51-80% MFI) Other Renters

The analysis indicates that the overwhelming majority of disproportionate needs exist for various categories of owners, in particular, elderly and family households. Among income groups, disproportionate need more often exists in the upper two (2) of the three (3) identified owner income groups: low income and moderate income households. For very-low income households, housing problems are experienced in similar proportion across all races and ethnicities, and one group does not suffer problems to a disproportionately greater extent than another. Likewise, housing problems are experienced across all groups of renter households without respect to race or ethnicity.

Among races/ethnicities, Black and Hispanic households experience housing problems somewhat more frequently than the general population. Also identified were a limited number of groups of Asian and White households experiencing housing problems with a disproportionately greater frequency.

Being that the analysis did not identify a large number of groups experiencing disproportionate needs, it may be concluded that housing problems are generally experienced with similar frequency among households of similar characteristics and incomes, and that race and ethnicity are not a great predictor of likelihood to experience housing problems in Palm Beach County.

## **B. Homeless Needs**

### **Nature and Extent of Homelessness**

Combating homelessness in Palm Beach County is a complex issue. Homelessness does not discriminate as it does not only affect a certain group, class or type of individual or family. Rarely does a single factor contribute to an individual's state of homelessness, but homelessness

is often a result of a multifaceted set of circumstances. Homelessness is unfortunately a growing element of Palm Beach County's landscape.

While there are numerous presumed causes of homelessness, a lack of affordable health care, mental illness, domestic violence and addiction disorders among them, two leading factors are most often cited: a lack of affordable housing and an increase in poverty, both of which are prevalent in Palm Beach County. The continued rise in living cost combined with the stagnancy of wages and job losses is culminating in the inability of a growing population of persons to achieve and/or maintain housing stability.

Other contributing factors to the homelessness issue in Palm Beach County include geography, demography, and economics. At nearly 2,000 square miles and with no central city, services must be provided over a large geographic area. Moreover, the county consists of coastal urban communities with a high proportion of service industry employment and western rural communities that rely largely on agriculture for employment. Based on resident population estimates on July 1, 2008, Palm Beach County was ranked the 29<sup>th</sup> largest county in the United States with the Hispanic population growing the fastest at 17.8% in 2008 compared to 12.4% in 2000.

Palm Beach County is diverse economically. According to HUD the FY 2010 medium family income was \$67,600, however, per the estimated July 1, 2008 census information, Palm Beach County's medium household income is \$52,807 and 10.8% of the County's population has income which is below the federal poverty level. A disproportionately high percentage of those individuals with income below the poverty level reside within the western area (Glades area) of the county. The relative affluence of the County and lack of developable land are major factors affecting housing costs throughout the County. During the housing "boom", the housing market favored the construction of rental and owner-occupied housing for higher income households as opposed to the construction of affordable housing units. During this time, however, the county's economy which is service oriented did not produce wage growth for entry and lower level positions in the service sector that kept pace with the housing prices. Moreover, even though the housing prices have fallen during the recent recession, the County's service sector economy has experienced job losses and pay cuts. As a result of both the housing "boom" and the recession, many households have to pay a higher percentage of their gross income for housing. These factors put more households at risk of homelessness and make it even more difficult for homeless households to become self-sufficient.

Homelessness is a countywide issue due to the mobility of the homeless, and Palm Beach County addresses the needs of the homeless individuals and families on a countywide basis. Service provider agencies that receive funding may be located in metropolitan cities but serve clients throughout Palm Beach County.

#### Point In Time County (PIT)/Shelter Survey

Every two years the County undertakes its Point In Time Count as well as a Shelter Survey. These two instruments seek to identify the number of homeless individuals and families in Palm Beach County: men, women, children, victims of domestic violence and the elderly and to

determine the unmet housing needs of the homeless. The point in time count is used to obtain a sheltered and unsheltered persons count for a twenty-four hour period. The shelter survey is completed by shelter providers and is used to count the homeless individuals and families in shelter (emergency shelter, placement in hotels/motels, transitional housing, permanent housing) and to count homeless individuals and/or families that cannot be placed and have to be turned away during the survey period. The point in time count was conducted for the 24 hour period beginning 12 noon on January 28, 2009 to 12 noon on January 29, 2009. The shelter survey was conducted for the week of January 26, 2009.

Data collected during these two surveys are analyzed and charted. The following table (HUD Table 1A) shows the results of the two surveys. All figures are from enumerations.

**Homeless and Special Needs Populations HUD Table 1A  
Continuum of Care: Housing Gap Analysis Chart**

		<b>Current Inventory</b>	<b>Under Development</b>	<b>Unmet Need/Gap</b>
<b>Individuals</b>				
<b>Beds</b>	Emergency Shelter	178	0	248
	Transitional Housing	220	0	67
	Permanent Supportive Housing	177	14	871
	<b>Total</b>	<b>575</b>	<b>14</b>	<b>1,186</b>
<b>Persons in Families with Children</b>				
<b>Beds</b>	Emergency Shelter	251	0	47
	Transitional Housing	109	0	0
	Permanent Supportive Housing	258	56	373
	<b>Total</b>	<b>618</b>	<b>56</b>	<b>420</b>

**Continuum of Care: Homeless Population and Subpopulations Chart\***

<b>Part 1: Homeless Population</b>	Households with Dependent Children			
	Sheltered		Unsheltered	Total
	Emergency	Transitional		
No. of Households	69	20	49	138
No. of Persons (adults & children)	236	71	158	465
	Households without Dependent Children			
	Sheltered			
	Emergency	Transitional	Unsheltered	Total
No. of Households	209	224	1,189	1,622

No. of Persons (adults only)	209	224	1,249	1682
All Households/All Persons				
	Sheltered			
	Emergency	Transitional	Unsheltered	Total
Total Households	278	244	1,238	1,760
Total Persons	445	295	1,407	2,147

Subpopulation Data			
<b>Part 2: Homeless Subpopulations</b>	All Sheltered	Unsheltered	Total
Chronically Homeless	79	338	417
Severely Mentally Ill	135	122	257
Chronic Substance Abuse	278	237	515
Veterans	92	139	231
Persons with HIV/AIDS	5	19	24
Victims of Domestic Violence	104	138	242
Unaccompanied Youth (under 18)	14	3	17

\*All figures are from enumerations.

### **Homeless Characteristics**

In addition to the number of persons who are homeless, the one-day count provides 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 management information systems (CMIS). Survey responses were not provided by everyone contacted during the survey. Therefore, the total responses on each data element may be less than the total number of persons reported as homeless.

#### Sex

Men are more likely to be homeless than women. In 2009, men made up 73% of the homeless population while women made up 27% of the population.

<b>MEN</b>	<b>WOMEN</b>	<b>TOTAL</b>
1,561	586	2,147
73%	27%	100%

Source: 2009 Palm Beach County Point in Time January 28, 2009

#### Age

The great majority of the homeless population is adults, age 18-60. They make up 79% of the homeless population. Person under the age of 18 years of age comprised 15% of the homeless population, and the elderly over 60 years of age were 6% in 1009.

<b>Children Under 18</b>	<b>Adults 10 to 60</b>	<b>Elderly Over 60</b>	<b>TOTAL</b>
325	1,698	125	2,147
15%	79%	5%	100%

Source: 2009 Palm Beach County Point in Time January 28, 2009

#### Race/Ethnicity

In 2009, the Palm Beach County Point In Time indicated that 290 of the homeless persons interviewed, reported being either Hispanic or Latino. This is higher than the estimated 2008 U.S. Census population of 17.8% of Palm Beach County's population being Hispanic or Latino.

The percentage of the homeless population who are Black/African American is well above the percentage in the general population in Palm Beach County. The homeless population is 44% Black/African American, compared to the estimated 2008 U.S. Census figure of 16.5% for the Palm Beach County's total population.

<b>Race /Ethnicity</b>	<b>YES</b>	<b>NO</b>	<b>TOTAL</b>
<b>Hispanic or Latino</b>			
	290	1,152	1,442
	20%	80%	100%

Source: 2009 Palm Beach County Point in Time January 28, 2009

<b>Population Category</b>	<b>Total Number of Homeless Persons</b>	<b>Percent age</b>
American Indian/Alaska Native	24	1
Asian	4	0
Black/African American	705	44
Native Hawaiian/Pacific Islander	3	0
White	807	50
Other, including 2 or more races	77	5
<b>TOTAL</b>	<b>1620</b>	<b>100%</b>

Source: 2009 Palm Beach County Point in Time January 28, 2009

#### Marital Status

The makeup of the homeless population captured in the street count and in the homeless services records is predominately single. In 2009, single persons made up 89% 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.

<b>Marital Status</b>	<b>Total Number of Homeless Persons</b>	<b>Percentage</b>
Single	1,430	89
Married	179	11
<b>TOTAL</b>	<b>1,609</b>	<b>100%</b>

Source: 2009 Palm Beach County Point in Time January 28, 2009

### Veterans

Persons who have served on active duty in the U.S. military and who are homeless represent 15% of the overall homeless population in the county. This figure represents a slight drop from past years' figures, due, in part, to the fact that the U.S. Department of Veterans Affairs offer a variety of grant programs to meet the housing and health care needs of homeless veterans.

<b>Military Veteran: Served on active duty in the U.S. Military</b>	<b>Total Number of Homeless Persons</b>	<b>Percentage</b>
Yes	231	15
No	1,357	85
<b>TOTAL</b>	<b>1,588</b>	<b>100%</b>

Source: 2009 Palm Beach County Point in Time January 28, 2009

### Disabling Conditions

The homeless population has a high incidence of disabling conditions. Over 50% of all homeless persons reported a disabling condition. The primary conditions reported were physical disabilities, drug or alcohol addiction and mental health issues.

<b>Disabling Condition</b>	<b>Total Number of Homeless Persons</b>	<b>Percentage</b>
Yes	876	58
No	625	42
<b>TOTAL</b>	<b>1,501</b>	<b>100%</b>
<b>Type of Disabling Condition</b>	<b>Total Number of Homeless Persons</b>	<b>Percentage</b>
Physical	334	NOT REPORTE D
Developmental	27	
Mental Health	257	
Drug or Alcohol Addiction	515	
HIV/AIDS	24	

Source: 2009 Palm Beach County Point in Time January 28, 2009

Causes of Homelessness

In the interviews and agency intake records, individuals reported that employment and financial reasons are the primary causes of their homelessness in over 50% of the cases. This high percentage is related to the current economic recession the Country is currently experiencing. Medical/disability problems and housing issues are other significant causes cited.

<b>Causes of Homelessness</b>	<b>Total Number of Homeless Persons</b>	<b>Percentage</b>
Employment /Financial Reasons	1,084	52
Housing Issues	271	13
Medical/Disability Problems	296	14
Forced to Relocate from Home	96	4.6
Family Issues	320	15
Natural/Other Disasters	20	1
Recent Immigration	10	.4
<b>TOTAL</b>	<b>2,097</b>	<b>100%</b>

Source: 2009 Palm Beach County Point in Time January 28, 2009

Episodes of Homelessness

In order to align services and resources effectively to the persons who become homeless, the Point in Time surveys capture data on the frequency and length of the homeless episodes.

<b>Prior Episodes of Homelessness in last 3 years, # of separate times of homelessness</b>	<b>Total Number of Homeless Persons</b>	<b>Percentage</b>
1 Time	579	38
2-3 Times	495	32
4 or more times	451	30
<b>TOTAL</b>	<b>1,525</b>	<b>100%</b>

Source: 2009 Palm Beach County Point in Time January 28, 2009

Short term episodes of homelessness (less than 3 months) were present in over 30% of the cases reported. Long-term episodes lasting a year or more accounted for 47% of the cases reported. Together, the person who experience four or more homeless episodes, or who remain homeless for longer than one year, constitutes the hard to serve, chronic homeless population.

<b>Length of Current Homeless Episode</b>	<b>Total Number of Homeless Persons</b>	<b>Percentage</b>
1 week or less	102	7

More than 1 week, less than 1 month	114	7
1 to 3 months	311	20
More than 3 months, less than 12 months	282	18
1 year or longer	730	47
<b>TOTAL</b>	<b>1,539</b>	<b>100%</b>

Source: 2009 Palm Beach County Point in Time January 28, 2009

#### County Residency

Contrary to many perceptions, the majority of persons who are homeless in Palm Beach County have lived in the County for over one year. Only a very small segment of the homeless population has been in the community less than one month. Therefore, the homeless problem is not due to the homeless coming to Palm Beach County from other places.

<b>Length of Residency in the County</b>	<b>Total Number of Homeless Persons</b>	<b>Percentage</b>
1 week or less	18	1
More than 1 week, less than 1 month	26	2
1 to 3 months	62	4
More than 3 months, less than 12 months	124	8
1 year or longer	1,360	86
<b>TOTAL</b>	<b>1,590</b>	<b>100%</b>

Source: 2009 Palm Beach County Point in Time January 28, 2009

#### Formally 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 previously. According to the 2009, 9.0% of the people who responded reported being in foster care as a child.

<b>Foster Care History</b>	<b>Total Number of Homeless Persons</b>	<b>Percentage</b>
<b>Were you ever in foster care</b>		
Yes	136	9
No	1,417	91
<b>TOTAL</b>	<b>1,580</b>	<b>100%</b>

## Characteristics/Needs of Families and Individuals Who Are Threaten with Homelessness

Individuals and/or families that are threatened with homelessness are usually extremely low (0-30% AMI) or low income (31-50% of AMI) households that are labeled as cost burdened or severely cost burdened households. Cost burden is determined by calculating the percentage of household income spent for gross housing costs. For owners, gross housing costs includes PITI (principal, interest, taxes, and insurance), plus utilities and association fees, if any. For renters, gross housing costs includes contracted rent and utilities. According to HUD, households spending more than 30% of their income on these housing related costs are considered to be “cost burdened.” Households spending more than 50% of their income on housing costs are considered to be “severely cost burdened.” Given the minimal financial resources of the extremely low and low income households, the cost of housing and the cost of daily living expenses (e.g. food, transportation, clothing, medical) it is evident that these households are “at risk” of becoming homeless. Individuals and families in this situation would likely have difficulty paying their rent or mortgage each month and would face homelessness if they were evicted or foreclosed upon.

Data collected from the Shimberg Center for Affordable Housing indicated that in 2008, 153,566 Palm Beach County households (28%) pay more than 30% of their income for housing compared. By comparison, 29% of households statewide are cost burdened. In Palm Beach County 87,499 households (16%) are defined as cost burdened households while 66,067 of Palm Beach County households (12%) are defined as severely cost burdened households.

In 2008, per Shimberg Center for Affordable Housing, 10.4 % of extremely low income or low income Palm Beach County homeowners were cost burdened or severely cost burdened while 25.6% of extremely low income or low income Palm Beach County renters were classified as such.

In terms of income groups, the 2008 data revealed that for extremely low income households 7887 households (1.4%) were cost burdened and 32,823(6.1%) were severely cost burdened. Data pertaining to the low income households showed that 18,893 households (3.5%) were cost burdened and 17,593 households (3.3%) were severely cost burdened.

Data on households threatened by homelessness by household size revealed the following: 29% of all 1-2 person households are cost burdened; 27% of 3-4 households are cost burdened and 28% of households with 5 or more persons is classified as cost burdened.

Geographically, the highest concentration of households classified as severely cost burdened are in the western county communities and the older coastal communities along the Riviera Beach to West Palm Beach corridor. The corridor of older coastal communities from Lake Worth to Delray Beach also have a noticeable concentration of households defined as severely cost burdened.

### Chronic Homelessness

HUD defines a chronically homeless person as an unaccompanied disabled individual that has been continuously homeless for over one year or an unaccompanied individual with a disabling condition who has experienced at least four episodes of homelessness in the past three years.

During the 2009 point-in-time count, 417 chronically homeless persons were counted in Palm Beach County. Of that 417, 79 were sheltered and 338 were unsheltered. It is believed, however, that the numbers are higher than indicated. This statement is based on the vagueness of the answers given to the point-in-time survey questions such as “I’ve been homeless a long time” or “I have been homeless many times”. The Continuum is actively strengthening its chronic homelessness reporting system which will better enable the county to accurately count and track progress of the chronically homeless population. The county also cited the chronic homeless as one of the top two subpopulation groups requiring the greatest need in its point-in-time report.

### Rural Homelessness

Geography is a contributing factor to the homeless issue in Palm Beach County. At nearly 2,000 square miles and with no central city, homeless services must be provided over a large geographic area. Moreover, the county consists of coastal urban communities with a high proportion of service industry employment and western rural communities that rely largely on agriculture for employment. Based on the estimated 2008 Census, 10.8% of the county’s population has income which is below the federal poverty level. A disproportionately high percentage of these persons reside in the western portion of the county. Also, there is a lack of affordable suitable housing units in the Glades region. For these reasons, rural homelessness has become an ever increasing issue within Palm Beach County.

### **C. Non-Homeless Special Needs (91.205(d)) including HOPWA**

The housing market in Palm Beach County has not developed housing stock specifically for persons with mental and developmental disabilities or for persons with HIV/AIDS who are able to live independently. Unless a person needs supportive housing, the housing stock available is the same as for others of the same socioeconomic status, and is the same as was previously discussed within the Housing Market section. Please refer to Section VII, Non-Homeless Special Needs Housing, for a discussion of supportive housing available to persons with disabilities or persons with HIV/AIDS.

The housing market has provided housing that is accessible to persons with physical disabilities. This was prompted in large part by the Fair Housing Act, the Americans with Disabilities Act, and the Florida Americans with Disabilities Act, which incorporates the accessibility requirements of the ADA into Florida law and maintains the portions of Florida law that are more stringent than ADA requirements. These laws apply to new construction and alterations, and primarily affect multifamily housing of 4 or more units.

It is not possible to provide a comprehensive inventory of housing in Palm Beach County available to persons with physical disabilities for the following reasons: single family homes built prior to 1997 are not covered by Florida's law; in multifamily buildings, only ground floor units must be accessible, unless the building has an elevator; homeowners may have made unpermitted accessibility improvements; and a comprehensive survey has not been undertaken.

However, based on information contained in the CDS CHAS Data for 2000 the unmet need of this population was determined to be 21,950. Of this total HCD has identified resources to satisfy 289. This number satisfies the county's objective of reserving 15% of all housing assistance for persons with special needs. Additional details are shown on HUD's Table IB below.

**Special Needs (Non-Homeless) Populations  
HUD Table 1B**

<b>SPECIAL NEEDS POPULATIONS</b>	<b>Priority Need Level High, Medium, Low, No Such Need</b>	<b>Unmet Need</b>	<b>Dollars to Address Unmet Need</b>	<b>Multi-Year Goals</b>	<b>Annual Goals</b>
Elderly	High	6,453	\$20,000,000	114	23
Frail Elderly	High	1,317	\$215,000	Inc. in above	
Severe Mental Illness	High	439	\$2,216,000	43	9
Developmentally Disabled	High	1,097	\$133,000	4	1
Physically Disabled	High	7,200	\$8,680,250	90	18
Persons w/ Alcohol/Other Drug Addictions	High	417	\$20,350,000	22	4
Persons w/HIV/AIDS	High	3,951	\$150,000	10	2
Victims of Domestic Violence	High	1,054	\$200,000	6	1
<b>TOTAL</b>		<b>21,950</b>	<b>\$51,944,250</b>	<b>289</b>	<b>58</b>

## **D. Lead-based Paint (91.205(g))**

### **1. Introduction**

Banned from use in housing by the Consumer Product Safety Commission in 1978, lead-based paint is still considered to be one of the greatest health hazards to adults and children in the United States. Exposure to lead by children (especially those under the age of 72 months), can cause long term effects that are irreversible. If lead is ingested, the body mistakes it for calcium and absorbs the lead in place of calcium. Children, who have a greater need for calcium, absorb more of the element when it is ingested.

According to the Florida Department of Health, the effects of lead poisoning include reduced intelligence, learning disabilities, damage to the central nervous system, hyperactivity and slowed growth. Adults who are exposed to lead also suffer a variety of health concerns, such as digestive and reproductive problems. Exposure to lead by pregnant women may negatively impact the developing fetus with post-natal consequences.

Although many sources of lead contamination have been eliminated, the Center for Disease Control and Prevention (CDC) has identified sources of lead hazards in deteriorated lead-based paint in housing built before 1978, urban soil, and dust contaminated by past emissions of leaded gasoline. Other sources of lead contamination identified by the CDC and the Florida Department of Health are lead in pipes and solder for drinking water systems, toy jewelry, home remedies, imported consumer products, and parents' occupations/ hobbies.

According to HUD's Office of Healthy Homes and Lead Hazard Control (OHHLHC), children are exposed to lead dust by ingesting lead-contaminated dust or soil through normal hand-to-mouth contact or through breathing lead dust if they disturb lead-based paint.

Between May 2005 and March 2006, the Environmental Protection Agency (EPA) and OHHLHC conducted the American Healthy Homes Survey to measure housing related hazards in residences throughout the United States. It was estimated by the two agencies that 24% of homes built between 1960 and 1977 have LBP, however, the percentage increases to 66% for all homes built between 1940 and 1959 and 86% for homes built prior to 1940.

It is estimated by the National Center for Healthy Housing that up to 50% of children living in distressed neighborhoods are at high risk of being poisoned by lead. The Center also estimates that low-income children have an eight times higher risk of lead poisoning than children of wealthy families and that African-American children are five times as likely to contract lead poisoning than white children.

### **2. Estimate of Housing Units Affected**

For purposes of this estimate, housing units built prior to 1979 are considered to be at risk of containing some type of lead-based paint hazard. The U.S. Census Bureau's American Community Survey (2006-2008 ACS) and HUD Comprehensive Housing Affordability Strategy

(CHAS) data was used to identify those housing units built prior to 1979 and occupied by households with income in 2008 dollars below the area median income (AMI) level for Palm Beach County.

This estimate does not take into consideration the number of housing units that have incurred lead based paint remediation since LBP was removed from the market in 1978. This estimate also does not consider the unintentional mitigation of LBP resulting from periodic repainting of housing units which provides benefits due to encapsulation of the LBP.

Per census data, the number of housing units in Palm Beach County built prior to 1979 numbered 245,069, which is 38.5% of the total number of housing units (636,938) that existed in the County at the time of the 2006-2008 ACS. This amount represents a 6.85% decrease in the number of pre-1979 homes counted during the Year 2000 Census.

Of the total number of pre-1979 housing units, it is estimated that 194,830 were occupied, while 50,239 were vacant. Of the number of occupied housing units built prior to 1979, it is estimated that 77,153 units were occupied by households whose 2000 income was at or below 50% of the AMI for Palm Beach County, while 68,970 units were occupied by households whose 2000 income was between 51 and 80% of the AMI for Palm Beach County.



### **III. HOUSING MARKET ANALYSIS**

#### **1. Housing Market Analysis (91.210)**

This section of the Plan describes the significant characteristics of the local housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families. Because of recent trends in the housing market, data is also presented and discussed on the incidence, causes, and effects of housing foreclosures on the local market. All information is for the Palm Beach County Program Jurisdiction (exclusive of the Cities of Boca Raton, Boynton Beach, Delray Beach, and West Palm Beach), unless otherwise noted. Information on the significant general characteristics of the housing market was obtained from the U.S. Census Bureau's 2008 American Community Survey, Florida Affordable Housing Data Clearinghouse at the University of Florida's Shimberg Center for Affordable Housing, the Palm Beach County Association of Realtors, and HUD as referenced herein.

Housing supply and demand are illustrated through various ways in the following subsections of the Housing Market Analysis. The PBC CDBG Jurisdiction's housing supply is described through analysis of numbers and percentages of housing units by different tenure availability, structural type, unit size, age, and unit values and rents. The demand for housing in the jurisdiction is described through analysis of numbers and percentages of different household types, households' incomes by tenure, and vacancy/occupancy rates. Also discussed in this section are a quantification of affordability standards and their relation to recent trends in housing prices/rents. This Section provides information for a generalized comparison of supply and demand descriptors generating a general picture of the balance or lack thereof between supply and demand of appropriately priced and sized housing to serve the needs of the jurisdiction.

Section II.A, Housing Needs, of this document quantifies housing demand in terms of both growth-related demand and existing demand, and more closely examines the housing demands of specific subpopulations. The Housing Needs section also discusses housing conditions, such as substandard housing and housing overcrowding, as HUD instructions call for such discussion in that Section.

##### **a. Household Characteristics**

###### Household Types

Table III.1.a-1 summarizes the basic characteristics of households in the PBC CDBG Jurisdiction, including type and presence of children. Among the total 382,316 households in the Jurisdiction, the most prevalent household type was that of the married-couple family (189,238), representing nearly fifty percent (49.49%) of all households. Among married couple households, only 35.20% (66,620) have children younger than 18 years living in the household. This leaves the great majority of married couple households (64.80%) without children younger than 18 years of age; however, this group would contain both households with no children and households with children exclusively over the age of 18—the data does not differentiate.

Single-parent households total 32,757, and represent 8.57% of all households. Single-mother households number 23,829, representing 6.23% of all households and 72.74% of all single-parent households, while single-father households number 8,928 or 27.26% of single-parent households.

Non-family households (136,655) are the second most prevalent type, representing 35.74% of all households. Also of note, among non-family households, are households consisting of only one person, which totaled 83,945 and represent 21.96% of all households.

Among all households, 37.87% (144,765) contained at least one person over the age of 65. Households consisting of a single elderly person numbered 57,486, or 15.04% of all households.

Table III.1.a-1, Households by Type and Presence of Children (2008)

<b>Household Characteristics</b>	<b>Households</b>	<b>% of Total</b>
Family households:	245,661	64.26%
Married-couple families:	189,238	49.49%
With own children under 18 years:	66,620	17.43%
No own children under 18 years:	143,334	37.49%
Other family:	56,423	14.76%
Male householder, no wife present:	16,632	4.35%
With own children under 18 years:	8,928	2.34%
No own children under 18 years:	7,704	2.02%
Female householder, no husband present:	39,791	10.41%
With own children under 18 years:	23,829	6.23%
No own children under 18 years:	15,962	4.18%
Non-family households:	136,655	35.74%
Householder living alone:	83,945	21.96%
Householder not living alone:	52,710	13.79%
<b>TOTAL HOUSEHOLDS</b>	<b>382,316</b>	<b>100.0%</b>

Source: American Community Survey, U.S. Census Bureau, Dept. of Commerce (2008)

#### Tenure by Race and Income

Table III.1.a-2 presents households by tenure and race/ethnicity. Note that the total households figure exceeds the total household figure cited elsewhere in this section. This results from the methodology required for generating Jurisdiction figures—deduct household populations of entitlement municipalities from the County total—and the unavailability of racial/ethnic household data for all local CDBG entitlement municipalities. However, this represents the best available information, and is believed to be an accurate estimation of the household population distribution amongst different races.

White households comprise the majority of all households at 71.11%, with Hispanic/Latino households the second-largest group at 12.66%, followed by Black households at 9.58%. All together, all other racial groups combined comprise only 6.65% of all households.

Among all households, 75.91% are owners, and 24.09% are renters. Rates of homeownership are highest for White households (83.53%) and significantly lower for other racial/ethnic minorities of substantial size—Hispanic/Latino (59.36%) and Black (54.42%). Asian households (75.67%) and Two or More Race households (63.03%) exhibited a notably higher rate of homeownership than those of the other small racial groups.

Among racial groups of large size, rental rates were highest for Blacks (45.58%), followed by Hispanic/Latinos (40.64%). The lowest rental rates were among White households (16.47%) and Asian households (24.33%).

Table III.1.a-2, Households by Tenure and Race/Ethnicity (2008)

<b>Race</b>	<b>Owner HH</b>	<b>Owner Rate</b>	<b>Renter HH</b>	<b>Renter Rate</b>	<b>Total HH*</b>	<b>% of Total</b>
White	237,207	83.53%	46,780	16.47%	283,987	71.11%
Black	20,829	54.42%	17,444	45.58%	38,273	9.58%
Native American	953	57.17%	714	42.83%	1,667	0.42%
Asian	4,644	75.67%	1,493	24.33%	6,137	1.54%
Some other Race	7,459	48.16%	7,989	51.71%	15,448	3.87%
Two or more races	2,066	63.03%	1,212	36.97%	3,278	0.82%
Hispanic or Latino	30,010	59.36%	20,550	40.64%	50,560	12.66%
<b>TOTALS</b>	<b>303,168</b>	<b>75.91%</b>	<b>96,182</b>	<b>24.09%</b>	<b>399,350</b>	<b>100%</b>

Source: American Community Survey, U.S. Census Bureau, Dept. of Commerce (2008)

Table III.1.a-3 presents households by tenure and income distribution. Palm Beach County median household income in 2010 was \$67,600, however, it should be noted the income distribution information below is that of 2008. At the time, 21.06% percent of all households had incomes less than \$25,000; 24.28% had incomes between \$25,000 and \$49,999; 18.59% had incomes between \$50,000 and \$74,999; 12.41% had incomes between \$75,000 and \$99,999; 13.13% had incomes between \$100,000 and \$149,999; and 10.53% had incomes above \$150,000.

The largest number of households were in the middle-income area; the single largest group being the \$50,000 to \$74,999 income group (71,072), followed by the \$35,000 to \$49,999 income group (53,529), together comprising 32.59% of all households. The smallest household groups, numerically, were those at the bottom of the income hierarchy, earning less than \$5,000 (10,046), followed by the \$5,000 to \$9,999 income group (11,053), together comprising 5.52% of all households.

The data demonstrate owners tend to be more affluent than renters. The relationship between income and ownership rate is not exactly linear though, as there are not large rates of disparity between percentages of owners and percentages of renters in the same income groups falling below \$20,000. Greater disparity begins in the income groups there-above with the percentage of renters approximately four to five percent above the percentage of owners in all income groups between \$20,000 and \$50,000. An anomaly in the pattern is found in the \$50,000 to \$74,999 income group where the percentages of owners and renters are nearly identical at just

over eighteen percent. The pattern of owner percentages exceeding renter percentages within individual higher income groups begins again in all income groups exceeding \$75,000 with increasing intensity until the highest disparity is reached in the \$150,000 + income group, wherein 12.75% of all owners are found, but only 3.03% of all renters.

Table III.1.a-3, Households by Tenure and Income Distribution (2008)

Household Income	Owner HH	% of Owners	Renter HH	% of Renters	Total	% of Total
Less than \$5,000	7,108	2.41%	2,938	3.36%	10,046	2.63%
\$5,000 to \$9,999	6,654	2.26%	4,399	5.03%	11,053	2.89%
\$10,000 to \$14,999	11,596	3.93%	6,838	7.82%	18,434	4.82%
\$15,000 to \$19,999	13,966	4.74%	5,250	6.01%	19,216	5.03%
\$20,000 to \$24,999	14,252	4.83%	7,503	8.58%	21,755	5.69%
\$25,000 to \$34,999	26,833	9.10%	12,447	14.24%	39,310	10.28%
\$35,000 to \$49,999	37,876	12.84%	15,653	17.91%	53,529	14.00%
\$50,000 to \$74,999	55,151	18.70%	15,921	18.21%	71,072	18.59%
\$75,000 to \$99,999	39,116	13.26%	8,345	9.55%	47,461	12.41%
\$100,000 to \$149,999	44,749	15.17%	5,467	6.25%	50,216	13.13%
\$150,000 or more	37,603	12.75%	2,651	3.03%	40,254	10.53%
Total	294,904	100%	87,412	100%	382,316	100%

Source: American Community Survey, U.S. Census Bureau, Dept. of Commerce (2008)

## b. Housing Stock

### Occupancy and Vacancy

As of 2008, there were a total of 477,236 housing units comprising the housing stock of the PBC CDBG Jurisdiction, an increase of 14.70% from the number in 2000 (416,075 housing units), and reflecting the significant construction activity occurring during the housing boom during the first half of the of the past decade. However, an oversupply resulting from the boom, along with a tightening in credit markets, and overall decline in national and local economic activity has since brought housing construction to a near standstill. This is reflected in the Jurisdiction's occupancy/vacancy rate. In 2008, the most recent year for which such information was readily available, the Jurisdiction's vacancy rate was 19.89% representing 94,920 housing units, a 5% increase from 2000 levels and a numerical increase of 30,406 additional vacant housing units. Because of the foreclosure crisis accompanying the post-boom housing "bust" and the continuing overall economic decline, it is speculated that the actual vacancy rate and incidence in 2010 is higher than that quantified in the 2008 data. Overall, the data reveal a very soft market, characterized by an oversupply of housing units, and corresponding decline in values, that only very recently has begun to turn (prices are discussed later in this section).

### Housing Types

Table III.1.b-1 depicts housing by type of structure. Among a total of 416,134 housing units, the most prevalent type was single-family (56.44%), followed by multi-family (39.68%), and then manufactured homes (3.82%). There was a minute percentage (0.06%) of "Other" housing units, defined as boats, recreational vehicles, vans, etc. which were the occupant's primary domicile.

From 2000 to 2008 the percentage of single-family and multi-family housing units among all housing units remained virtually unchanged although the overall numbers of each grew. Mobile homes and Other housing units decreased in both percentage and number during the same time period.

Table III.1.b-1, Housing Units by Type of Structure (2008)

Single Family (1 attached/detached)	Multi-Family (2 or more units)	Mobile Homes	Other	Total
269,348	189,371	18,237	280	477,236

Source: American Community Survey, U.S. Census Bureau, Dept. of Commerce (2008)

Table III.1.b-2 depicts housing units by the number of units within the housing structure. The predominant housing structure type was single family detached at 46.27% of all units. Single-family attached units (town homes, villas, etc) made up an additional 10.17% of the total. Among single-family units, from 2000 to 2008, the proportion detached units increased by approximately 2%, while the proportion of attached units decreased by approximately 2%.

Approximately 10% of all housing units were found amongst duplex, triplex, and quadplex structures. Close to 13% percent of housing units were in medium-sized multi-family structures (5 to 19 units), while nearly seventeen percent were in larger multi-family structures (20 or more units). These percentages virtually mirror those of 2000. Among multi-family structures only, the largest number of units was found among structures with 20-49 units (48,179/25.44%). The remainder of multi-family units was fairly evenly distributed between the other listed structural sizes, with the exception of duplexes, which trailed at 14,533 units or approximately half the number next closest group of structures.

Table III.1.b-2, Housing Units in Structure (2008)

Units in Structure	Number of Units	Percentage
1 unit, detached	220,818	46.27%
1 unit, attached	48,530	10.17%
2 units	14,533	3.05%
3 or 4 units	32,919	6.90%
5 to 9 units	31,344	6.57%
10 to 19 units	29,810	6.25%
20 to 49 units	48,179	10.10%
50 or more	32,586	6.83%
Mobile Homes	18,237	3.82%
Other	280	0.06%
Total	477,236	100.0%

Source: American Community Survey, U.S. Census Bureau, Dept. of Commerce (2008)

### Age of Housing

Table III.1.b-3 depicts housing units by year built. The figures demonstrate the relatively recent development of the program jurisdiction's housing stock. Over 65 percent of housing units have been constructed since 1980. The most rapid growth occurred during 1980 – 1989 with 145,757 units constructed or 30.54% of all housing units. The second greatest period of growth occurred

during 1970 –1979 with 99,152 units constructed or 20.78% of all housing units. In terms of growth, this was followed by the 1990 – 1999 decade in which 89,536 housing units were constructed, or 18.76% of all units. The housing boom of the early 2000s is clearly demonstrated by the construction of 59,951 units between 2000 and 2004, representing 12.56% of all homes in the Jurisdiction. The following slow down is also evident with only 15,866 housing units constructed in the following years between 2005 and 2008, representing 3.32% of homes. As for older homes, 14.03% of all housing units were constructed before 1960, and just less than 2% of all housing units were constructed prior to 1940.

Table III.1.b-3, Housing Units by Year Built (2008)

Year Built	Number of Units	Percentage
2005 or later	15,866	3.32%
2000 to 2004	59,951	12.56%
1990 to 1999	89,536	18.76%
1980 to 1989	145,757	30.54%
1970 to 1979	99,152	20.78%
1960 to 1969	34,078	7.14%
1950 to 1959	23,443	4.91%
1940 to 1949	4,557	0.95%
1939 or earlier	4,896	1.03%
Total	477,236	100%

Source: American Community Survey, U.S. Census Bureau, Dept. of Commerce (2008)

#### Vacant/Abandoned Properties Suitable for Rehabilitation

Due to the recent and on-going foreclosure crisis that has plagued the nation, and particularly impacted previously high-growth areas such as South Florida and Palm Beach County, there is a sizable number homes among the housing stock which are vacant and/or abandoned, but suitable for rehabilitation. Anecdotal evidence, and HCD experience in implementing the NSP1 Program supports the conclusion that due to the housing construction boom during the first half of the past decade and the lending practices which made them available to both investors and owner-occupants who subsequently faced foreclosure, much of the vacant housing stock is of recent origin and in need of little rehabilitation, if any.

For purposes of the NSP1 Program, HUD provided information on foreclosures and related housing situations that will provide an estimate of structures which are vacant but suitable for rehabilitation. At the time, in the PBC CDBG Jurisdiction alone, there were 20,806 already foreclosed-upon properties and an additional 25,991 residential addresses that had been vacant for at least the past 90-days. Together these total 46,797 residential properties in the jurisdiction that are vacant/abandoned and likely suitable for rehabilitation, if in need of any at all. Additionally, at the time, per Home Mortgage Disclosure Act (HMDA) data, there were 41,872 high-cost mortgage loans made between 2004 and 2006. These mortgages represent homes which are at great risk of foreclosure or abandonment and resulting vacancy. It is undetermined what number of these high-cost loans have been foreclosed upon and homes vacated or otherwise abandoned. However, other data sources indicate a continuation of the foreclosure trend since

the time of the HUD-provided data, resulting in an even greater number of vacant homes suitable for rehabilitation.

### Housing Available to Serve Persons with Disabilities and Persons with HIV/AIDS

There are a number of agencies in the County serving Special Needs Populations. Unfortunately, there is no all-inclusive inventory of supportive housing or service providers to meet those special needs. Furthermore, even if an inventory of these services did exist, it would be somewhat inaccurate, because it would be unable to quantify the many individuals in the County being cared for at home by relatives.

Nevertheless, what follows is an inventory of Special Needs providers in the County based on available information. Some of the providers deal only with a single, discrete population; others may serve multiple populations. Moreover, some of the agencies only provide shelter, while others provide may provide a range of services, including advocacy; case management; mental health services; etc.

1. Elderly and Frail Elderly – According to the Florida Department of Elder Affairs and Palm Beach County 211 Referral program, there are 34 registered organizations providing supportive services to the elderly and the frail elderly in Palm Beach County<sup>1</sup> (Inventory 2). Moreover, there are 124 licensed assisted living facilities<sup>2</sup> (Inventory 3) and 62 licensed nursing homes in Palm Beach County<sup>3</sup> (Inventory 4).
2. Severe Mental Illness – There are 10 organizations in the County serving the Severely Mentally Ill (Inventory 5).
3. Developmentally Disabled – According to Palm Beach County’s Agency for Persons with Disabilities, there are 78 registered group homes throughout the county (Inventory 5).
4. Physically Disabled – There are 21 organizations in the County serving the Physically Disabled (Inventory 6).
5. Persons with Alcohol or Other Addictions – According to the Florida Department of Children and Families and Palm Beach County 211 Referral program, there are 92 registered providers that deal with Substance Abuse and Mental Health issues in Palm Beach County<sup>4</sup> (Inventory 7).
6. Persons with HIV/AIDS – According to Palm Beach County’s Continuum of Care and the Treasure Coast Health Council<sup>5</sup>, there are 39 agencies in the County providing supportive services and/or housing to persons suffering from HIV/AIDS (Inventory 8).
7. Abused and Neglected Children – According to the Domestic Violence Council of Palm Beach County, there are 18 organizations in Palm Beach County serving Abused and Neglected Children<sup>6</sup> (Inventory 9).

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<sup>1</sup> <http://elderaffairs.state.fl.us/doca/2A281CONS/1counties.PDF>; <http://www.211palmbeach.org/>;

<sup>2</sup> <http://www.floridahealthfinder.gov/FacilityLocator/facloc.aspx>

<sup>3</sup> <http://www.floridahealthfinder.gov/FacilityLocator/facloc.aspx>

<sup>4</sup> <http://www.dcf.state.fl.us/mentalhealth/http://www.211palmbeach.org/>

<sup>5</sup> <http://www.carecouncil.org/redbook/redbook%20on%20web.htm>

<sup>6</sup> [http://www.co.palm-beach.fl.us/cadmin/court\\_programs/domestic\\_violence/domestic\\_violence\\_guide.pdf](http://www.co.palm-beach.fl.us/cadmin/court_programs/domestic_violence/domestic_violence_guide.pdf)

8. Victims of Domestic Abuse – According to the Domestic Violence Council of Palm Beach County, there are 34 organizations in Palm Beach County serving Victims of Domestic Violence<sup>7</sup> (Inventory 10).

**c. Housing Market Costs and Affordability**

Housing values can be seen as a function of supply and demand. The Needs Assessment section of this Plan discusses several measures of housing demand, including existing demand for housing by type and affordability level, and projected demand additional units by affordability level based upon projected household population growth 2010 through 2015.

Over the course of the 2000 – 2009 decade, there was been a sharp rise in land and housing values followed by a sharp decline in values. This trend occurred nationwide, but was especially intense in certain areas including South Florida and Palm Beach County. The discussion herein will focus not on the rise and fall of price over the past decade, but rather on the cost of housing to the consumer at a point in time, primarily using 2008 Census Data to enable a comparison of costs to affordability. However, the section will also provide information on housing costs in the Jurisdiction as of time of this Plan.

**Rental Housing Costs**

Table III.1.c-1 depicts numbers of renter households by gross housing rents paid during 2008 in the PBC CDBG Jurisdiction. The largest group of renter households (22.79% of all renters) were paying between \$1,000 and \$1,249. The second largest group, representing 19.24% of all renters were paying between \$750 and \$999. Outside of those groups, the larger number of renters were paying higher rents, with a total of 36,565 renters (38.10%) paying more than \$1,250. The lower number of renters fell in the lower rent brackets, with a total of 18,889 renters paying less than \$750 or paying no cash rent.

Table III.1.c-1, Renter Households by Gross Rent (2008)

Cash Rent	Number of Households	Percentage of Total
Less than \$500	4,703	4.90%
\$500 to \$749	8,624	8.98%
\$750 to \$999	18,606	19.24%
\$1,000 to \$1,249	22,039	22.79%
\$1,250 to \$1,499	13,561	14.12%
\$1,500 to \$1,999	14,041	14.62%
\$2,000 or more	8,936	9.30%
No Cash Rent	5,562	5.8%
Totals	96,072	100%

Source: American Community Survey, U.S. Census Bureau, Dept. of Commerce (2008)

<sup>7</sup> <http://www.dvcouncilofpb.org/> <http://www.mhapbc.org/NeedHelpNow>

### Owner Housing Values

Table III.1.c-2 depicts numbers of homeowner households by value of owner-occupied housing units during 2008 in the PBC CDBG Jurisdiction. The largest number of owner-occupied housing units fall into the \$200,000 to \$299,999 range (63,594 units), followed closely by the \$300,000 to \$399,999 range (59,058 units). Together, these two value groups comprise 41.64% of all owner-occupied units. The income ranges falling below and above these two groups encompass roughly the same numbers and percentages of units: 86,309 (29.27%) of units were valued less than \$200,000 and 85,943 (29.14%) were valued at \$400,000 or greater. Among the housing units in the lower value brackets, which would be more affordable to the households targeted by this Plan, 4.22% were valued at \$50,000 or less; 7.00% were valued at \$50,000 to \$99,999; 7.43% were valued at \$100,000 to \$149,999; and 10.62% were valued at \$150,000 to \$199,999. This reveals a rather linear relationship between housing value and numbers of owner occupants of such units--the less the value of the housing unit, the lesser the incidence of such units available to owner-occupants.

Table III.1.c-2, Households by Value of Specified Owner-Occupied Housing Units (2008)

Housing Unit Value	Number of Households	Percentage of Total
Less than \$50,000	12,439	4.22%
\$50,000 to \$99,999	20,642	7.00%
\$100,000 to \$149,999	21,911	7.43%
\$150,000 to \$199,999	31,317	10.62%
\$200,000 to \$299,999	63,594	21.56%
\$300,000 to \$399,999	59,058	20.08%
\$400,000 to \$499,000	32,059	10.87%
\$500,000 to \$749,000	31,118	10.55%
\$750,000 to \$999,999	9,949	3.37%
\$1,000,000 or more	12,817	4.35%
Total	294,904	100%

Source: American Community Survey, U.S. Census Bureau, Dept. of Commerce (2008)

HUD recently published its 2010 Fair Market Rents (FMRs) for Palm Beach County. The FMRs, by housing unit size, are as follow:

- Efficiency--\$910;
- One-Bedroom--\$1,066;
- Two-Bedroom--\$1,259;
- Three-Bedroom--\$1,780; and
- Four-Bedroom--\$1,834.

The Palm Beach County Association of Realtors maintains month-to-month current sales data for both single-family residences and condominium units, and was the source for the most up-to-date sales data available.

For single-family units, for the one-year period from April 2009 to April 2010, the median sales price of a sold single-family unit varied from a high of \$246,328 in June 2009 (813 sales) to a

low of \$215,000 in both November 2009 (691 sales) and February 2010 (556 sales). From the April 2009 median sales price of \$220,000 (630 sales), the median price increased by 3.2% to \$227,000 for April 2010 (720 sales). All together a total of 9,263 single-family sales transpired during the year.

For condominium units, for the one-year period from April 2009 to April 2010, the median sales price of a condominium unit varied from a high of \$84,000 in August 2009 (361 sales) to a low of \$65,000 in January of 2010 (359 sales). From the April 2009 median sales price of \$72,000 (472 sales), the median price ended exactly the same at \$72,000 in April 2010 (538 sales). All together, between April 2009 and April 2010 there were a total of 5,763 condominium sales.

**d. Housing Affordability**

**Definition of Affordability**

Housing affordability is a function of housing cost and household income. Per the standard definition of housing affordability utilized by HUD, a housing unit is considered to be affordable if its gross cost does not exceed 30% of the occupant household’s gross income. For owners, gross housing cost includes PITI (principal, interest, taxes, and insurance), utilities, and association fees, if any. For renters gross housing cost includes rent and utilities.

The term “affordable housing” will generally refer to housing which is affordable, per the above definition, to households falling within certain income groups of interest. Income group ranges area expressed as percentages of Area Median Income (AMI). For purposes of this Plan, the following income groups will be utilized:

- Extremely-low (0-30% AMI)
- Low (31-50% AMI)
- Moderate (51-80% AMI)
- Middle (81-120% AMI)

**Affordability Index**

Annually, HUD-publishes dollar figures ranges for certain identified income groups, adjusted for family/household size. Table III.1.d-1 below depicts HUD’s income limits for Fiscal Year 2010, which were based on median family income of \$67,600. The income limits for the middle income group were published by the Florida Housing Finance Corporation (FHFC), and were based on the same median income.

Table III.1.d-1, Annual Income Limits for Palm Beach County (2010)

Household Size (# of persons)	Extremely Low (0-30%)	Low (31-50%)	Moderate (51-80%)	Middle (81-120%)
1	\$15,400	\$25,700	\$41,100	\$61,680
2	\$17,600	\$29,400	\$47,000	\$70,560
3	\$19,800	\$33,050	\$52,850	\$79,320
4	\$22,000	\$36,700	\$58,700	\$88,080
5	\$23,800	\$39,650	\$63,400	\$95,160

6	\$25,550	\$42,600	\$68,100	\$102,240
7	\$27,300	\$45,550	\$72,800	\$109,320
8	\$29,050	\$48,450	\$77,500	\$116,280

Sources: 1) U.S. Dept. of Housing & Urban Development, May 2010; 2) Florida Housing Finance Corporation, 2010.

By applying HUD’s definition of housing affordability (not more than 30% of gross income) to the above income limits, one can calculate the maximum affordable gross housing cost for households at the upper limit of each income group. Of extreme importance to note is that, the maximum gross housing costs depicted in Table III.1.d.2 represent the maximum affordable monthly gross housing cost that households at the uppermost limit of each income group could accommodate per HUD’s affordability standard. The implication is that those other households falling within an income range to which housing is affordable at the upper limit, but which do not have incomes at the upper limit may not be able to afford the housing cost. The determination of affordability would be made on the basis of the individual household’s income in relation to its size and need for an appropriately-sized housing unit.

Table III.1.d-2, Maximum Affordable Monthly Gross Housing Costs (2010)

Household Size (# of persons)	Extremely Low (0-30%)	Low (31-50%)	Moderate (51-80%)	Middle (81-120%)
1	\$385	\$643	\$1,028	\$1,542
2	\$440	\$735	\$1,175	\$1,764
3	\$495	\$826	\$1,321	\$1,983
4	\$550	\$918	\$1,468	\$2,202
5	\$595	\$991	\$1,585	\$2,379
6	\$639	\$1,065	\$1,703	\$2,556
7	\$683	\$1,139	\$1,820	\$2,733
8	\$726	\$1,211	\$1,938	\$2,907

Source: HCD calculations based on HUD- and FHFC-provided income limits and 30% affordability standard.

The Palm Beach County Affordable Housing Study (2005) estimated that for renters, contract rents comprised approximately 85% of gross housing costs. Therefore, one can judge the affordability of Fair Market Rents (FMRs) by comparing 85% of the maximum affordable monthly payment for a household of given income and size to the FMR for a housing unit appropriate for that sized household. The County’s 2010 FMRs are affordable to all size households at the upper limit of the Middle income group (80 – 120% AMI); however it is again important to note that other households falling within the Middle income range, but which do not have incomes at the upper limit may not be able to afford the housing cost.

However, this is not the case for the income groups below Middle. Table III.1.d-3 below compares 2010 FMRs to maximum affordable rents for certain selected household sizes in the Moderate (51-80% AMI) income group. The figures demonstrate that FMRs were not affordable to any households within the moderate income group, even though these households are at the maximum income limits for the moderate income group, and even if the units were occupied at 2 persons per bedroom (excluding the efficiency/1-person household). Furthermore, neither were FMRs affordable to any households within the extremely low (0-30% AMI) and low (31-50%

AMI) income groups at any unit size/household size mix. This often leads to lower-income households “doubling up” with other family members or friends to share housing cost and reduce its burden, but this practice leads to housing overcrowding and the associated problems (see “Housing Needs for discussion of over-crowding).

Although Palm Beach County enjoys a high median income in relation to other counties in the State, and although housing values have decreased in recent years, this has not yet translated into lower FMRs, and consequently, high local housing costs often preclude the affordability of market-rate rental housing to lower income households. To illustrate, to afford a 2-bedroom unit at FMR, a household would need to earn \$59,247 annually.

Table III.1.d-3, 2010 FMRs vs. Maximum Affordable Rents for Moderate Income Households

Housing Unit Size	2010 PBC FMR	Household Size	Maximum Affordable Rent
Efficiency	\$910	1	\$873
1 BR	\$1,066	2	\$999
2 BR	\$1,259	4	\$1,248
3 BR	\$1,780	6	\$1,513
4 BR	\$1,834	8	\$1,559

Source: HCD calculations based on maximum affordable monthly housing costs for Moderate (80% AMI) income group and 85% factor of contract rent as proportion of housing cost.

Maximum affordable gross housing costs can also be used to calculate the maximum purchase price affordable to a household of a given income and size. Utilizing the real estate industry standard for estimating maximum affordability by multiplying gross income by a factor of three (3), the maximum affordable purchase prices for various household sizes in the moderate income group are depicted in Table III.1.d-4 below. Again, it is important to note that these maximum purchase prices are based on households at the upper limit of each income group.

Table III.1.d-4, Maximum Affordable Purchase Prices for Moderate Income Households, 2010

Household Size	Maximum Income (80% AMI)	Maximum Affordable Purchase Price
2	\$47,000	\$141,000
3	\$52,850	\$158,550
4	\$58,700	\$176,700
5	\$63,400	\$190,200
6	\$68,100	\$204,300
7	\$72,800	\$218,400
8	\$77,500	\$232,500

Based on the previously-cited median sales price of a single family unit of \$227,000 for April 2010, those households at the upper limit of the Middle income group (80 – 120%) starting at household sizes of 3 members and up could afford such a median-priced home. Again, other households falling within the Middle income group, but which do not have incomes at the upper limit may not be able to afford the housing cost. However this is not the case for income groups below Middle. Only a moderate income household of eight (8) members at the top of the 80%

AMI income bracket could afford such a home. However, it is doubtful that the household size represented by the median sales price is of sufficient size to accommodate an 8-person household without over-crowding. The median sales price is not affordable to all other Moderate income group household sizes and all lower income groups. To afford a single-family unit at the April 2010 median purchase price of \$227,000, a household would need to earn annual income of \$75,667, or 112% of the median income for a household of 4 members.

Condominium units, at the April 2010 median price of \$70,000 would be affordable to any Moderate income group households in the above table, but only appropriately sized for the smaller of the households. Again the data demonstrate a general lack of affordability of for-sale units for those households in the extremely-low and low-income groups, and larger household size moderate-income groups.

## **2. Public and Assisted Housing**

### **a. Needs of Public Housing**

There are currently four (4) housing authorities serving the Palm Beach County jurisdiction. They include the Palm Beach County Housing Authority (PBCHA), Riviera Beach Housing Authority (RBHA), Pahokee Housing Authority (PHA), and Belle Glade Housing Authority (BGHA). However, Riviera Beach Housing Authority has operating funds only through the current fiscal year 2010 and has not secured any operating funds for 2011. If RBHA is unsuccessful in securing operating funds for the next fiscal year, it will be forced to cease operations and close its doors indefinitely.

The Riviera Beach Housing Authority (RBHA) does not currently own an inventory of public housing units or operate a voucher program. RBHA had hoped to develop 140 tax credit rental units at the Emerald Palms site located at 2104 West 17<sup>th</sup> Court, Riviera Beach (the former Ivey Green Development). The Florida Housing Finance Corporation awarded \$21 million in 2008 Low Income Housing Tax Credits (LIHTC) for the project. However, because of the weakened financial market and the decreased value of tax credits and other factors, the 2008 allocation of 21 million dollars annually of LIHTC had to be returned to the Florida Housing Finance Corporation.

The Pahokee, Belle Glade and Palm Beach County housing authorities each maintain at least one public housing project. The Pahokee and Palm Beach County housing authorities also participate in the Section 8 program in order to expand assistance to families.

The Palm Beach County Housing Authority serves populations residing in unincorporated areas of Palm Beach County and residents of all other municipalities in the County, except the Cities of West Palm Beach, Delray Beach, and Boca Raton, which are entitlement communities. The Cities of West Palm Beach, Delray Beach and Boca Raton each maintain its own housing authority to serve local needs.

All of the Housing Authorities report a need for restoration/rehabilitation on at least some of their units:

### Palm Beach County Housing Authority

According to the Authority, of the 495 public housing units, 460 are in excellent condition. Four units in South Bay are waiting to be demolished due to soil shifting and total disrepair. The remaining units are being refurbished but are mostly in good condition. All units are inspected annually and necessary repairs and replacements are completed by work order as soon as possible. All move-out units are refurbished and new tenants are placed into them as soon as possible.

The forty-six (46) units of public housing on Cherry Hill in Boynton Beach were demolished and the units have been removed from the public housing stock. Overall wear and tear is addressed as it occurs and emergencies are addressed immediately.

### Pahokee Housing Authority

The 474 public housing units (3 complexes) were constructed between 1958 and 1972. All units are CBS and show some signs of deterioration due to age and their upkeep is constant and costly; however, the units are structurally sound and are suitable for living. All developments have undergone various stages of renovation and/or revitalization over the past few years (new kitchen cabinets, driveway/walkway restoration; exterior painting, HVAC installation, landscaping, security fencing & lighting, etc.), thus upgrading the housing stock and improving quality of lives. However, PHA has to revisit many of the completed work items, as well as continue its modernization programs.

The following identifies the three (3) properties that are operated by the PHA and the improvements needed to the housing units:

- McClure Village (75 units) – New kitchen cabinets, bathroom renovations, new vinyl floorings, storm impact windows and doors, roofing, resurface/restripe walkways and driveways, interior doors and interior painting, landscaping.
- Padgett Island Homes (200 units) – New kitchen cabinets, bathroom renovation in one-, four- and five-bedroom units, new vinyl flooring, upgrade electrical, HVAC installation (Phase II), underground utilities improvement, interior doors, interior painting, landscaping, resurface/restripe walkways and driveways.
- Fremd Village (199 units) – New kitchen cabinets, bathroom renovation in one-, four- and five-bedroom units, new vinyl flooring, upgrade electrical, HVAC installation (Phase II), underground utilities improvement, interior doors, interior painting, landscaping, resurface/restripe walkways and driveways.

### Belle Glade Housing Authority

The 714 Public Housing units operated by the Belle Glade Housing Authority are reported as being in good shape. All of the units are concrete block construction, so they are very sturdy. The oldest units also have concrete block interior walls, so they are rarely damaged. All units are kept in good tenable condition, and no units are out of service for damage or lack of repairs. All of the units, however, are in need of central air conditioning and heat, which they are getting in a

rehabilitation project that is currently underway. The oldest units (310) also need new bathrooms, which they are getting in the current rehabilitation project.

**Public Housing Inventory**

i) Public Housing

The public housing inventory within the Palm Beach County jurisdiction totals 1,662 units and is distributed as follows among the three housing authorities reporting this data:

**Table III.2.a.i.1  
Public Housing Inventory, Palm Beach County Jurisdiction**

<b>Public Housing</b>	<b>Elderly 1-2 Member Households</b>	<b>Small Related (2-4)</b>	<b>Large Related (5 or more)</b>	<b>All Other Household</b>	<b>Total</b>
Palm Beach County Housing Authority	260	223	12	0	495
Riviera Beach Housing Authority	0	0	0	0	0
Pahokee Housing Authority	95	152	206	0	453
Belle Glade Housing Authority	155	316	243	0	714
<b>Totals</b>	<b>510</b>	<b>691</b>	<b>461</b>	<b>0</b>	<b>1,662</b>

Sources: PBCHA, RBHA, PHA, RBHA

The Palm Beach County Housing Authority operates a total of 495 units. Thirty-three (33) units were vacant as of May, 2010. The PBCHA waiting list included 453 applicants. The table below provides the distribution of applicants on waiting list by income level (very low-income, low-income, and moderate income):

**Table III.2.a.i.2  
Waiting List by Income Level, Palm Beach County Jurisdiction**

<b>Palm Beach County Housing Authority Waiting List by Income Group</b>	<b>Elderly 1-2 Member Households</b>	<b>Small Related (2-4)</b>	<b>Large Related (5 or more)</b>	<b>All Other Household</b>	<b>Total</b>
Very Low-Income (0 to 30% of MFI)	195	121	7	0	323
Low-Income (31 to 50% of MFI)	40	57	1	0	98
Moderate Income (51 to 80% of MFI)	11	20	1	0	32
<b>Totals</b>	<b>246</b>	<b>198</b>	<b>8</b>	<b>0</b>	<b>453</b>

Source: PBCHA

The Pahokee Housing Authority operates three (3) developments, with a total of 474 units. Twenty-one (21) units were vacant as of May, 2010. However, the units are empty because they are either slated for demolition or vacant due to modernization. The PHA waiting list included 283 applicants. The table below provides the distribution of applicants on waiting list by income level (very low-income, low-income, and moderate income):

**Table III.2.a.i.3  
Waiting List by Income Level, Palm Beach County Jurisdiction**

<b>Pahokee Housing Authority Waiting List by Income Group</b>	<b>Elderly 1-2 Member Household s</b>	<b>Small Related (2-4)</b>	<b>Large Related (5 or more)</b>	<b>All Other Househo ld</b>	<b>Total</b>
Very Low-Income (0 to 30% of MFI)	37	90	75	0	202
Low-Income (31 to 50% of MFI)	0	2	7	0	9
Moderate Income (51 to 80% of MFI)	0	0	0	0	0
<b>Totals</b>	<b>37</b>	<b>92</b>	<b>82</b>	<b>0</b>	<b>211</b>

Source: PHA

The Belle Glade Housing Authority operates two (2) developments, with a total of 714 units. Thirty-five (35) units were vacant as of May, 2010. The BGHA waiting list included 94 applicants. The table below provides the distribution of applicants on waiting list by income level (very low-income, low-income, and moderate income):

**Table III.2.a.i.4  
Waiting List by Income Level, Palm Beach County Jurisdiction**

<b>Belle Glade Housing Authority Waiting List by Income Group</b>	<b>Elderly 1-2 Member Households</b>	<b>Small Related (2-4)</b>	<b>Large Related (5 or more)</b>	<b>All Other Household</b>	<b>Total</b>
Very Low-Income (0 to 30% of MFI)	23	24	9	0	56
Low-Income (31 to 50% of MFI)	12	14	7	0	33
Moderate Income (51 to 80% of MFI)	3	1	1	0	5
<b>Totals</b>	<b>38</b>	<b>39</b>	<b>17</b>	<b>0</b>	<b>94</b>

Source: BGHA

Of the 1,683 public housing units within the jurisdiction, 56 units were vacant as of May 2010, for a vacancy rate of 3.3%.

ii) Section 8

Two of the four housing authorities within the jurisdiction participate in the Section 8 subsidy program, Pahokee Housing Authority and Palm Beach County Housing Authority. The Section 8 inventory of the Jurisdiction totals 2,671 vouchers. The table below details the distribution of the inventory.

**Table III.2.a.ii.1  
Section 8 Voucher Inventory, Palm Beach County Jurisdiction**

<b>Palm Beach County Housing Authority</b>	<b>Elderly 1-2 Member Households</b>	<b>Small Related (2-4)</b>	<b>Large Related (5 or more)</b>	<b>All Other Household</b>	<b>Total</b>
<b>Number of Vouchers</b>	<b>1293</b>	<b>494</b>	<b>114</b>	<b>0</b>	<b>1901</b>
<b>Waiting List by Income Group:</b>					
Very Low-Income (0 to 30% of MFI)	543	801	9	0	1353
Low-Income (31 to 50% of MFI)	126	317	6	0	449
Moderate Income (51 to 80% of MFI)	35	90	0	0	125
<b>Totals</b>	<b>704</b>	<b>1208</b>	<b>15</b>	<b>0</b>	<b>1927</b>

<b>Pahokee Housing Authority</b>	<b>Elderly 1-2 Member Households</b>	<b>Small Related (2-4)</b>	<b>Large Related (5 or more)</b>	<b>All Other Household</b>	<b>Total</b>
<b>Number of Vouchers</b>	<b>10</b>	<b>60</b>	<b>7</b>	<b>0</b>	<b>77</b>
<b>Waiting List by Income Group:</b>					
Very Low-Income (0 to 30% of MFI)	13	11	0	0	24
Low-Income (31 to 50% of MFI)	20	9	0	0	29
Moderate Income (51 to 80% of MFI)	2	1	0	0	3
<b>Totals</b>	<b>35</b>	<b>21</b>	<b>0</b>	<b>0</b>	<b>56</b>

Sources: PBCHA, PHA

iii) Income Level and Types of Family Served

Palm Beach County, Pahokee and Belle Glade Housing Authorities provided the requested income information regarding their residents. The income information of the housing authority resident family population of the Palm Beach County Jurisdiction as represented in the table below is therefore considered accurate.

The majority of housing authority resident families of the jurisdiction are of low income (65.56%). When combined with the very-low income families in residence (31.10%), the very-

low income and low income families comprise 96.6% of housing authority resident families within the Palm Beach County jurisdiction.

**Table III.2.a.iii.1  
Income and Household Size Demographics  
Of Housing Authority Residents by Household**

<b>Income Group</b>	<b>Housing Authorities</b>	<b>Elderly 1-2 Member Household</b>	<b>Small 2-4 Related</b>	<b>Large 5 or more Related</b>	<b>Other Households</b>	<b>Total Households</b>
<b>Very Low</b>	Palm Beach County	789	268	48	0	1105
	Pahokee	74	105	107	55	286
	Belle Glade	50	118	90	0	258
	<i>Subtotal Ext. Low</i>	913	491	245	55	1649 (31.10%)
<b>Low</b>	Palm Beach County	942	394	110	0	1446
	Pahokee	19	44	87	0	150
	Belle Glade	56	129	99	0	284
	<i>Subtotal Ext. Low</i>	1,017	567	296	0	3476 (65.56%)
<b>Moderate</b>	Palm Beach County	16	7	1	0	24
	Pahokee	2	3	12	0	17
	Belle Glade	26	62	48	0	136
	<i>Subtotal Ext. Low</i>	44	72	61	0	177 (3.3%)
	<b>GRAND TOTAL</b>	1,974	1,130	602	55	5,302

Sources: PBCHA, PHA, BGHA

**PBC Priority Public Housing Needs  
(HUD's Table 4)**

<b>Public Housing Need Category</b>	<b>PHA Priority Need Level High, Medium, Low, No Such Need</b>	<b>Estimated Dollars To Address 2010-2015</b>
<b>Restoration and Revitalization</b>		
Capital Improvements	<b>High</b>	<b>\$19,617,205</b>
Modernization	<b>High</b>	<b>\$3,795,610</b>
Rehabilitation	<b>High</b>	<b>\$2,260,769</b>
Other (Specify)		
Sites & Grounds	<b>Medium</b>	<b>\$650,000</b>
Demolition	<b>Medium</b>	<b>\$624,780</b>
<b>Management and Operations</b>	<b>High</b>	<b>\$1,042,898</b>
<b>Improved Living Environment</b>	<b>Low</b>	<b>\$1,158,091</b>
Neighborhood Revitalization (non-	<b>Low</b>	<b>\$45,000</b>

capital)		
Capital Improvements	<b>Low</b>	<b>\$50,000</b>
Safety/Crime Prevention/Drug Elimination	<b>Medium</b>	<b>\$550,000</b>
Other (Specify)		
After School Program	<b>Low</b>	<b>\$150,000</b>
<b>Economic Opportunity</b>		
Resident Services/ Family Self Sufficiency	<b>Medium</b>	<b>\$430,000</b>
Other (Specify)		
<b>Total</b>		<b>\$30,374,353</b>

Source: BGHA, PBCHA, PHA

## b. Assisted Housing

### i) Palm Beach County: Local, State or Federally Assisted Housing

The table below lists those assisted housing developments in Palm Beach County that do not qualify as public or Section 8 housing. There were a total of 12,766 assisted units under this category. They include 128 farmworker units and 12,638 subsidized units. The subsidized units are shown in the table by housing types (family, elderly/disabled/homeless or farmworker).

#### **Palm Beach County: Local, State or Federally Assisted Housing**

<b>Housing Types</b>		<b>Development Name</b>	<b>Locality</b>	<b>Total Units</b>	<b>Assisted Units</b>
A.	Assisted Rental Units				
	Family	Covenant Villas	Belle Glade	144	144
		Okeechobee/Osceola Center	Belle Glade	714	714
		Boca Islands East	Boca Raton	52	51
		Emerald Bay Club	Boca Raton	448	90
		Gables Town Colony	Boca Raton	172	172
		Gables Town Place	Boca Raton	312	312
		Ashley Lake Park	Boynton Beach	300	60
		Boynton Terrace	Boynton Beach	89	89
		Clipper Cove	Boynton Beach	384	192
		Green Cay Village	Boynton Beach	160	160
		Reserve at Ashley Lake	Boynton Beach	440	88
		Auburn Trace	Delray Beach	258	258
		Lake Delray	Delray Beach	404	404
		Chelsea Commons	Greenacres	209	104
		Jupiter Homes Corp	Jupiter	18	18
		Mallards Cove	Jupiter	240	240

<b>Housing Types</b>	<b>Development Name</b>	<b>Locality</b>	<b>Total Units</b>	<b>Assisted Units</b>
	Third Housing 401	Jupiter	24	24
	Shell Trace	Jupiter	119	24
	Woodduck Apts.	Jupiter	64	64
	Venetian Isles – Phase I	Lake Park	288	288
	Venetian Isles – Phase II	Lake Park	112	112
	Celtic Apts.	Lake Worth	8	8
	Congress Park	Lake Worth	288	288
	H&K Street	Lake Worth	47	17
	Lakewood Gardens	Lake Worth	6	6
	Portofino Apartments	Lake Worth	270	270
	Worthington	Lake Worth	300	300
	Villas at Cove Crossing	Lantana	95	95
	Amarylis Gardens	Pahokee	44	44
	Sugar Cane Villas	Pahokee	87	87
	Mystic Woods I	Palm Beach Gardens	71	71
	Mystic Woods II	Palm Beach Gardens	92	92
	Broadmoor	Riviera Beach	182	94
	Indian Trace	Riviera Beach	330	330
	Stonybrook Apartments	Riviera Beach	216	216
	South Bay Villas	South Bay	64	64
	Cypress Manor	Tequesta	62	62
	Ballet Villages I	West Palm Beach	49	49
	Ballet Villages II	West Palm Beach	17	17
	Caribbean Villas	West Palm Beach	206	206
	Colony Park	West Palm Beach	130	130
	Lakeshore Landing	West Palm Beach	192	192
	Courtyard on Flagler	West Palm Beach	58	58
	Hampton Court	West Palm Beach	288	288
	Harris Music Loft	West Palm Beach	38	38
	Haverhill Commons-Phase I	West Palm Beach	94	19
	Haverhill Commons – Phase II	West Palm Beach	224	45
	Jay Village	West Palm Beach	6	4
	Lake Crystal	West Palm Beach	336	67
	Lake Shore	West Palm Beach	192	192
	Live Oak Plantation	West Palm Beach	218	218
	Madison Chase	West Palm Beach	230	230
	Malibu Bay	West Palm Beach	264	264
	Mallards Landing	West Palm Beach	163	163

Housing Types		Development Name	Locality	Total Units	Assisted Units
		Palm Grove	West Palm Beach	150	150
		Pinnacle at Abbey Park	West Palm Beach	160	160
		Quail Wood at Live Oak Plantation	West Palm Beach	72	72
		Renaissance	West Palm Beach	344	344
		Rosemary	West Palm Beach	53	53
		Park on Wallis	West Palm Beach	23	10
		Pines on Stacy	West Palm Beach	23	10
		Saddlebrook Apartments	West Palm Beach	192	192
		Springbrook Commons	West Palm Beach	144	144
		Shenandoah Village	West Palm Beach	220	44
		Village Crossing	West Palm Beach	189	38
		Village Place	West Palm Beach	202	41
		Waverly	West Palm Beach	260	260
		Wood Lake	West Palm Beach	224	224
	<b>Subtotal</b>			<b>12,074</b>	<b>9,574</b>
B.	Assisted Rental Units	Glades Pioneer Terrace	Belle Glade	70	70
	Elderly/Disabled/Homeless	Glades Diamond	Belle Glade	85	84
		Quiet Waters	Belle Glade	92	92
		Shirley H. Gould Heritage House	Boca Raton	101	101
		Weinberg House	Boca Raton	105	105
		Boynton Bay	Boynton Beach	240	240
		Groves of Delray	Delray Beach	158	158
		Seagrape Apartments	Jupiter	60	60
		Seventh Housing	Jupiter	32	32
		Lake Worth Towers	Lake Worth	195	195
		Marina Bay	Lake Worth	192	192
		Riverview House	Lake Worth	160	160
		Villa Madonna	Lake Worth	99	99
		Royal Palm Lakes	Pahokee	42	42
		Villa Franciscan	Riviera Beach	85	85
		Ahepa 18 Apartments	West Palm Beach	98	98
		Christian Manor	West Palm Beach	200	200
		El Cid Apartments	West Palm Beach	73	72
		Magnolia Residence	West Palm Beach	252	252
		Palm Beach County Group Home	West Palm Beach	6	6
		Pinnacle Palms	West Palm Beach	152	152
		St. Andrew's Residence	West Palm Beach	182	182

Housing Types		Development Name	Locality	Total Units	Assisted Units
		St. James Residence	West Palm Beach	148	148
		St. Charles Place Manor	West Palm Beach	11	11
		Wedgewood Apartments-Phase I	West Palm Beach	48	48
		Wedgewood Apartments – Phase II	West Palm Beach	32	32
		Windsor Park	West Palm Beach	240	240
	<b>Subtotal</b>			<b>3,066</b>	<b>3,064</b>
C.	Farmworker Housing	In the Pines South	Delray Beach	40	40
		Doveland Villas	Pahokee	88	88
	<b>Subtotal</b>			<b>128</b>	<b>128</b>
	<b>TOTAL</b>			<b>15,268</b>	<b>12,766</b>

Source: Shimberg Center for Housing Studies ([www.shimberg.ufl.edu](http://www.shimberg.ufl.edu))

ii) Income Level and Type of Family Served

The information on income level served is not available for all the assisted units. However, based on the total number of owners, renters, households, and persons assisted with housing using CDBG, HOME and SHIP funds during the October 1, 2005 through September 30, 2009 period, the following could be ascertained concerning income level and type of family served under these programs:

**Income Levels of Persons Served**

Income	Renters	Owners	Total
Extremely Low (0-30%)	17.9%	9.3%	13.8%
Low (31-50%)	20.6%	18%	19.3%
Moderate (51-80%)	61.5%	52.5%	57.2%
Middle (81-120%)	0%	20.3%	9.7%
Total	100%	100%	100%

Source: Consolidated Annual Performance and Evaluation Report (CAPER) FY 2005-06 to FY 2008-09

Of the total renters/assisted, 13.8% were extremely low income, 19.3% were low income, 57.2% were moderate income, and 9.7% were of middle income.

iii) Expected Losses of Assisted Units

Over the course of the previous consolidated planning period (FY 2005-2010), approximately 1,922 assisted housing units were lost due to several factors, such as the expiration of a development's program affordability requirement, or the purchase of a development by a real estate investor, who then proceeded to repay the public assistance used to construct the units and begin to charge market rates for the units.

For the planning period beginning October 1, 2010, it cannot be foreseen if investors will purchase assisted housing developments, however, based on current market conditions, it is not anticipated that assisted housing developments will be purchased by other investors in significant quantities. It is expected that over the course of the consolidated planning period (FY 2010-2015), 495 assisted housing units within nine (9) housing developments will lose their assisted housing status due to the expiration of the development's program related affordability requirements.

### **3. Homeless Inventory**

#### **Inventory of Homeless Facilities and Services**

A number of county agencies provide a variety of services to support the complex needs of the homeless population in Palm Beach County. These needs not only include shelter, for varying lengths of time, but also include basic needs such as food, clothing and transportation. Many agencies provide supportive services, such as case management, medical care, counseling for financial, legal, substance, employment, and life skills, among others. The complexity makes it difficult to provide a brief, user –friendly inventory of facilities and services that meet the emergency shelter, transitional housing, and within Palm Beach County.

In completing the homeless facilities inventory the terms emergency shelter, transitional housing, permanent supportive housing are as defined as the following:

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.” (24 CFR 91.5) Although not stated in the definition, many emergency shelters within the county also provide some services to their clients, such as case management and assisting in locating transitional permanent supportive housing.

Transitional Housing: “A project that is designed to provide housing and appropriate supportive services to facilitate movement to independent living within 24 months, or a longer period approved by HUD.” (24 CFR 91.5)

Permanent Supportive Housing: This term is not defined by the regulations. HCD defines it as housing with supportive services for people who are not able to live independently. By this definition, people require supportive housing not because they are necessarily homeless but because they fall into a special needs population. However, permanent supportive housing providers provide housing to both homeless and non-homeless individuals and families. Information use for the inventory chart of homeless facilities was based on responses to the facility provider survey conducted in conjunction with the 2009 point-in-time count. It should be noted that there may be some overlap in the inventory and the inventory in the non-homeless special needs section of this document.

The following inventory lists emergency shelter, transitional housing facilities and permanent supportive housing facilities within Palm Beach County. The inventory identifies 429 emergency shelter beds, 329 transitional beds, and 505 permanent supportive housing beds.

**HOUSING INVENTORY CHART – EMERGENCY SHELTER**

Program Information				Target Population		Year Round Units/Beds			All Beds			PIT Count	Utilization- on Rate
Provider	Facility	Geo Code	Inventory Code	A	B	Family Units	Family Beds	Individual Beds	Year-Round	Season	Over-flow/ Voucher		
Aid to Victims of Domestic Abuse	Casa Vegso	129099	C	SFHC	DV	9	38	3	41	0	0	12	29%
CARP, Inc.	Homeless Assessment Center	129099	C	SMF		0	0	15	15	0	0	15	100%
Center for Family Services	Program Reach	129099	C	HC		17	68	0	68	0	25	64	94%
Children’s Home Society of Florida	Safe Harbor	129099	C	YMF		0	0	16	16	0	0	11	69%
Faith Hope Love Charity	Stand Down House	129099	C	SM	VET	0	0	16	16	0	2	16	100%
FL Resource for Women & Children	FL Resource for Women & Children Emergency Shelter	129099	C	SFHC	DV	6	13	2	15	0	45	15	100%
Operation Hope	Project HOME	129099	C	SFHC		4	9	6	15	0	0	10	67%
PBC Board of County Commissioners	H.O.T. Team Beds	129099	C	SMF		0	0	81	81	0	0	81	100%
The Lord’s Place	Recovery Center	129099	C	SM		0	0	30	30	0	0	29	97%
The Lord’s Place	Family Interim Program	129099	C	HC		13	64	0	64	0	2	37	58%

**HOUSING INVENTORY CHART – EMERGENCY SHELTER**

Program Information				Target Population		Year Round Units/Beds			All Beds			PIT Count	Utilization- on Rate
Provider	Facility	Geo Code	Inventory Code	A	B	Family Units	Family Beds	Individual Beds	Year-Round	Season	Over-flow/ Voucher		
Family Promise of Southern Palm Beach County	Family Promise of Southern Palm Beach County	129099	N	HC		4	14	0	14	0	0	13	93%
YWCA of PBC	Harmony House	129099	C	SFHC	DV	5	45	9	54	0	0	39	72%

**HOUSING INVENTORY CHART – TRANSITIONAL HOUSING**

Program Information				Target Population		Year Round Units/Beds			All Beds	PIT Count	Utilization Rate
Provider	Facility	Geo Code	Inventory Code	A	B	Family Units	Family Beds	Individual Beds	Year-Round		
Aid to Victims of Domestic Abuse	Transitional Housing	129099	C	SFHC	DV	8	31	1	32	21	66%
Children’s Home Society of Florida	Transitions Home	129099	C	HC		2	12	0	12	7	58%
Faith Hope Love Charity	Stand Down House	129099	C	SM	VET	0	0	21	21	15	71%
Gulfstream Goodwill Industries	Project Success	129099	C	SMF		0	0	30	30	30	100%
Housing Partnership, Inc.	Crossroads	129099	C	SMF		0	0	9	9	7	78%
Housing Partnership, Inc	Recovery Village	129099	C	HC		5	20	0	20	13	65%
Oakwood Center of the Palm Beaches	Phoenix I	129099	C	SMF		0	0	19	19	19	100%
Courage to Maintain Sobriety	Courage to Maintain Sobriety	129099	N	SM		0	0	8	8	6	75%
Salvation Army	Center of Hope	129099	C	SMF		0	0	85	85	83	98%
YWCA of Palm Beach County	Harmony House West	129099	C	HC	DV	10	46	0	46	35	76%
Christ Fellowship	Villages of Hope	129099	N	SMF		0	0	12	12	9	75%

**HOUSING INVENTORY CHART – TRANSITIONAL HOUSING**

Program Information				Target Population		Year Round Units/Beds			All Beds	PIT Count	Utilization Rate
Provider	Facility	Geo Code	Inventory Code	A	B	Family Units	Family Beds	Individual Beds	Year-Round		
Church											
JAY Ministries	JAY Ministries	129099	N	SM		0	0	20	20	19	95%
Vita Nova of Renaissance Village	Vita Nova Independent Living	129099	N	SMF		0	0	15	15	14	93%

**HOUSING INVENTORY CHART – PERMANENT SUPPORTIVE HOUSING**

Program Information				Target Population		Year Round Units/Beds			All Beds	PIT Count	Utilization Rate
Provider	Facility	Geo Code	Inventory Code	A	B	Family Units	Family Beds	Individual Beds	Year-Round		
Adopt-A-Family of the Pam Beaches	Project Safe I	129099	C	SFH C	DV	32	128	0	128	100	78%
Adopt-A-Family of the Pam Beaches	Reynolds Gardens	129099	N	HC		9	46	0	46	24	52%
Adopt-A-Family of the Pam Beaches	Bridges to Success	129099	U	HC		11	56	0	56	0	0%
Gulfstream Goodwill Industries	Project Succeed 1	129099	C	SMF		0	0	12	12	12	100%
Gulfstream Goodwill Industries	Project Succeed II	129099	C	SMF		0	0	12	12	11	92%
Gulfstream Goodwill Industries	Project Succeed 3	129099	C	SMF		0	0	8	8	8	100%
Gulfstream Goodwill Industries	Project Succeed 4	129099	N	SMF		0	0	2	2	2	100%
Gulfstream Goodwill Industries	Project Succeed 4	129099	N	SMF		0	0	30	30	9	30%
Oakwood Center of the Palm Beaches	Project Home III	129099	U	SMF		0	0	7	7	0	0%
Oakwood	Flagler Project	129099	C	SMF		0	0	15	15	15	100%

**HOUSING INVENTORY CHART – PERMANENT SUPPORTIVE HOUSING**

Program Information				Target Population		Year Round Units/Beds			All Beds	PIT Count	Utilization Rate
Provider	Facility	Geo Code	Inventory Code	A	B	Family Units	Family Beds	Individual Beds	Year-Round		
Center of the Palm Beaches											
Oakwood Center of the Palm Beaches	Project Home	129099	C	SMF		0	0	17	17	17	100%
Oakwood Center of the Palm Beaches	Project Home II	129099	C	SMF		0	0	8	8	8	100%
Oakwood Center of the Palm Beaches	Project Northside	129099	U	SMF		0	0	7	7	0	0%
Operation Hope	Project HOME	129099	N	SF		0	0	4	4	4	100%
Operation Hope	Rebirth House	129099	C	SM		0	0	8	8	8	100%
PBC BCC	ALF Program	129099	C	SMF		0	0	21	21	21	100%
Windsor Estates	Windsor Estates	129099	N	SM	VET	0	0	12	12	11	92%
The Lord's Place	Joshua House	129099	C	SM		0	0	20	20	18	90%
The Lord's Place	Project Family Care	129099	C	HC		24	84	0	84	70	83%
The Lord's Place	Operation-Home Ready	129099	N	SM		0	0	8	8	8	100%

**KEY:**

**Target Population A**

CO: couples/no children

HC: households with children

SF: single female

SFHC: single females and households with children

SM: single men

SMACK: single males and households with children

SMF: single males and females

SMF+HC: single males/females plus household with children

YF: youth females (under age 18)

YM: youth males (under age 18)

YMF: youth males and females (under age 18)

**Target Population B**

DV: Domestic Violence Victims

VET: Veterans

HIV: HIV/AIDS population

**Inventory Type**

C: Current Inventory

N: New Inventory

U: Under development

### Homeless Service Activities

The following inventory lists the fundamental service components of Palm Beach County’s Continuum of Care. The inventory describes the prevention, outreach and supportive services that available to homeless individuals and families and those individual and families that are at risk of becoming homeless.

<b>Component</b>	<b>Homeless Prevention</b>
<b>Services In Place</b>	Rent and Mortgage Assistance
<b>Service Provider(s)</b>	Adopt-A-Family of the Palm Beaches, American Red Cross, Care Ministries, Catholic Charities, Children’s Case Management Organization, Community Caring Center of Boynton Beach, Farmworkers Coordinating Council, Center for Family Services, Coalition for Independent Living Options (CILO), Palm Beach County Division of Human Services, Housing Partnership, Urban League of Palm Beach County, The Lord’s Place, Salvation Army, Ruth Rales Jewish Family Services
<b>Services Planned</b>	In some instances, person may receive up to three months assistance
<b>How persons access/receive assistance</b>	Persons contact the provider service agency and complete the needs assessment intake and provide the required documentation (e.g. mortgage default notice, three day rent due notice).
<b>Services In Place</b>	Utility Assistance
<b>Service Provider(s)</b>	Adopt-A-Family of the Palm Beaches, American Red Cross, Care Ministries, Catholic Charities, Children’s Case Management Organization, Community Caring Center of Boynton Beach, Farmworkers Coordinating Council, Center for Family Services, Palm Beach County Division of Human Services, Housing Partnership, Urban League of Palm Beach County, The Lord’s Place, Salvation Army
<b>Services Planned</b>	In some instances, person may receive assistance for utility re-connection fees.
<b>How persons access/receive assistance</b>	Persons contact the provider service agency and complete the needs assessment intake and provide the required documentation (e.g. past due final notice for utility)

<b>Component</b>	<b>Rapid-Re-Housing</b>
<b>Services In Place</b>	Rental assistance which may include required deposits which will assist persons to be quickly re-housed and stabilized.
<b>Service Provider(s)</b>	Adopt-A-Family of the Palm Beaches Family Empowerment Coalition. This Coalition is a partnership of the following eleven non-profit agencies: Adopt-A-Family of the Palm Beaches, Aid To Domestic Abuse (AVDA), Center for Family Services, Children's Home Society, Families First, Farmworkers Coordinating Council, Legal Aid Society of Palm Beach County, The Lord's Place, NOAH-Neighbors Org. for Adequate Housing, Salvation Army, YWCA of Palm Beach County, Consumer Credit Counseling Services
<b>Services Planned</b>	Rental assistance along with any other required deposits and fees which are needed in order for the household to move into the identified housing unit.
<b>How persons access/receive assistance</b>	Priority is given to those persons residing in emergency or transitional housing facilities that are employed or have a source of income that is less than 50% AMI and are not in need of permanent supportive housing. Households are assigned a Housing Specialist who will assist the family in identifying and obtaining affordable adequate housing. Families will also be assigned a family advocate who will work with the household to ensure the household is able to maintain and sustain adequate housing.

<b>Component</b>	<b>Out Reach Services</b>
<b>Outreach for homeless persons living on the street</b>	Outreach services include referrals to emergency shelters, mental health facilities, substance abuse centers and medical facilities. Many times individuals are physically brought to the facilities by members of the Homeless Outreach Team (HOT Team) or by policing units. Agencies providing direct outreach services to individuals living on the street include 211 Crisis Line, Oakwood Center of the Palm Beaches, Veterans Medical Center, South County Mobile Crisis and the Homeless Outreach team (HOT) Team. HMIS, Palm Beach County's CMIS system, monitors shelter bed availability and allows for direct referrals for families and individuals.
<b>Outreach activities for other homeless persons</b>	Outreach services include referrals to emergency shelters, transitional housing facilities, support services, mental health facilities, substance abuse centers, veteran's services, and medical facilities. Agencies proving outreach services to other homeless persons include the Domestic Violence Hot Line, 211 Crisis Line, Elder Hot Line, and the Veteran Medical Center. HMIS, Palm Beach County's CMIS system, monitors shelter bed availability and allows for direct referrals for families and individuals.
<b>Outreach Services Planned</b>	Current outreach services to the homeless living on the street as well as other homeless individuals and families will continue. The number of referrals as well as assessments for the homeless population should increase with the opening of the Homeless Resource Center.
<b>How persons access/receive assistance</b>	Priority is given to those persons residing in emergency or transitional housing facilities that are employed or have a source of income that is less than 50% AMI and are not in need of permanent supportive housing.

	Households are assigned a Housing Specialist who will assist the family in identifying and obtaining affordable adequate housing. Families will also be assigned a family advocate who will work with the household to ensure the household is able to maintain and sustain adequate housing.
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<b>Component</b>	<b>Supportive Services</b>
<b>Services In Place</b>	The following is a listing of the support services that are offered by many of the non-profit agencies to the homeless population include but are not limited to the following: case management, life skills, alcohol and drug abuse treatment, mental health treatment, Aids/HIV related treatment, education, financial education, employment assistance, child care and transportation. Many of the agencies offer one on one case management as well as group counseling sessions. Alcohol and drug treatment services are also offered on a personal basis as well as in group counseling sessions. Many of the agencies host AA and/or NA meetings. are conducted at various agencies. Life skills training is offered at many of the emergency and transitional housing facilities as well as GED and job skills training. Child care services are offered on location at some of the transitional and permanent supportive living facilities. Most agencies will provide bus passes for transportation to those individuals who have transportation needs Mobile Crisis and the Homeless Outreach team (HOT) Team. HMIS, Palm Beach County's CMIS system, monitors shelter bed availability and allows for direct referrals for families and individuals.
<b>Supportive Services Planned</b>	While the kind of supportive services to the homeless population will remain constant, the volume of supportive services is expected to increase with the opening of the Homeless resource Center as many more homeless persons will have access to such services.
<b>How persons access/receive assistance</b>	Although supportive services are offered to the homeless population as a whole, the majority of those who receive supportive services are individuals and families who are currently accessing other homeless services (e.g. reside in shelters, 211 referrals, discharge from medical facility). Those that require such services access the system by utilizing 211 crisis line.

#### **4. Inventory of Special Need Facilities and Services**

There are a number of agencies in the County serving Special Needs Populations. Unfortunately, there is no all-inclusive inventory of supportive housing or service providers to meet those special needs. Furthermore, even if an inventory of these services did exist, it would be somewhat inaccurate, because it would be unable to quantify the many individuals in the County being cared for at home by relatives.

Nevertheless, what follows is an inventory of Special Needs providers in the County based on available information. Some of the providers deal only with a single, discrete population; others may serve multiple populations. Moreover, some of the agencies only provide shelter, while others provide may provide a range of services, including advocacy; case management; mental health services; etc.

1. Elderly and Frail Elderly – According to the Florida Department of Elder Affairs and Palm Beach County 211 Referral program, there are 34 registered organizations providing supportive services to the elderly and the frail elderly in Palm Beach County (Inventory 2). Moreover, there are 124 licensed assisted living facilities (Inventory 3) and 62 licensed nursing homes in Palm Beach County (Inventory 4).
2. Severe Mental Illness – There are 10 organizations in the County serving the Severely Mentally Ill (Inventory 5).
3. Developmentally Disabled – According to Palm Beach County’s Agency for Persons with Disabilities, there are 78 registered group homes throughout the county (Inventory 5).
4. Physically Disabled – There are 21 organizations in the County serving the Physically Disabled (Inventory 6).
5. Persons with Alcohol or Other Addictions – According to the Florida Department of Children and Families and Palm Beach County 211 Referral program, there are 92 registered providers that deal with Substance Abuse and Mental Health issues in Palm Beach County (Inventory 7).
6. Persons with HIV/AIDS – According to Palm Beach County’s Continuum of Care and the Treasure Coast Health Council, there are 39 agencies in the County providing supportive services and/or housing to persons suffering from HIV/AIDS (Inventory 8).
7. Abused and Neglected Children – According to the Domestic Violence Council of Palm Beach County, there are 18 organizations in Palm Beach County serving Abused and Neglected Children (Inventory 9).
8. Victims of Domestic Abuse – According to the Domestic Violence Council of Palm Beach County, there are 34 organizations in Palm Beach County serving Victims of Domestic Violence (Inventory 10).

#### **5. Barriers to Affordable Housing (91.215(H))**

The County, through HCD and the Planning, Zoning and Building Department, will implement the following strategies to ameliorate identified barriers to affordable housing. These strategies

will be aimed at constructing new single-family and multi-family housing units as well as maintaining and extending the life of existing ones. Also, through homebuyer purchase assistance programs, homes not categorized as affordable, and therefore not subject to any affordability restrictions will become so when their purchase is effected with assistance from a homebuyer program.

- In December 2006, Palm Beach County amended the Unified Land Development Code (ULDC) and created a mandatory **Workforce Housing Program (WHP)** intended to increase the supply of housing opportunities for persons employed in Palm Beach County in jobs that residents rely upon to make the community viable, such as police officers, teachers, etc. The program mandates the development and equitable geographic distribution of workforce housing units for low, moderate and middle income households. The program also ensures that there is a minimum affordability period and provides for a density bonus and other incentives.
- Under the WHP, new residential developments in unincorporated Palm Beach County which will produce 10 or more residential units are required to comply with the program. In November 2009, the WHP ordinance was amended by the Board of County Commissioners to allow developers to apply for a density bonus incentive of up to 30% for low residential (1-3 structures per acres) and up to 100% for new medium residential (5 units) through high residential (18 units) developments. In order to receive approval for the incentive, developers are required to sell or rent at least 40% of units as Workforce Housing Units. Since the inception of the ordinance, 3,097 total housing units have been approved, with 1,136 of the units designated as Workforce Housing.
- Concurrent with the WHP, the County also implements an **Affordable Housing Program (AHP)** which is a voluntary program used by a developer seeking additional density for an affordable housing project. An applicant under the AHP elects to provide at a minimum 65% of the total number of dwelling units targeted to households whose incomes are at or below 60% of the Area Median Income (AMI). In any proposal, a maximum of 20% of all units will target incomes of 30% and below the AMI.
- The County will continue to implement the **Traffic Performance Standards Affordable Housing Exception** which was first introduced in 1994. Under this program reduced level of service to the Traffic Performance Standards are granted in order to encourage the geographic dispersal and expansion of affordable housing opportunities. Developments which are mixed use (residential and commercial) developments or are 100% very-low and low-income are eligible to receive this incentive.
- Accessory Affordable Housing in the "INST" Land Use Category provides non-profits and other community based organizations a means to develop very low and/or low income housing on land that has been set aside for public and/or

governmental use but ordinarily has no specific residential density. This provision is important to special needs housing production since most often non-profits or community based groups with institutional land look to include special needs housing in conjunction with their existing operation facility (i.e., church site with elderly housing).

- Zero Lot Line Developments are permitted by Palm Beach County Unified Land Development Code (ULDC) and by a majority of the municipalities in the jurisdiction. This method of land development has become particularly advantageous in the usage of small lots, enabling low- and moderate-income housing builders to reduce costs by utilizing less land. This has also worked particularly well where infill housing has taken place in some of the older city areas throughout the jurisdiction, where existing neighborhoods have been platted with extremely small lot sizes.
- A One-stop Permit Process designed to result in continual improvements to the permit issuance process and an associated level of service is implemented by the Building Division of PZ&B. By lessening the time required for developers to acquire necessary building permits, the one stop permitting process has reduced the time previously required to initiate the construction process. This results in a monetary savings to the developer that may be passed on to prospective low and moderate income homebuyers. Additionally, non-profit agencies attempting to develop affordable housing may also benefit by the enhanced one-stop process.
- The County, through the Housing Element of the Five-Year Comprehensive Plan requires the preparation of an inventory of surplus County owned and other publicly owned land suitable for affordable housing development. This list continues to be prepared and maintained by Palm Beach County's Property and Real Estate Management (PREM) Division and is reviewed annually to identify sites which are suitable for affordable housing development and special needs housing. HCD has utilized surplus properties in its affordable housing activities and anticipates doing so during FY 2010-2015, as well as coordinating the donation of such properties to non-profit housing developers.
- Palm Beach County Water Utilities Department implements the Deferred Payment Program (DPP) which allows existing homeowners to amortize water and sewer hook-up fees over a ten year period. This program was established in 1993 and is designed to assist owners of existing homes, which are currently hooked up to well and septic systems, to hook up to newly expanded or constructed water and sewer systems. The impact fees are paid back over a ten year period with an annual interest rate of eight (8) percent. In order to enter into the program, a lien is required to be placed on the property until the final payment is made. This program reduces the financial impact of the imposed fees while expanding utility services in Palm Beach County.
- In order to make multiple infrastructure improvements affordable to property

owners, the BCC, in November 1995, approved amendments to the Water Utilities Assessment and the Municipal Service Taxing Unit (MSTU) Ordinances. The amendments extended the number of years allowable for assessments to be paid from 10 to 20 years, thereby reducing the financial impact on property owners and contributing to the affordability of housing in the County.

- The County will intensify efforts to partner with other municipalities and private sector agencies to foster the production and/or maintenance of affordable housing. These partnerships will take the form of :
- The County providing land or land with infrastructure to municipalities or private agency(s) which would be responsible for the construction of the affordable units. Affordability would be required as a result of the County’s subsidy contribution.
- The County will continue to offer direct financial assistance to home purchasers who are low and moderate income. Funding for this form of assistance will come from HCD either through Federal programs (HOME, Neighborhood Stabilization), State (SHIP – if available) or County (Housing Finance Authority).
- The County will continue to provide financial assistance to rehabilitate existing homes for owner occupancy by very-low, low, or moderate-income families.
- The County will continue to support developers in their quest to access State and Federal funding and incentives for affordable housing developments by providing letters of support and consistency certifications where appropriate.

**Performance Measure and Summary Table**

<b>Specific Objectives/ Policies</b>	<b>Proposed Activities</b>	<b>Proposed 5YR Accomplishments</b>	<b>Performance Indicator</b>	<b>Proposed Program Resources</b>
10.1 a)	Participate in County initiatives relative to the removal of barriers to affordable housing and de-concentration of affordable housing	Adopt and implement policies relative to the objectives	# of initiatives undertaken	CDBG, HOME and SHIP (if available)
10.1 b)	Coordinate CDBG community development efforts with the provision of affordable housing in CDBG Target Areas	Fund/ support infrastructure improvement and economic development projects in TAs	# of projects funded in TAs	CDBG



## IV. STRATEGIC PLAN

### A. General Priority Needs Analysis and Strategies 92.215 (a) (1)

The Strategic Plan for Palm Beach County describes how the County will achieve the programmatic goals, as set forth by the Community Development Block Grant, Emergency Shelter Grant and HOME Investment Programs, of providing **decent housing**, a **suitable living environment**, and **expanding economic opportunities** for extremely-low, low- and moderate-income residents. This Section summarizes the rationale for setting priorities for allocating investment among different activities and needs, as described in more detailed in the corresponding sections of the Plan. The establishment of priorities assumes that formula grants will continue to be funded at the same levels recorded within the last two (2) years.

#### Decent Housing

The Housing Strategy identifies the housing needs in the jurisdiction, and priorities were assigned based on need. The goal of the Housing Strategy is to preserve and enhance the supply of safe, sanitary, adequate, affordable housing that will meet the needs of the extremely low-low-, and moderate- income residents of Palm Beach County; assist homeless persons obtain affordable housing; assist persons at risk of becoming homeless; increase the supply of supportive housing for persons with special needs; and to provide affordable housing that is accessible to job opportunities.

Palm Beach County proposes to undertake the following activities to address the above-referenced decent housing goal utilizing funds from expected resources:

#### Decent Housing: Availability/Accessibility (DH-1)

- Rehabilitation of rental units
- Rental Assistance
- Acquisition of residential properties to sell units to eligible households
- Provision of transitional housing to homeless persons
- Provision of housing with supportive services
- Provision of housing accessible to persons with disabilities

#### Decent Housing: Affordability (DH-2)

- New production of rental and owner units
- Acquisition of residential properties to rent or lease units to eligible households
- Homebuyer Assistance
- Assistance to homeless persons to move to permanent housing
- Emergency financial assistance and/or legal assistance to prevent homelessness

#### Decent Housing: Sustainability (DH-3)

- Rehabilitation of single-family owner-occupied units

### **Suitable Living Environment**

The Suitable Living Environment Strategy identifies the community development needs in the jurisdiction. Priorities were assigned based on need. The goal of the Suitable Living Environment Strategy is to improve the safety and livability of neighborhoods increasing access to quality public and private facilities and services; reducing the isolation of income groups within a community or geographical area through the spatial de-concentration of housing opportunities for persons of lower income and the revitalization of deteriorating or deteriorated neighborhoods; restoring and preserving properties of special historic, architectural, or aesthetic value; and conservation of energy resources.

Palm Beach County proposes to undertake the following activities to address the above-referenced goal utilizing funds from expected resources:

#### **Suitable Living Environment: Availability/Accessibility (SL-1)**

- Construction of solid waste disposal locations
- Construction/rehabilitation of public facilities for the elderly, persons with disabilities, youth and the homeless.
- Construction/rehabilitation of neighborhood/multipurpose facilities
- Construction/rehabilitation of child care centers

#### **Suitable Living Environment: Affordability (SL-2)**

- N/A

#### **Suitable Living Environment: Sustainability (SL-3)**

- Acquire/or lease (long term) for public purpose
- Demolished dilapidated structures
- Rehabilitate/restore non residential properties of historic, architectural or aesthetic value
- Consult with the State Historic Preservation Officer to document eligible properties of historic significance, prior to rehabilitation or demolition
- Construction/improvement of parks and recreational facilities
- Construction/improvement of parking facilities
- Install water/sewer, sidewalks, drainage systems
- Improve streets
- Fund agencies that provide public services to the elderly, disabled persons, youth, children, abused/neglected children, persons with addictions, and victims of domestic violence.
- Fund agencies that provide emergency shelter and services to homeless persons
- Fund agencies that provide employment/training, and health care services
- Fund agencies that provide fair housing counseling, housing counseling, tenant/landlord counseling, and foreclosure prevention counseling

### **Expanded Economic Opportunities**

The Expanded Economic Opportunities Strategy identifies the actions needed to create and or retain jobs in the jurisdiction. The Strategy strives to establish, stabilize, and expand small

businesses (including micro-businesses); the provision of public services concerned with employment; the provision of jobs involved in carrying out activities under programs covered by this plan to low-income persons living in areas affected by those programs and activities; availability of mortgage financing for low-income persons at reasonable rates using nondiscriminatory lending practices; access to capital and credit for development activities that promote the long-term economic and social viability of the community; and empowerment and self-sufficiency opportunities for low-income persons to reduce generational poverty in federally assisted and public housing.

Palm Beach County proposes to undertake the following activities to address the above-referenced goal utilizing funds from expected resources:

Economic Opportunity: Availability/Accessibility (EO-1)

- Fund agencies that provide employment/training services
- Implement Section 3

Economic Opportunity: Affordability (EO-2)

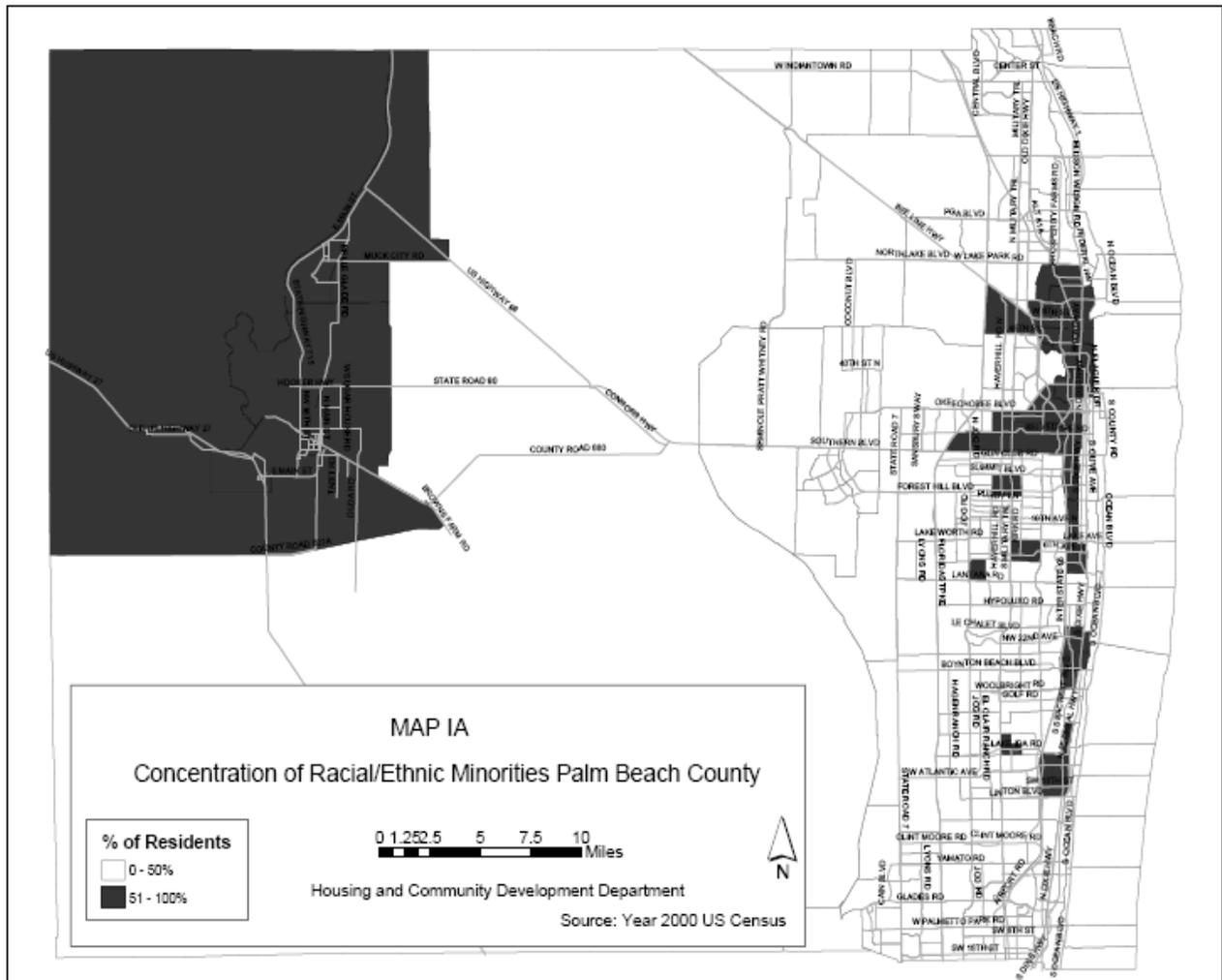
- Implement the First and Second Mortgage Programs under the NSP1 and 2 programs

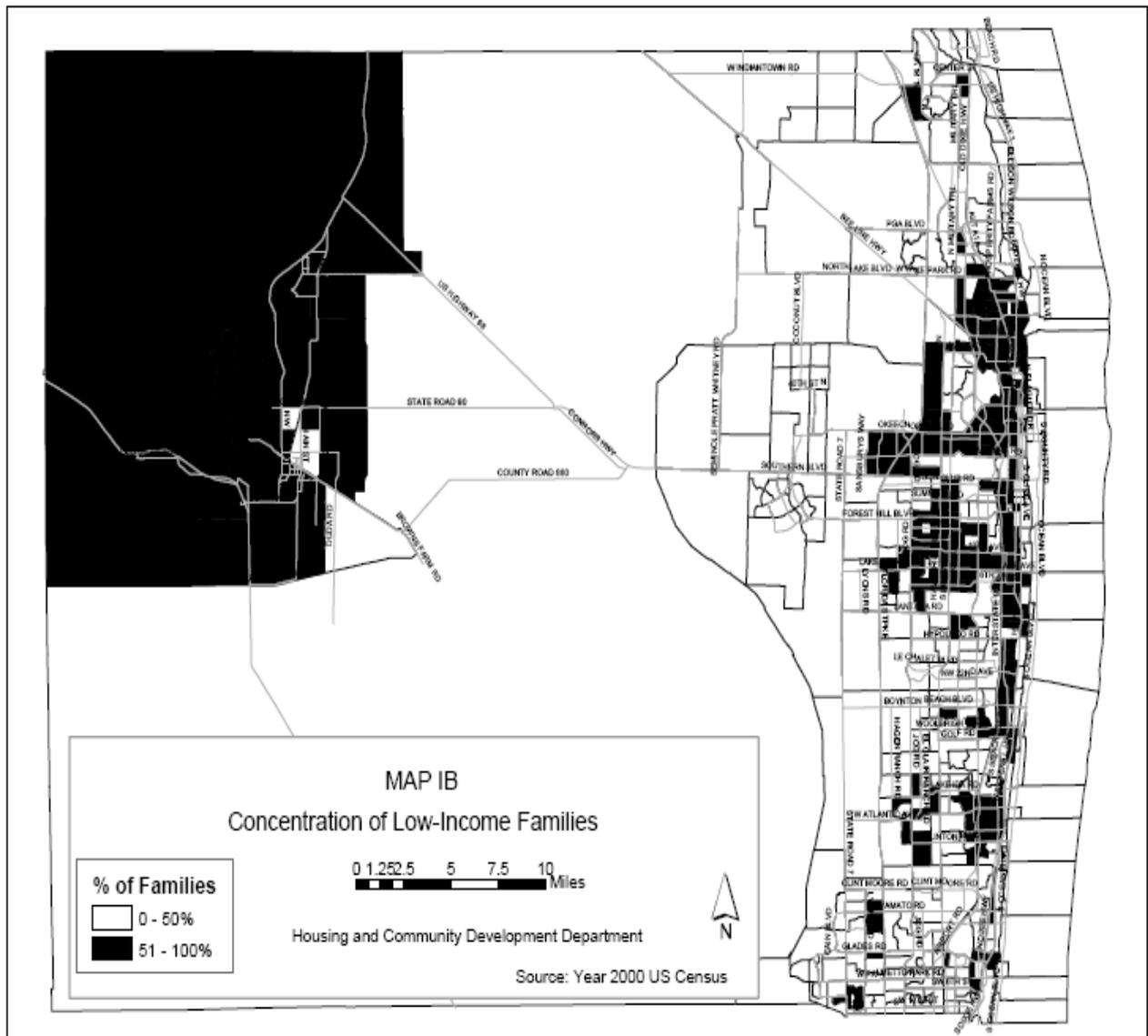
Economic Opportunity: Sustainability (EO-3)

- Rehabilitate/ Improve publicly or privately-owned commercial buildings
- Fund capital improvement projects
- Provide economic development assistance to businesses and access to capital and credit for development
- Provide technical assistance to businesses

# 1. Geographic Distribution

The Palm Beach County Jurisdiction is comprised of unincorporated Palm Beach County and 28 municipalities with which the County has Interlocal Cooperation Agreements. The Palm Beach County Jurisdiction does not include the entitlement cities of West Palm Beach, Boynton Beach, Delray Beach, and Boca Raton. Within unincorporated PBC and the participating municipalities, there are concentrations of low- and moderate- income persons and concentrations of racial/ethnic minorities. Areas of “low-income concentration” are defined as areas wherein the percentage of persons with incomes at or below 80% of the area median income for Palm Beach County, adjusted for family size, exceeds 50% of the total persons residing in that area. This definition includes populations that fall into the very-low-, low-, and moderate-income categories. Areas of “minority concentration” are defined as areas, wherein the total percentage of minority residents, i.e. Black (Non-Hispanic), Hispanic (all races), Asian, Pacific Islander, Native American, mixed-race, and other non-white races exceeds 50% of the total population of that area. The identification of the both areas is based on the most current U.S. Census tract and block group data.





### Identification of Community Development Planning Areas

Consolidated Plan regulations require the jurisdiction to describe the geographic areas in which it will direct assistance, during each program year. The CDBG Program requires that over a period of time specified by the grantee, not to exceed three years (one year for Palm Beach County), not less than 70% of the aggregate CDBG expenditures shall be for activities benefiting low- and moderate-income persons. Consistent with this requirement, priority is given by HCD to eligible projects that assist a higher number of low- and moderate-income persons. For those projects providing assistance on an area benefit basis, the identification of Target Areas provides the necessary information on income and need. HCD has defined Target Areas as geographic areas wherein housing and support activities, capital improvement activities, public service activities, and economic development activities can be undertaken either individually or concomitantly and thereby make a comprehensive impact on housing and community development needs of the area in a relatively short period of time.

In order to identify target areas, HCD undertook the preparation of the *Study to Identify HCD Planning Areas for the Community Development Block Grant Program (2003-09)*. For the FY 2010-15 Five Year Consolidated Plan, the Target Areas identified in that study were recertified and new ones added and existing ones expanded after review of information submitted to verify their qualification as target areas.

Description of the Target Areas includes Census information on social and economic characteristics, such as population, race, income, and employment. Also included is information on land use and condition of housing (collected through the implementation of a windshield survey). Additionally, the Study identifies and describes areas within Palm Beach County with high concentrations of racial/ethnic minorities and/or low-income families.

Determination as a Target Areas does not automatically result in CDBG funding, or make all projects within the area eligible for CDBG funding. The CDBG program ties eligibility to projects rather than areas. Proposed projects are subject to independent evaluation using criteria and guidelines established by HUD and HCD, on a project-by-project basis.

As a precursor to recertifying the existing target areas and establishing new ones, HCD requested all participating municipalities to submit potential Target Areas. HCD also coordinated with the Palm Beach County Countywide Community Revitalization Team (CCRT) and relevant Departments of Palm Beach County to identify potential Target Areas in unincorporated Palm Beach County. As a result of the response to its letter HCD reassessed all of its existing target areas (including the possible reclassification of two municipal target areas, and undertook research to confirm the addition of two (2) new target areas in unincorporated Palm Beach County. Also, three (3) existing municipal target areas will be expanded. A municipality must prove that the potential target area meets certain criteria (described below). If the target area is accepted, the municipality is eligible to receive an annual local entitlement under the County's CDBG Local Entitlement Methodology.

### **Criteria to Establish HCD Planning Areas**

In order to be determined as a CDBG Target Area, an area must meet the following qualifying criteria:

- be a contiguous area;
- comply with HUD's area benefit criterion in that 51% or more of the residents are low/mod income persons, preferably to include Pocket of Poverty Census Blocks;
- have not less than 60% residential land uses;
- have a concentration of structures in need of rehabilitation or demolition;
- exhibit a need for capital improvements; and
- meet the established size criteria as follows:
  - For the Glades Area – be a size not less than .05 sq. mile and not larger than .50 sq. mile;
  - For the Eastern/Central Palm Beach County: be a size not less than .10 of a square mile and not exceeding 1 square mile.

Areas located in municipalities which meet these criteria are categorized as Category II Planning Areas. Areas located in unincorporated Palm Beach County which meet these criteria are categorized as Category III Planning Areas.

The Study identified three categories of planning areas. All areas considered by HCD for Target Area designation (areas submitted by the 28 municipalities with Interlocal Cooperation Agreements with the County and 23 unincorporated areas identified by HCD, the CCRT or Palm Beach County Departments) were placed into one of these three categories. The areas were placed into categories based on the following:

**Category I Planning Areas:** This category includes those municipalities that have entered into an Interlocal Agreement with the County but do not contain an identified geographic area which meets the minimum requirements (i.e. concentration of low- or moderate-income persons, concentration of substandard housing, and/or a need for capital improvements) to be designated a CDBG Target Area.

Currently, the following 19 municipalities are considered Category I:

- City of Atlantis
- Town of Briny Breezes
- Town of Cloud Lake
- Town of Glen Ridge
- Town of Gulf Stream
- Town of Haverhill
- Town of Hypoluxo
- Town of Juno Beach
- Town of Lake Clarke Shores
- Town of Lantana
- Town of Manalapan
- Village of North Palm Beach
- City of Palm Beach Gardens
- Town of Palm Beach Shores
- Village of Palm Springs
- Village of Royal Palm Beach
- Town of South Palm Beach
- Village of Tequesta
- Village of Wellington

Category I municipalities are not precluded from applying for CDBG funds, provided they submit an application for eligible projects that need a CDBG National Objective. Such municipalities will be invited to apply but will not be eligible to receive an entitlement under the County's CDBG Local Entitlement Methodology (described in detail below). Where applicable, funding recommendations will be based on project eligibility, national objective, and the contribution (i.e., proportionate share) of the municipality to the overall grant.

**Category II Planning Areas:** – This category includes those municipalities that have entered into an Interlocal Agreement with the County, and have an identified target area that meets the minimum requirements for determination as a CDBG Target Area (i.e. concentration of low- or moderate-income persons, concentration of substandard housing, and/or a need for capital improvements).

HCD has identified the following nine (9) *Category II Planning Areas*:

- City of Belle Glade
- City of Greenacres
- Town of Jupiter
- Town of Lake Park

- City of Lake Worth
- Town of Mangonia Park
- City of Pahokee
- City of Riviera Beach
- City of South Bay

Category II municipalities are only allowed to establish one (1) Target Area within their boundaries.

***Category III Planning Areas:*** This category includes unincorporated areas of Palm Beach County which have attained the minimum standard established for determination as a CDBG Target Area, (i.e. concentration of low- or moderate-income persons, concentration of substandard housing, and/or a need for capital improvements). Category III Planning Areas are within the County’s Jurisdiction and therefore there is no requirement for an Interlocal Cooperation Agreement.

HCD has identified the following 23 Category III Planning areas:

- Belvedere Homes is part of the Westgate Belvedere Homes Community Redevelopment Agency, west of the City of West Palm Beach.
- Canal Point is north of the City of Pahokee, along the SR 715 corridor.
- Dale Road Area is located in central Palm Beach County south of Canal 9 Road, between Military Trail and Kirk Road, North of Park Lane.
- Dyson Circle/Dillman Heights is in central Palm Beach County and is an Acute Development Region, in the NW quadrant of Military Trail and Summit Boulevard.
- Gramercy Park encompasses two residential neighborhoods on the western edges of both West Palm Beach and Riviera Beach, in the vicinity of 45<sup>th</sup> Street and Haverhill Road.
- Holt Estates/Pine Air is located in a Core Development Region, south of Summit Boulevard and West of Kirk Road.
- Knotty Pine Acres/Pine Ridge lies north of the Town of Haverhill, west of Military Trail.
- Lake Worth Corridor Central forms part of the core of the Lake Worth Corridor, between Congress Avenue and Military Trail, which has been the focus of intense revitalization efforts.
- Lake Worth Corridor East is an area of older subdivisions and plats, characterized by varied land uses, and located north of Lake Worth Road and east of Congress Avenue.
- Lake Worth Corridor North is a group of residential neighborhoods located west of the City of Lake Worth, abutting the Lake Worth Corridor Central’s northern boundary.
- Lake Worth Corridor South (A) is an area of several subdivisions located west of the City of Lake Worth, located south of Lake Worth Road between Congress Avenue and Military Trail.
- Lake Worth Corridor South (B) encompasses several subdivisions west of the City of Lake Worth, extending south from the Lake Worth Corridor South (A) area to the L-14 Canal.

- Limestone Creek has been a Neighborhood Strategy Area since 1991 and an HCD Target Area since 1997, and is located west of the Town of Jupiter and north of Indiantown Road.
- Raderville/Okeechobee Center is located south of the city limits of Belle Glade on SR 80.
- Ranch Haven/Laura Lane is a corridor bisected by Purdy Lane west of Haverhill Road.
- San Castle is located north of Boynton Beach, between Seacrest Boulevard and Dixie Highway/US-1.
- Schall Circle is located west of the City of West Palm Beach, north of Okeechobee Boulevard and West of Military Trail.
- Seminole Manor is located west of Congress Avenue and south of Lantana Road.
- Southern Boulevard Pines/Royal Palm Estates is located between Haverhill and Drexel Roads, north of Southern Boulevard/SR 80.
- Streamline/Fremd Village/Padgett Island is five separate housing developments south of the municipal boundary of Pahokee, in the vicinity of US 441 and State Market Road.
- Wallis Road area is located at the Northeast corner of Southern Boulevard and Jog Road.
- Westgate, composed of Westgate Estates, is located immediately north of Belvedere Homes (see #1).
- Whispering Pines/Sky Ranch is located in the central portion of the County, south of Gun Club Road and east of Military Trail.

### **Description of Target Areas**

Categories II and III Target Areas are described below. The description includes the census tract(s), information concerning income levels, minority concentration, and housing conditions. Information is based on the windshield survey performed for the preparation of the Six Year Study and the subsequent windshield survey conducted during the preparation of the FY 2010-15 Five-Year Consolidated Plan. The table below summarizes the characteristics of the Category II Target Areas including the capital improvements and services needed.

**Summary of Category II Target Areas**

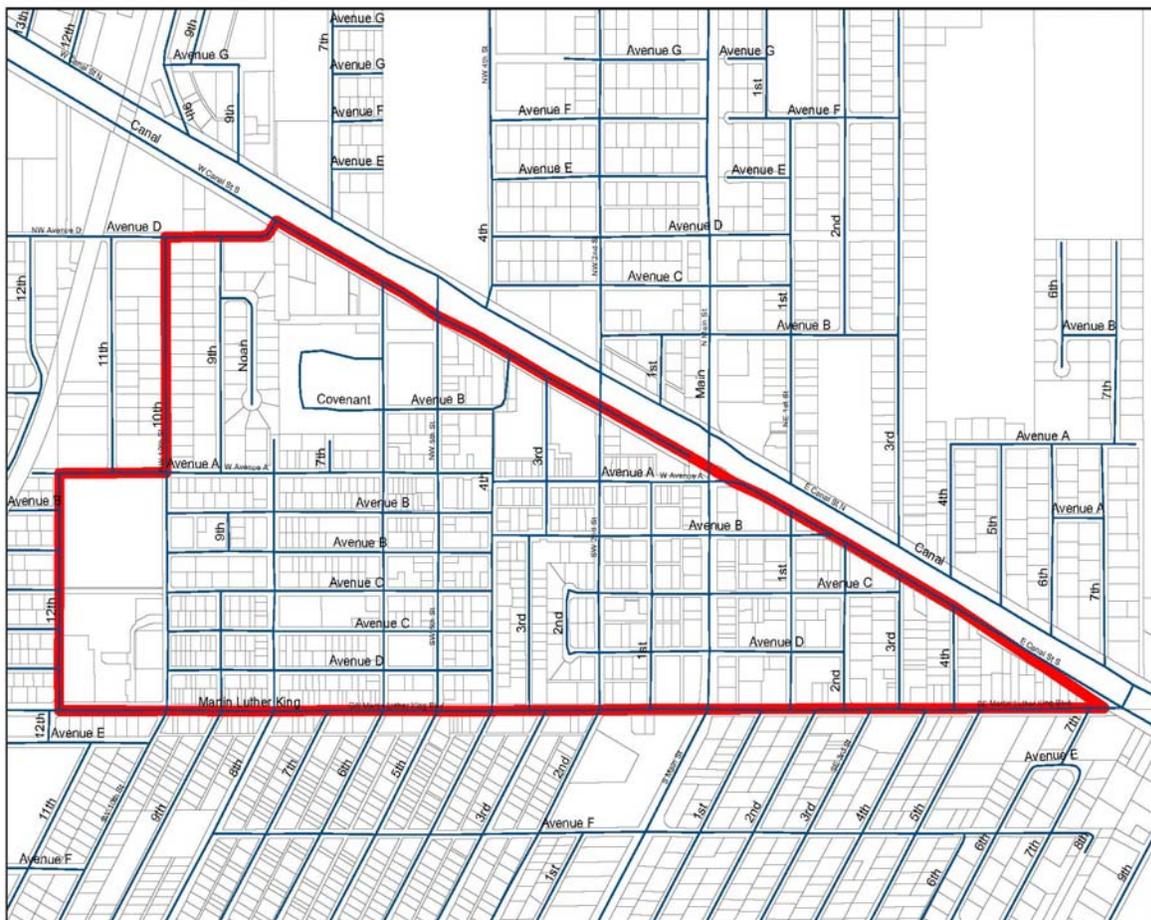
Target Area	L/M Income %	Residential %	Condition of Housing Stock %			Capital Improvements and Services Needed
			Sound	Extent of Deterioration		
				Minor	Major	
Belle Glade	79	60	13	30	57	Drainage, sidewalk, lighting, parks, community center
Greenacres	59	98	51	46	3	Sewer, drainage, sidewalks, lighting, parking, parks
Jupiter	54	92	55	42	3	Sidewalks, housing rehabilitation
Lake Park	64	91	32	63	4	Street repaving, parks, housing rehabilitation
Lake Worth	75	82	40	49	11	Comprehensive street/ROW reconstruction, sidewalks, lighting, parks, sewer, water treatment improvements
Pahokee	73	80	22	40	38	Comprehensive street/ROW reconstruction, drainage, sewer, sidewalks, neighborhood facilities, water lines
Riviera Beach	75	86	33	49	18	Sidewalks, hydrants, parks
South Bay	76	90	14	25	62	Drainage, reconstruction of streets & sidewalks, housing rehabilitation, demolition
Mangonia Park	64	78	47	51	2	Sewer, water service including fire hydrants, sidewalks, reconstruction of streets

## Category II Target Areas

City of Belle Glade Target Area: The target area is located in Census Tract (CT) 82.01, Block Groups (BG) 2, 3, 4, 5, 6; in CT 82.02, BG 1; and CT 82.03, BG 2. The area is bounded on the north by Northwest Avenue D; on the east by East Canal Street South; on the west by Southwest 12<sup>th</sup> Avenue and Northwest 10<sup>th</sup> Avenue; and on the south by Martin Luther King, Jr. Boulevard. The area is included in Range 37, Township 43, Section 31, and occupies roughly 0.29 square miles.

The estimated percentage of low/mod income persons in the area is 79.4%. Of the area's population, roughly 367 are White (6.1%); 3971 are Black (65.6%); and 716 are of other races (11.8%). In addition, approximately 996 persons (16.5%) are of Hispanic origin.

Of 2347 housing units, 345 (14.7%) are overcrowded. Furthermore, 13.0% are categorized as “sound”; 29.9% exhibit “minor deterioration”; 39.2% exhibit “major deterioration”; and 18.0% are “dilapidated.”



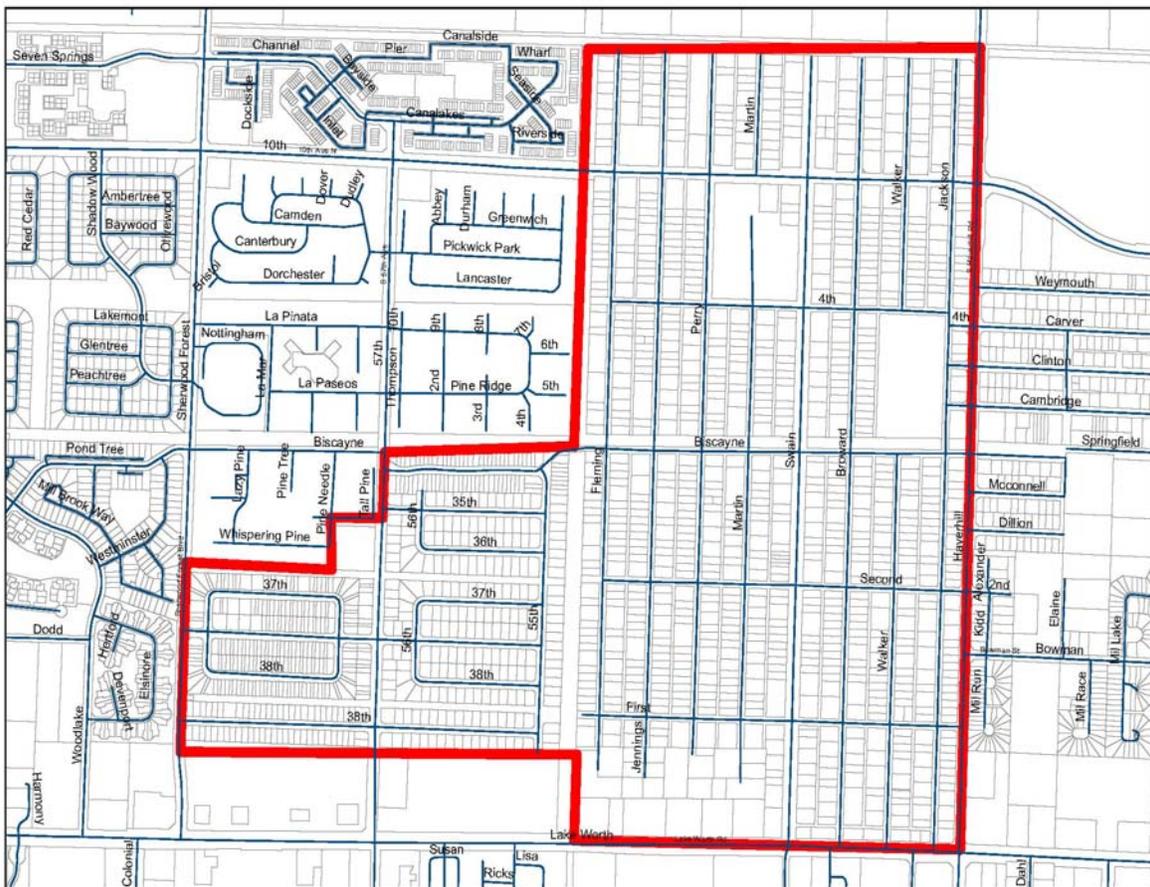
City of Belle Glade Target Area

Source: 2000 US Census  
Palm Beach County GIS

City of Greenacres Target Area: The target area is located in CT 47.04 and includes all or portions of BG 1, 2 and 3 and in CT 47.05 and includes all or portions of BG 1 and 2. It is roughly bounded on the north by the L-10 Canal; on the east by Haverhill Road; on the south by Lake Worth Road; and on the west by Sherwood Forest Blvd. The area is included in Range 42, Township 44, Section 23, and is approximately 0.63 square mile in size.

The estimated percentage of low/mod income persons in the area is 59.3%. Of the area's population, roughly 8,156 are White (77.3%); 788 are Black (7.5%); and 1,601 are of other races (15.2%). In addition, approximately 3,616 persons are of Hispanic origin (34.3%).

Of 4,296 housing units, 547 (12.7%) are overcrowded. Furthermore, 51.0% are categorized as “sound”; 46.0% exhibit “minor deterioration”; 3.0% exhibit “major deterioration”; and 0.0% are “dilapidated.”



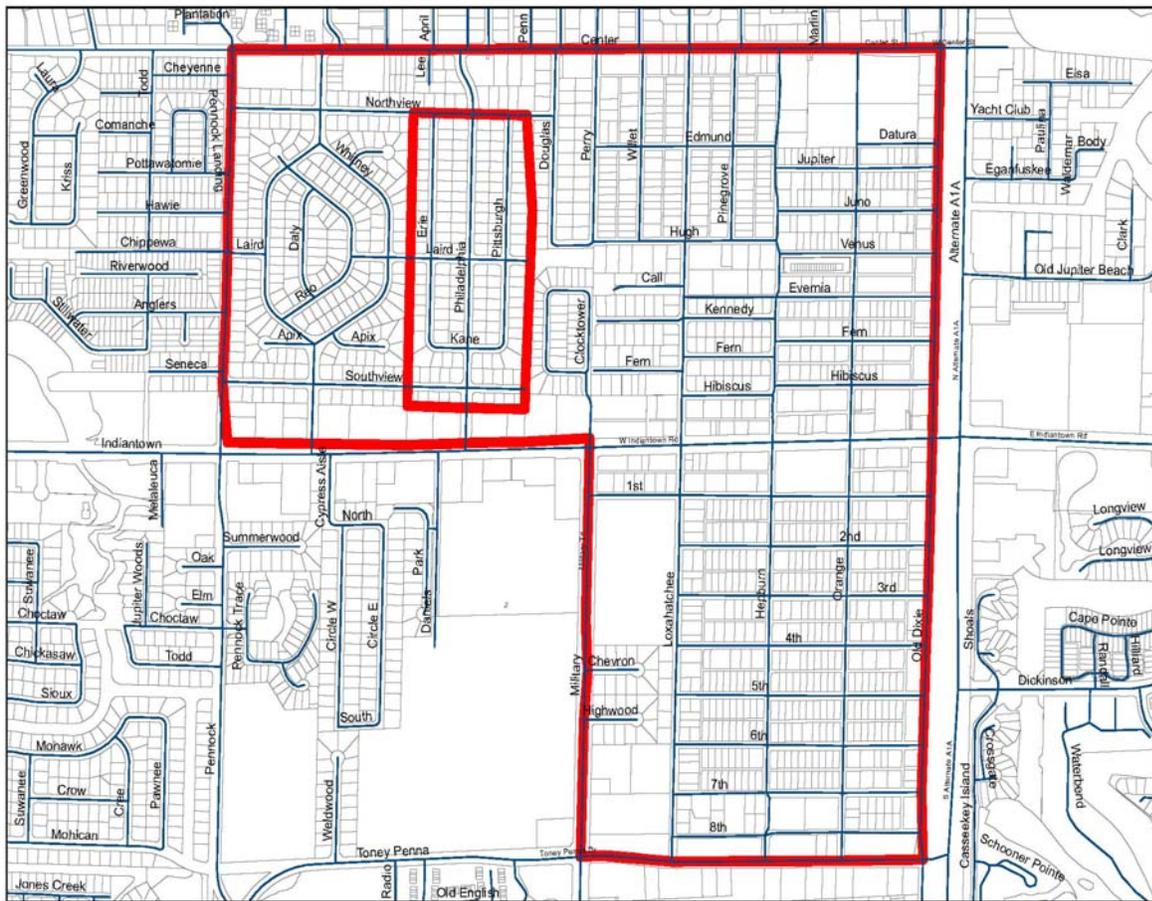
City of Greenacres Target Area

Source: 2000 US Census  
Palm Beach County GIS

**Town of Jupiter Area:** The target area is located in CT 2.02 and includes all or portions of BG 2 and BG 4 and in CT 2.05 and includes all or portions of BG 2. It is bounded on the north by Center Street; on the east by Old Dixie Highway; on the south by Tony Penna Drive; and on the west by N. Pennock Lane. The area is included in Range 42, Township 41, Section 1, and is approximately 0.72 square mile in size.

The estimated percentage of low/mod income persons in the area is 53.8%. Of the area's population, roughly 4,814 are White (88.1%); 106 are Black (1.9%); and 547 are of other races (10.0%). In addition, approximately 1,271 persons are of Hispanic origin (23.2%).

Of 2,119 housing units, 199 (9.4%) are overcrowded. Furthermore, 54.6% are categorized as “sound”; 42.3% exhibit “minor deterioration”; and 3.1% exhibit “major deterioration”.



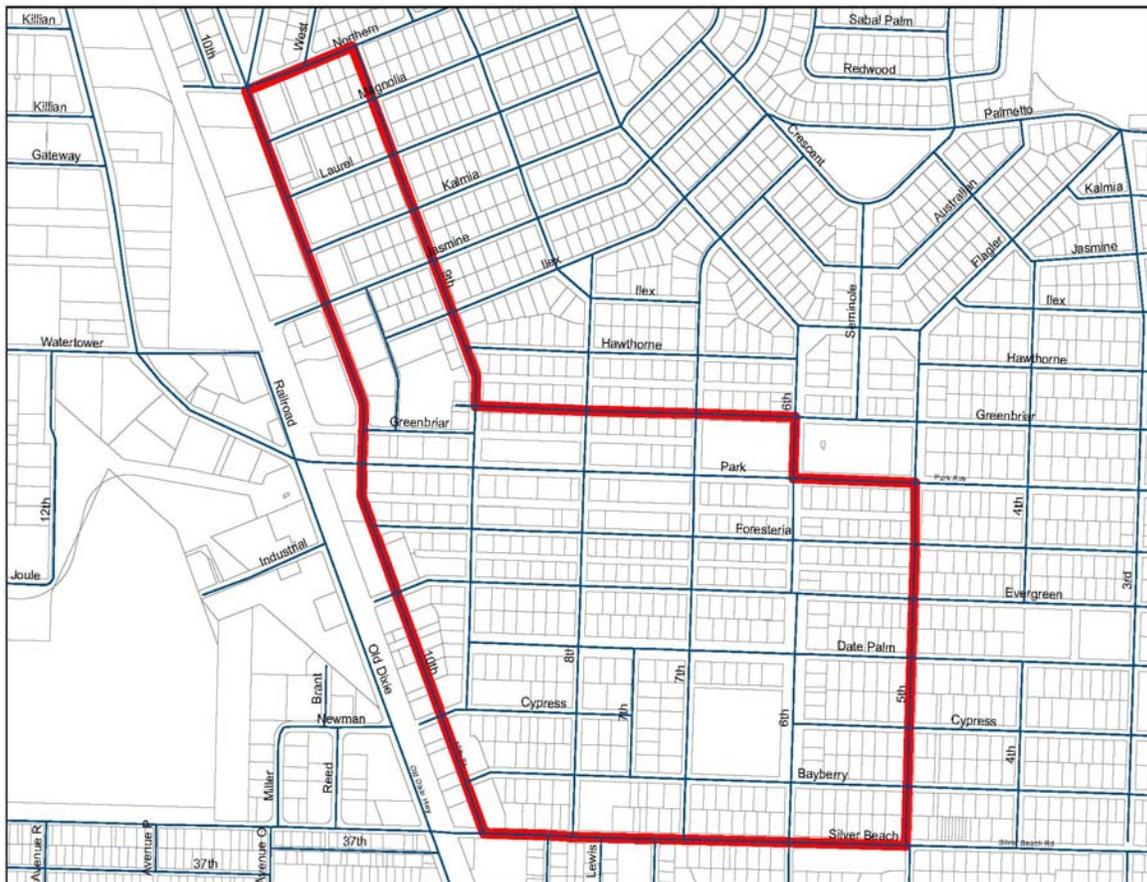
**Town of Jupiter Target Area**

Source: 2000 US Census  
Palm Beach County GIS

Town of Lake Park Target Area: The target area is located in CT 11.01 and includes all or portions of BG 5, 6, and 7. It is bounded on the northeast by 9<sup>th</sup> Street; on the north by Park Avenue from 5<sup>th</sup> to 6<sup>th</sup> Street, and Greenbriar Drive from 6<sup>th</sup> to 9<sup>th</sup> Street; on the east by 5<sup>th</sup> Street; on the south by Silver Beach Road; on the southwest by 10<sup>th</sup> Street and Old Dixie Highway; and on the northwest by Northern Drive. The area is included in Range 43, Township 42, Sections 20 and 21, and is approximately 0.32 square mile in size.

The estimated percentage of low/mod income persons in the area is 64.1%. Of the area's population, approximately 1002 are White (27.8%); 2174 are Black (60.4%); and 423 are of other races (11.8%). In addition, approximately 192 persons are of Hispanic origin (5.3%).

Of 1242 housing structures, 187 (15.1%) are overcrowded. Further, 32.3% are categorized as “sound”; 63.3% exhibit “minor deterioration”; 4.4% exhibit “major deterioration”; and 0% are “dilapidated.”



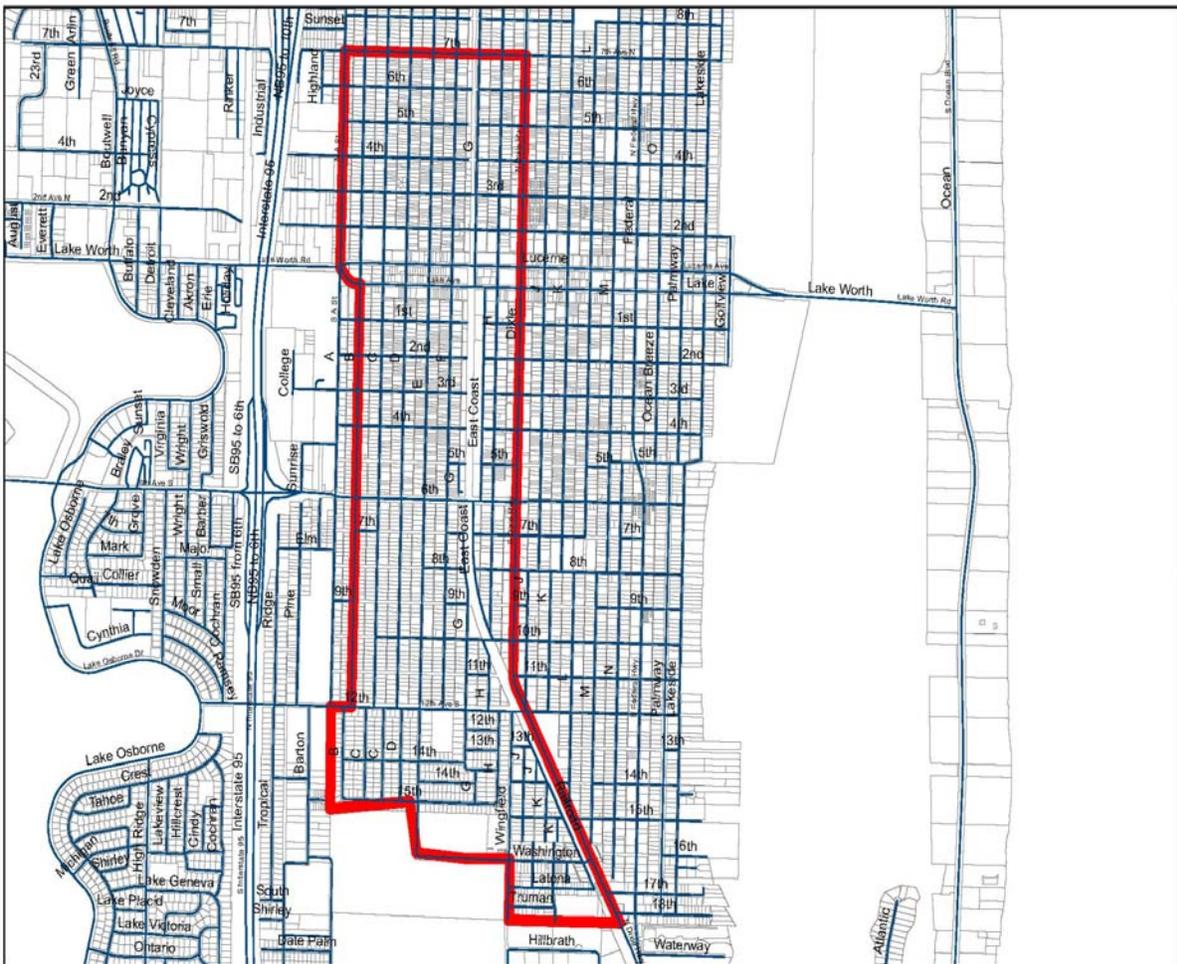
**Town of Lake Park Target Area**

Source: 2000 US Census  
Palm Beach County GIS

**City of Lake Worth Target Area:** The target area is located in CT 44.02, 51, 52.01, and 52.02, and includes all or part of BG 1,2,3,4, and 5. The area is bounded on the north by 7th Avenue North; on the east by Dixie Highway; and the south by the Town of Lantana municipal limits; and on the west by South “B” Street and North and South “A” Street. The area is included in Range 43, Township 44, Sections 21, 28, 33 and 34, and is approximately 1.0 square mile in size.

The estimated percentage of low/mod income persons in the area is 75.4%. Of the area's population, approximately 7077 are White (46.3 %); 4561 are Black (29.9%); and 3637 are of other races (23.8%). In addition, approximately 5694 persons (37.3%) are of Hispanic origin.

Of 6003 housing structures, 1353 (22.5%) are overcrowded. Further, 39.9% are categorized as “sound”; 48.8% exhibit “minor deterioration”; 9.7% exhibit “major deterioration”; and 1.6% are “dilapidated.”



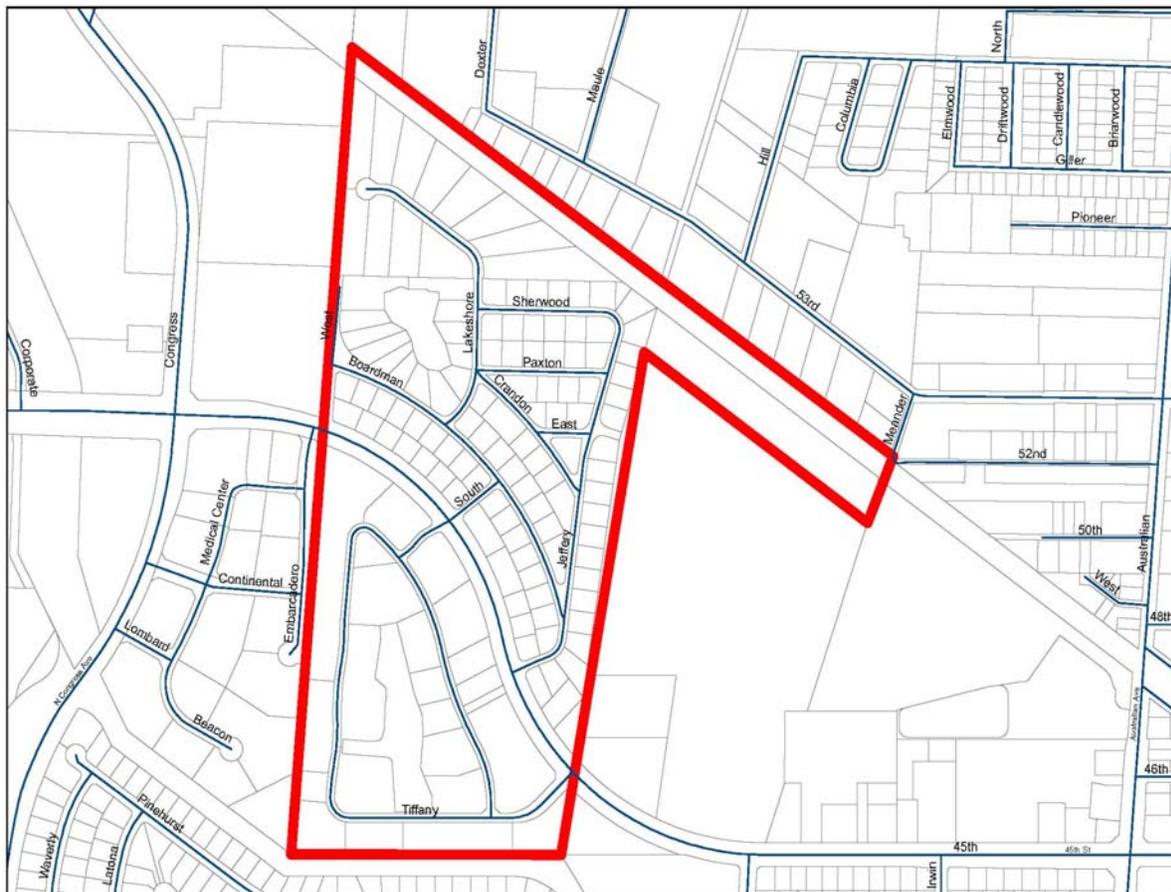
**City of Lake Worth Target Area**

Source: 2000 US Census  
Palm Beach County GIS

Town of Mangonia Park Target Area: The target area is located in CT 14.02 and includes all or portions of BG 4. It is roughly bounded on the north by the CSX Railroad tracks; on the east by Jeffery Avenue; on the south by South Tiffany Drive; and on the west by the Town’s corporate limits. The area is included in Range 43, Township 43, Section 5, and is approximately 0.17 square mile in size.

The estimated percentage of low/mod income persons in the area is 64.1%. Of the area's population, roughly 380 are White (24.0%); 1,088 are Black (68.7%); and 115 are of other races (7.3%). In addition, approximately 132 persons are of Hispanic origin (8.3%).

Of 490 housing units, 56 (11.4%) are overcrowded. Of the residential units counted, 47.0% are categorized as “sound”; and 51.0% exhibit “minor deterioration”; and 2.0% exhibit “major deterioration.”



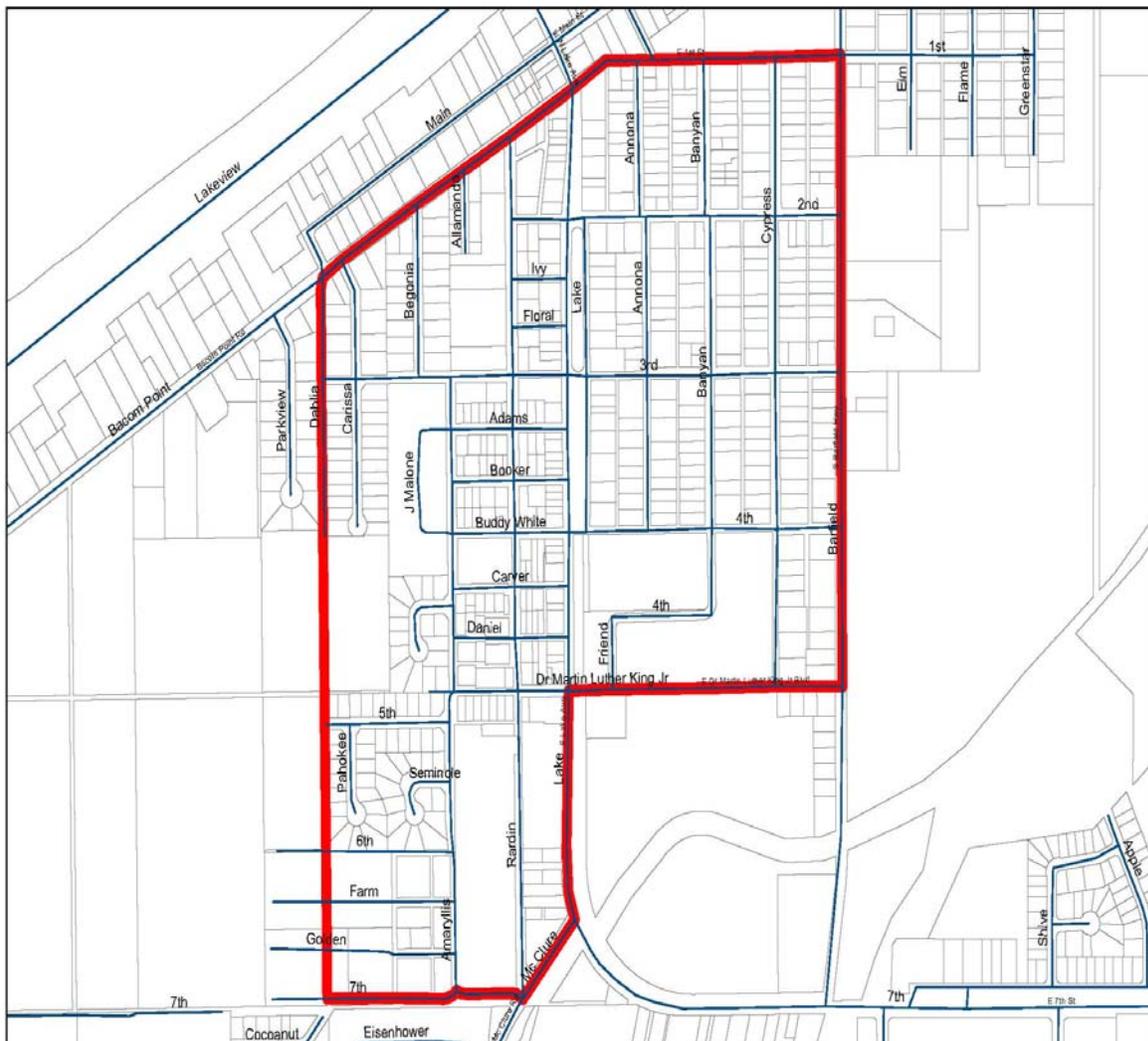
Town of Mangonia Park Target Area

Source: 2000 US Census  
Palm Beach County GIS

City of Pahokee Target Area: The target area is located in CT 80.02 and includes all or portions of BG 1. It is bounded on the north, east, and south by unincorporated Palm Beach County; and on the west by Lake Okeechobee. The area is included in Range 37, Township 42, Sections 18 and 19, and is approximately 0.32 square mile in size.

The estimated percentage of low/mod income persons in the area is 73.4%. Of the area's population, approximately 602 are White (11.2%); 3478 are Black (64.9%); and 80 are of other races (1.5%). In addition, approximately 1200 persons are of Hispanic origin (22.4%).

Of 1816 housing structures, 424 (23.3%) are overcrowded. Further, 22.1% are categorized as “sound”; 40.0% exhibit “minor deterioration”; 34.4% exhibit “major deterioration”; and 3.5% are “dilapidated.”



City of Pahokee Target Area

Source: 2000 US Census  
Palm Beach County GIS

**City of Riviera Beach Target Area:** The target area is located in portions of CT 12 and 13.02. The area is bounded on the north by Silver Beach Road; on the south by Blue Heron Boulevard; on the east by Avenue “J”; and on the west by Avenue “U.” The area is included in Range 43, Township 42, Section 29, and is approximately 0.8 square mile in size.

The estimated percentage of low/mod income persons in the area is 74.5%. Of the area's population, approximately 76 are White (1.3%); 5599 are Black (95.2%); and 113 are of other races (1.9 %). In addition, approximately 96 persons (1.6%) are of Hispanic origin.

Of 2240 housing structures, 473 (21.1%) are overcrowded. Further, 33.4% are categorized as “sound”; 49.0% exhibit “minor deterioration”; 15.6% exhibit “major deterioration”; and 2.0% are “dilapidated.”



**City of Riviera Beach Target Area**

Source: 2000 US Census  
Palm Beach County GIS

City of South Bay Target Area: The target area is located in CT 83.02, BG 1. The area is bounded on the north by Northwest 4th Street; on the east by U.S. Highway 27; on the south by Southwest 3rd Street; and on the west by properties adjacent to Southwest and Northwest 12th Avenue. The area is included in Range 36, Township 44, Sections 11 and 14, and is approximately 0.5 square miles.

The estimated percentage of low/mod income persons in the area is 76.2%. Of the area's population, approximately 638 are White (14.1%); 2753 are Black (60.9%); and 86 are of other races (1.9%). In addition, approximately 1044 persons (23.1%) are of Hispanic origin.

Of 1194 housing structures, 329 (27.6%) are overcrowded. Further, 13.6% are categorized as “sound”; 24.6% exhibit “minor deterioration”; 54.8% exhibit “major deterioration”; and 6.8% are “dilapidated.”



**City of South Bay Target Area**

Source: 2000 US Census  
Palm Beach County GIS

The table below summarizes the characteristics of the Category III Target Areas including the capital improvements and services needed.

**Summary of Category III Target Areas**

Target Area	L/M Income %	Residential %	Condition of Housing Stock %			Capital Improvements and Services Needed
			Sound	Extent of Deterioration		
				Minor	Major	
Belvedere Homes	61	97	38	51	11	Roadway, drainage, hydrants, parks
Canal Point	62	74	7	27	65	Water, sewer, hydrants
Dale Road Area	62	97	57	33	10	Sewer, sidewalks
Dyson Circle/ Dillman Heights	76	93	58	40	2	Water, sewer, drainage, parks
Gramercy Park	59	95	42	54	4	Water, sewer, parks
Holt Estates/Pine Air	66	92	39	47	14	Roadway, water, sewer, drainage
Knotty Pine Acres/Pine Ridge	72	91	51	47	3	Roadway, water, sewer, drainage, parks
Lake Worth Corridor Central	63	83	39	51	10	Roadway, sewer, drainage, hydrants
Lake Worth Corridor East	65	72	44	54	2	Water, sewer, drainage, parks, hydrants
Lake Worth Corridor North	65	85	70	26	5	Roadway, sewer, drainage, parks
Lake Worth Corridor South(a)	66	78	39	48	13	Roadway, water, sewer, drainage, hydrants
Lake Worth Corridor South(b)	76	79	45	43	12	Roadway, water, sewer, drainage, hydrants
Limestone Creek	65	97	58	27	15	Roadway, water, sewer, drainage, hydrants

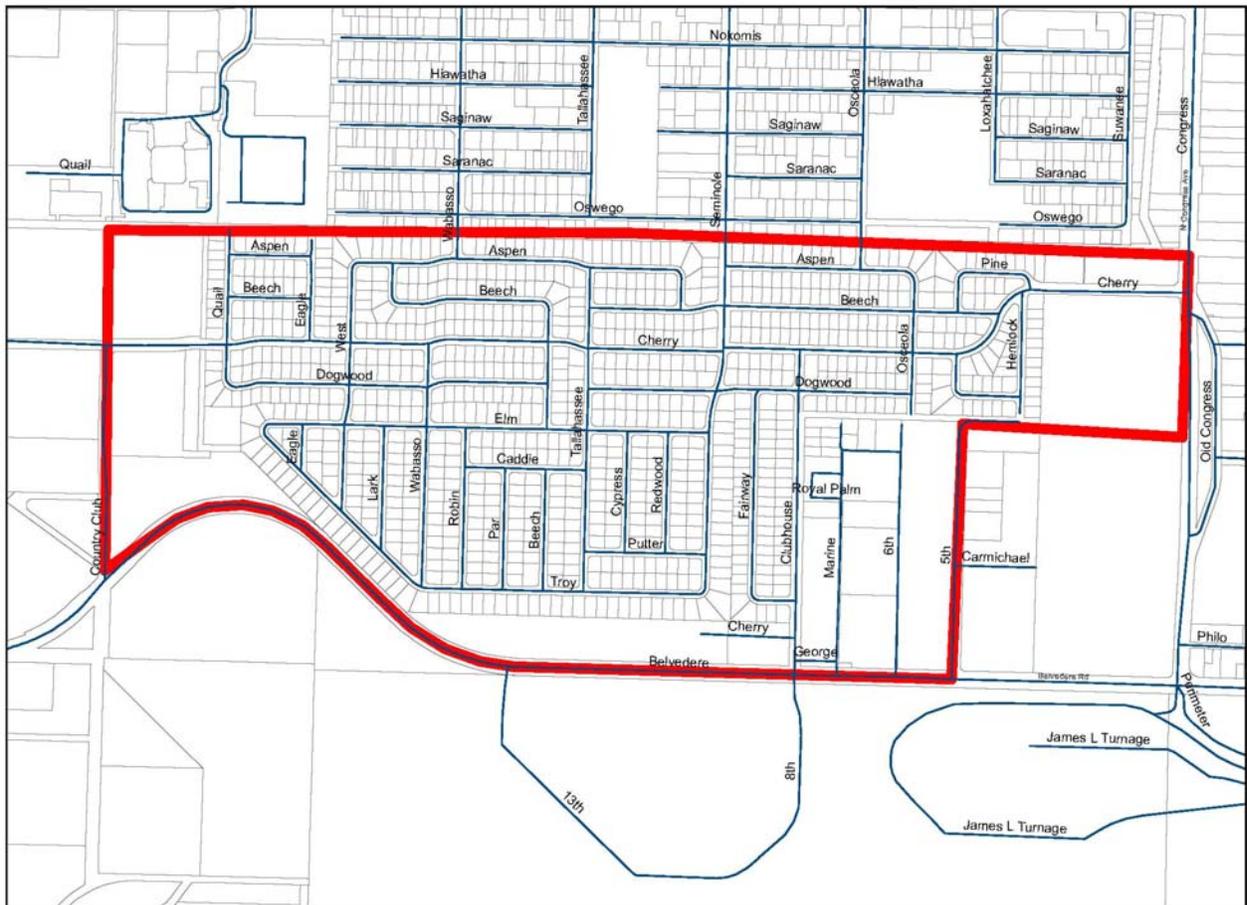
Target Area	L/M Income %	Residential %	Condition of Housing Stock %			Capital Improvements and Services Needed
			Sound	Extent of Deterioration		
				Minor	Major	
Raderville/Okeechobee Center	97	96	10	68	22	Water, parks
Ranch Haven/Laura Lane	56	79	67	32	1	Roadway, water, sewer, drainage, parks
San Castle	66	94	37	55	9	Sewer, parks, hydrants
Schall Circle	83	74	25	52	23	Roadway, water, sewer, drainage, parks
Seminole Manor	67	89	45	52	6	Parks
Southern Boulevard/Royal Palm	70	88	42	52	6	Roadway, water, sewer, drainage, park
Streamline/Fremd Village/Padgett Island	87	96	32	60	8	Water, sewer, park
Wallis Road Area	70	92	61	35	4	Roadway, sewer, water, drainage, streetlights, sidewalks
Westgate/Belvedere Homes	71	68	25	56	19	Roadway, water, sewer, drainage
Whispering Pines Sky Ranch	54	88	44	49	7	Roadway, water, sewer, drainage

### Category III Target Areas

**Belvedere Homes:** This Target Area is located in CT 30, BG 1 and 2. The area is bounded on the north by the L-2 Canal; on the east by Congress Avenue and the eastern boundary of the Golfview Heights subdivision; on the south by the southern boundary of the Golfview Heights subdivision; and on the west by Country Club Road. The area is included in Range 42, Township 43, Section 25; and Range 43, Township 43, Sections 30, and is roughly 0.44 square miles.

The estimated percentage of low/mod income persons in the area is 61.4%. Of the area's population, approximately 2639 are White (66.4%); 737 are Black (18.5%); and 600 are of other races (15.1 %). In addition, approximately 1350 persons (34.0%) are of Hispanic origin.

Of 1313 housing structures, 213 (16.2%) are overcrowded. Furthermore, 38.3% are categorized as “sound”; 50.6% exhibit “minor deterioration”; 11.1% exhibit “major deterioration”; and 0% are “dilapidated.”



**Belvedere Homes Target Area**

Source: 2000 US Census  
Palm Beach County GIS

**Canal Point Target Area:** This Target Area is located in CT 80.01, and includes all or part of BG 1. The area is bounded on the north by 5<sup>th</sup> Street; on the east by Bryant Avenue and Everglades Street; on the south by the canal south of Cypress Avenue; and on the west by railroad tracks owned by the FEC railroad. The area is included in Range 37, Township 41, Sections 33 and 34, and is approximately 0.16 square miles.

The estimated percentage of low/mod income persons in the area is 61.5%. Of the area's population, approximately 494 are White (13.3%); 2083 are Black (55.9%); and 132 are of other races (3.5%). In addition, approximately 1018 persons (27.3%) are of Hispanic origin.

Of 1242 housing structures, 286 (23.0%) are overcrowded. Furthermore, 7.4% are categorized as “sound”; 27.4% exhibit “minor deterioration”; 51.6% exhibit “major deterioration”; and 13.7% are “dilapidated.”



**Canal Point Target Area**

Source: 2000 US Census  
Palm Beach County GIS

Dale Road Area: This Target Area is located in CT 42.01 and includes all or part of BG 3. The area is bounded on the north by Canal 9 Road; on the east by Kirk Road; on the south by Park Lane; and on the west by Military Trail. The area excludes the Marlboro Court Mobile Home Park. The area is included in Range 42, Township 44, Section 13, and is roughly 0.11 square miles.

The estimated percentage of low/mod income persons in the area is 61.5%. Of the area's population, approximately 1,852 are White (78.0%); 117 are Black (4.9%); and 404 are of other races (17.0 %). In addition, approximately 959 persons (40.4%) are of Hispanic origin.

Of 870 housing units, 116 (13.3%) are overcrowded. Furthermore, 57.1% are categorized as “sound”; 33.1% exhibit “minor deterioration”; 9.7% exhibit “major deterioration”; and 0.0% are “dilapidated.”



**Dale Road Target Area**

Source: 2000 US Census  
Palm Beach County GIS

Dyson Circle/Dillman Heights Target Area: This Target Area is located in CT 39.02, and includes all or part of BG 1. The area is bounded on the north by Sunny Lane; on the east by Military Trail; on the south by Summit Boulevard; and on the west by Haverhill Road. The area is included in Range 42, Township 44, Section 1, and is approximately 0.23 square miles.

The estimated percentage of low/mod income persons in the area is 75.5%. Of the area's population, approximately 904 are White (59.7%); 405 are Black (26.8%); and 205 are of other races (13.5%). In addition, approximately 446 persons (29.5%) are of Hispanic origin.

Of 502 housing structures, 49 (9.7%) are overcrowded. Furthermore, 58.4% are categorized as “sound”; 39.7% exhibit “minor deterioration”; 1.9% exhibit “major deterioration”; and 0% are “dilapidated.”



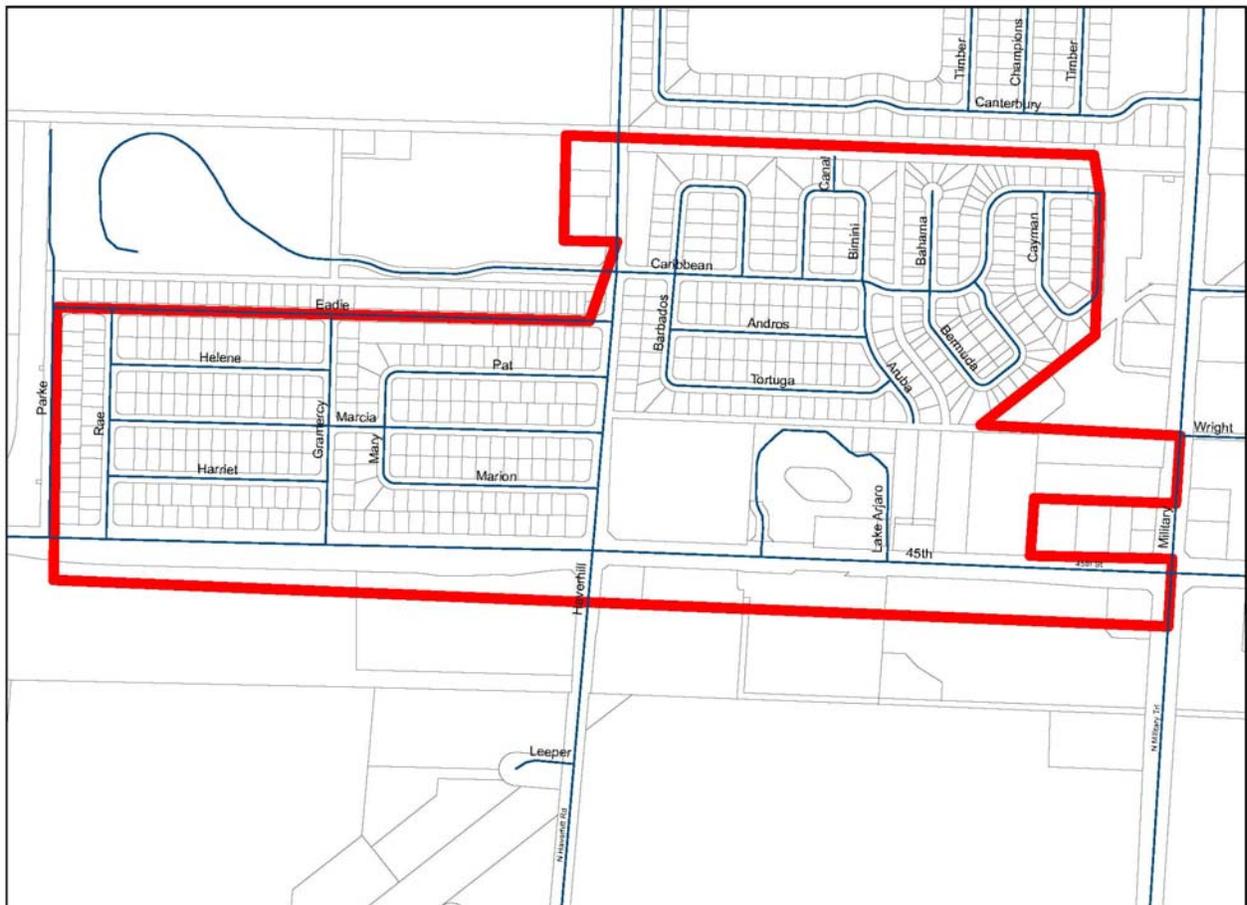
**Dyson Circle/Dillman Heights Target Area**

Source: 2000 US Census  
Palm Beach County GIS

**Gramercy Park Target Area:** This Target Area is located in CT 10.02, and includes all or part of BG 2. The area is bounded on the north by the municipal bounds of the Cities of West Palm Beach and Riviera Beach; on the east by Military Trail; on the south by 45<sup>th</sup> Street; and on the west by Parke Avenue and Haverhill Road. The area is included in Range 42, Township 43, Sections 2 and 3, and is approximately 0.25 square miles.

The estimated percentage of low/mod income persons in the area is 58.8%. Of the area's population, approximately 870 are White (20.5%); 3065 are Black (72.1%); and 314 are of other races (7.4%). In addition, approximately 473 persons (11.1%) are of Hispanic origin.

Of 1312 housing structures, 249 (18.9%) are overcrowded. Furthermore, 41.7% are categorized as “sound”; 54.4% exhibit “minor deterioration”; 3.8% exhibit “major deterioration”; and 0% are “dilapidated.”



**Gramercy Park Target Area**

Source: 2000 US Census  
Palm Beach County GIS

**Holt Estates Target Area:** This Target Area is located in CT 40.09 and 41.02, and includes all or part of BG 1. The area is bounded on the north by Summit Boulevard; on the east by Kirk Road; and on the west by Military Trail south to Summit Boulevard, west to Mango Drive, South to Kelmar Drive, and east to Military Trail. The area is included in Range 42, Township 44, Section 12, and is approximately 0.31 square miles.

The estimated percentage of low/mod income persons in the area is 65.7%. Of the area's population, approximately 2473 are White (78.8%); 121 are Black (3.8%); and 545 are of other races (17.4%). In addition, approximately 1219 persons (38.8%) are of Hispanic origin.

Of 1167 housing structures, 204 (17.4%) are overcrowded. Furthermore, 39.0% are categorized as “sound”; 47.3% exhibit “minor deterioration”; 13.7% exhibit “major deterioration”; and 0% are “dilapidated.”



**Holt Estates Target Area**

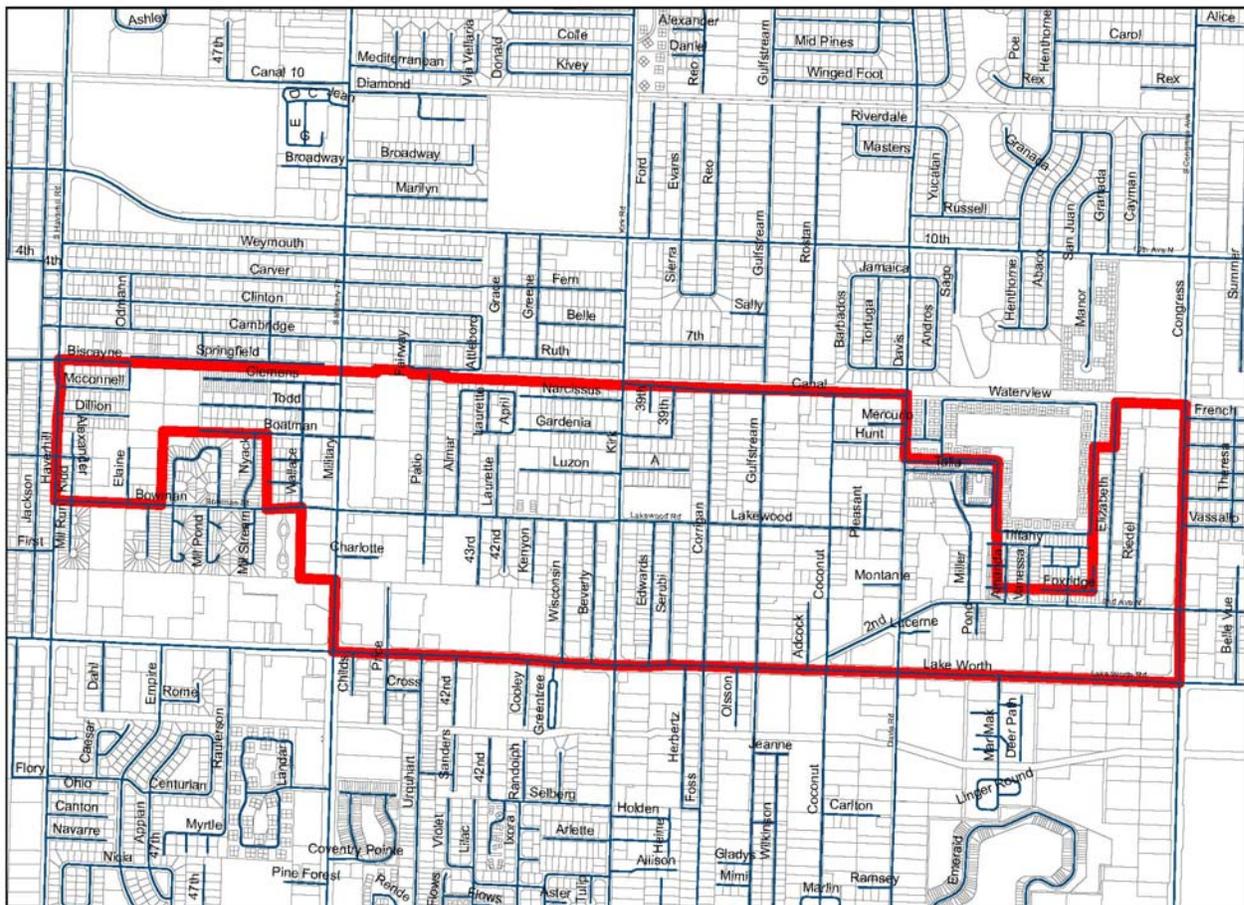
Source: 2000 US Census  
Palm Beach County GIS



**Lake Worth Corridor Central Target Area:** This Target Area is located in CT 46.02, and includes all or part of BG 1, 2 and 3; and CT 47.04, including all or part of BG 1. The area is bounded on the north by the L-11 Canal and the Village of Palm Springs; on the east by Congress Avenue; on the south by Lake Worth Road; and on the west by Haverhill Road and the City of Greenacres. The area is included in Range 42, Township 44, Sections 24, and Range 43, Township 44, Section 19, and is approximately 0.76 square miles.

The estimated percentage of low/mod income persons in the area is 63.4%. Of the area's population, approximately 4586 are White (70.4%); 561 are Black (8.6%); and 1359 are of other races (20.9%). In addition, approximately 2647 persons (40.6%) are of Hispanic origin.

Of 2379 housing structures, 377 (15.8%) are overcrowded. Furthermore, 38.6% are categorized as “sound”; 51.1% exhibit “minor deterioration”; 9.5% exhibit “major deterioration”; and 0.9% are “dilapidated.”



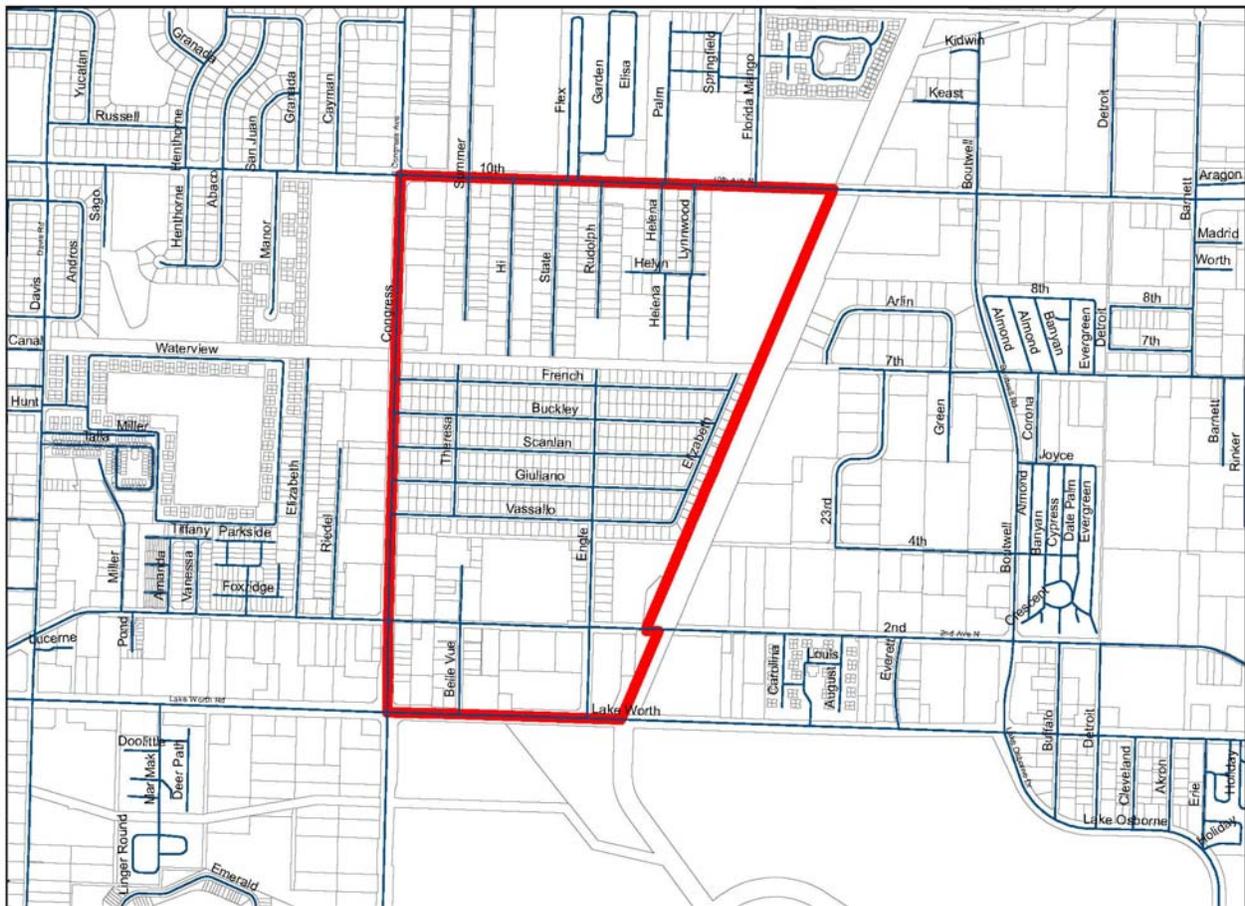
**Lake Worth Corridor Central Target Area**

Source: 2000 US Census  
Palm Beach County GIS

**Lake Worth Corridor East Target Area:** This Target Area is located in CT 45.00, and includes all or part of BG 2. The area is bounded on the north by 10<sup>th</sup> Avenue North and Mediterranean Road; on the east by the E-4 Canal; on the south by Lake Worth Road; and on the west by Congress Avenue and the Town of Palm Springs. The area is included in Range 43, Township 44, Sections 20, and is approximately 0.38 square miles.

The estimated percentage of low/mod income persons in the area is 64.9%. Of the area's population, approximately 2417 are White (67.0%); 643 are Black (17.8%); and 550 are of other races (15.2%). In addition, approximately 996 persons (27.6%) are of Hispanic origin.

Of 1592 housing structures, 129 (8.1%) are overcrowded. Furthermore, 44.2% are categorized as “sound”; 54.0% exhibit “minor deterioration”; 1.5% exhibit “major deterioration”; and 0.3% are “dilapidated.”



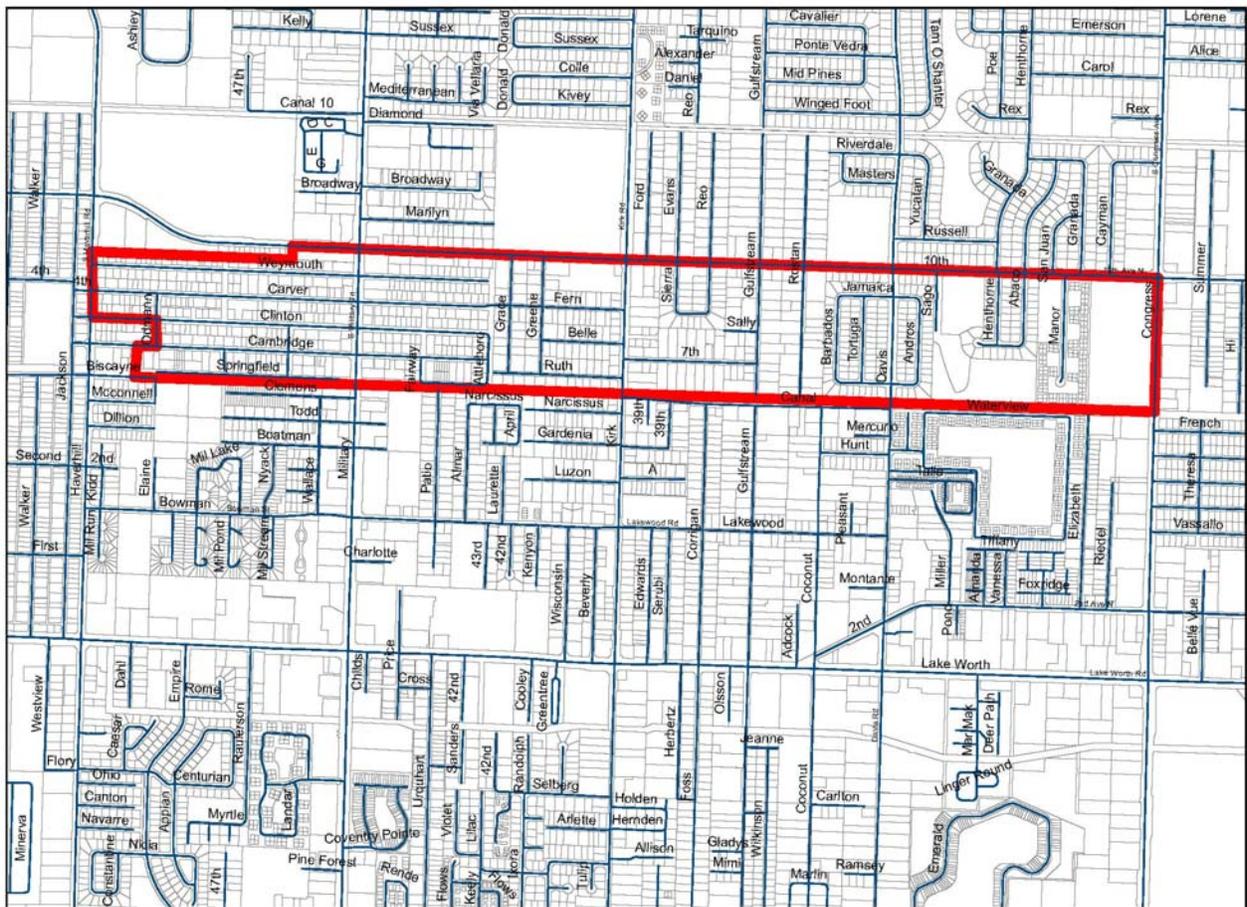
**Lake Worth Corridor East Target Area**

Source: 2000 US Census  
Palm Beach County GIS

**Lake Worth Corridor North Target Area:** This Target Area is located in CT 47.04, and includes all or part of BG 1, and CT 46.01, including all or part of BG 2 and 3. The area is bounded on the north by 10<sup>th</sup> Avenue North; on the east by the Town of Palm Springs; on the south by the L-11 Canal; and on the west by Haverhill Road. The area is included in Range 43, Township 44, Sections 19, and Range 42, Township 44, Section 24, and is approximately 0.33 square miles.

The estimated percentage of low/mod income persons in the area is 65.1%. Of the area's population, approximately 3593 are White (74.4%); 346 are Black (7.2%); and 893 are of other races (18.4%). In addition, approximately 1914 persons (39.6%) are of Hispanic origin.

Of 1756 housing structures, 238 (13.6%) are overcrowded. Furthermore, 69.6% are categorized as “sound”; 25.7% exhibit “minor deterioration”; 4.2% exhibit “major deterioration”; and 0.5% are “dilapidated.”



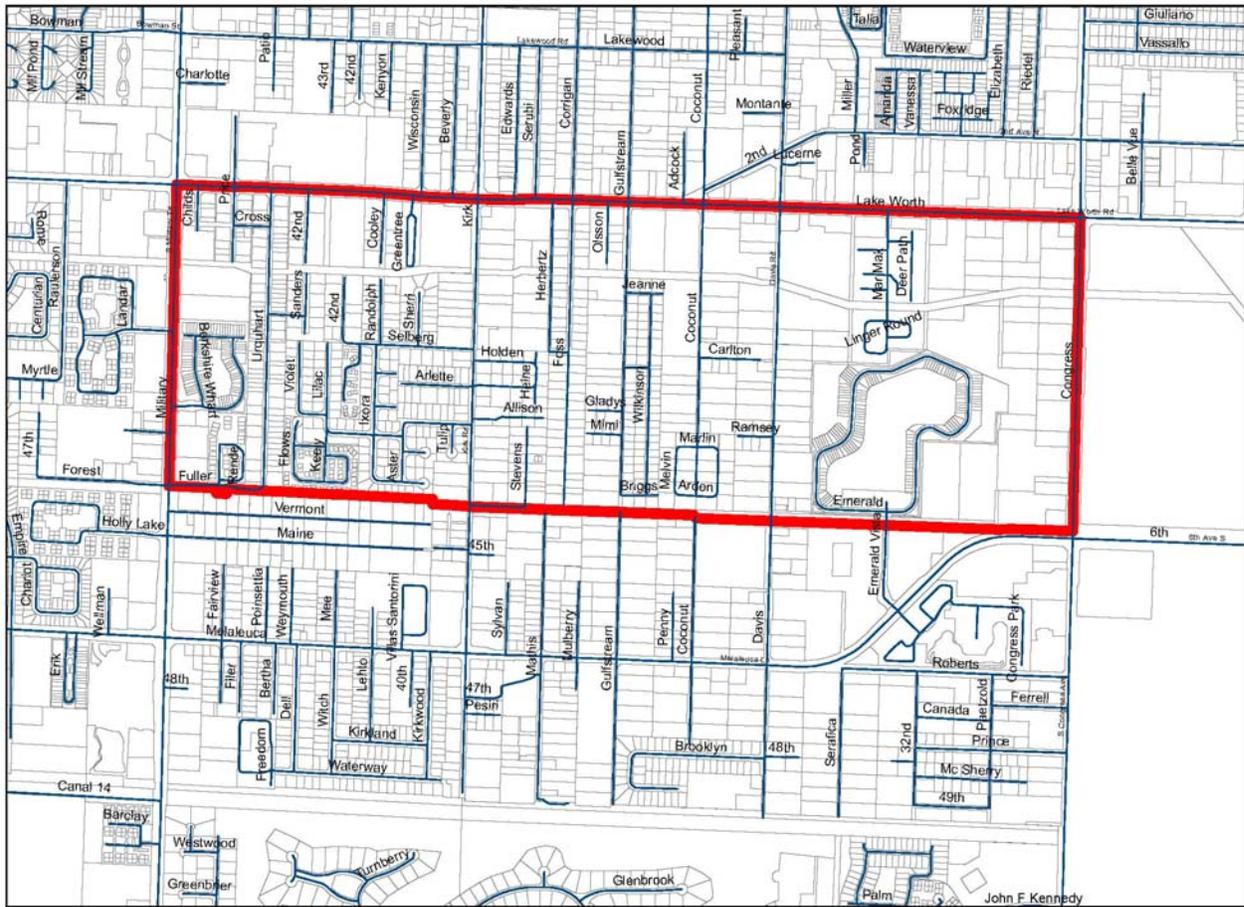
**Lake Worth Corridor North Target Area**

Source: 2000 US Census  
Palm Beach County GIS

Lake Worth Corridor South (A) Target Area: This Target Area is located in CT 49.01, and includes all or part of BG 1 and 2. The area is bounded on the north by Lake Worth Road; on the east by Congress Avenue; on the south by the L-13 Canal; and on the west by Military Trail. The area is included in Range 42, Township 44, Sections 25 and 30, and is roughly 0.8 square miles.

The estimated percentage of low/mod income persons in the area is 66.0%. Of the area's population, approximately 2098 are White (68.1%); 251 are Black (8.1%); and 732 are of other races (23.8%). In addition, approximately 1192 persons (38.7%) are of Hispanic origin.

Of 1166 housing structures, 116 (9.9%) are overcrowded. Furthermore, 39.4% are categorized as “sound”; 47.5% exhibit “minor deterioration”; 9.5% exhibit “major deterioration”; and 3.3% are “dilapidated.”



Lake Worth Corridor South (A) Target Area

Source: 2000 US Census  
Palm Beach County GIS

Lake Worth Corridor South (B) Target Area: This Target Area is located in CT 49.01, and includes all or part of BG 3, 4, and 5. The area is bounded on the north by the L-13 Canal; on the east by Congress Avenue; on the south by the L-14 Canal; and on the west by Military Trail. The area is included in Range 42, Township 44, Sections 25 and 30, and is roughly 0.8 square miles.

The estimated percentage of low/mod income persons in the area is 76.3%. Of the area's population, approximately 3094 are White (52.0%); 1109 are Black (18.6%); and 1750 are of other races (29.4%). In addition, approximately 2859 persons (48.0%) are of Hispanic origin.

Of 1782 housing structures, 530 (29.7%) are overcrowded. Furthermore, 44.6% are categorized as “sound”; 43.2% exhibit “minor deterioration”; 11.9% exhibit “major deterioration”; and 0.2% are “dilapidated.”



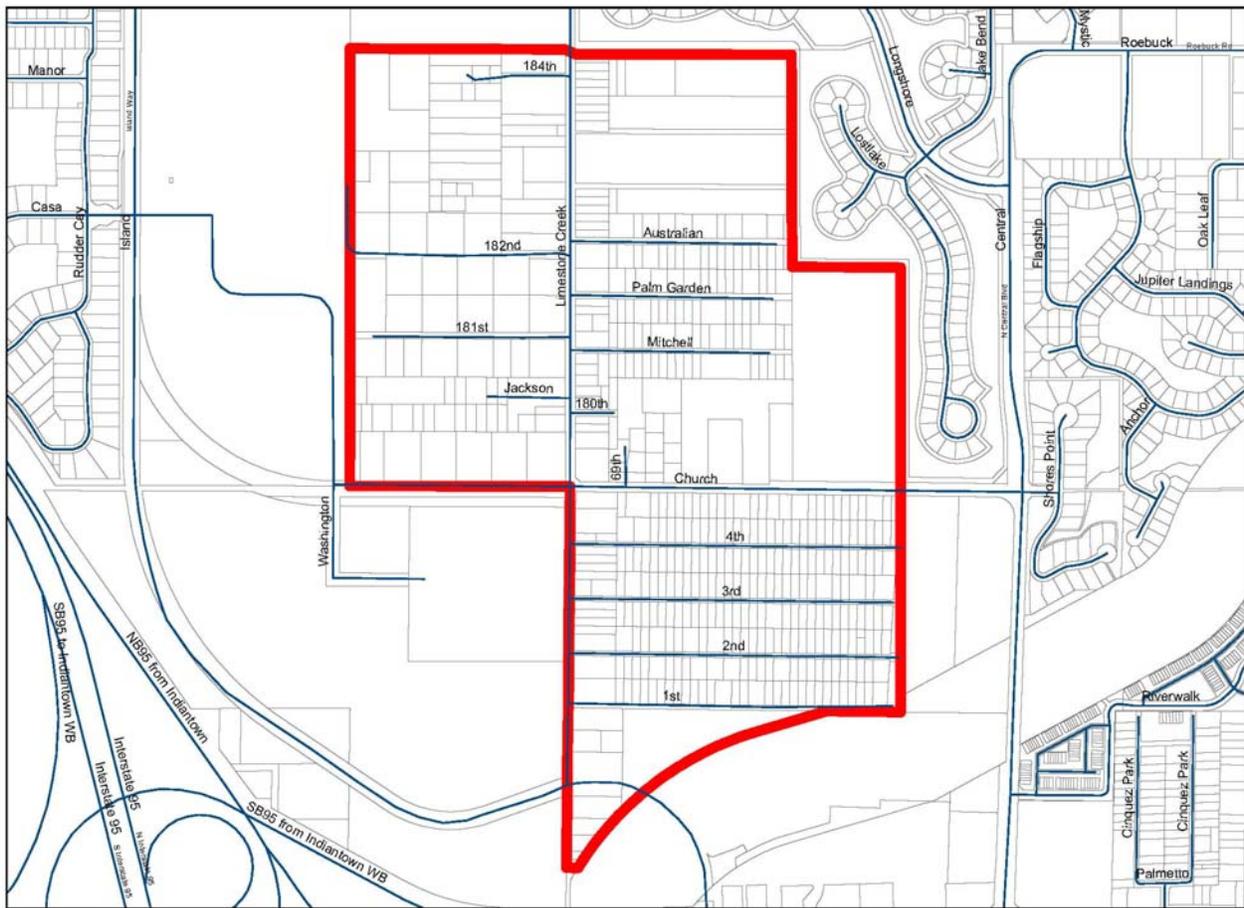
**Lake Worth Corridor South (B) Target Area**

Source: 2000 US Census  
Palm Beach County GIS

**Limestone Creek Target Area:** This Target Area is located in CT 2.10, and includes all or part of BG 1. The area is bounded on the north by 184<sup>th</sup> Place North; on the east by a line formulating at the eastern terminus of Australian, Palm Garden, and Mitchell Streets, and a line formulating at the terminus of First, Second, Third, and Fourth Streets; on the south by the C-18 Canal; and on the west by Limestone Creek Road and a line formulating at the western terminus of 181<sup>st</sup> and 182<sup>nd</sup> Streets. The area is included in Range 42, Township 40, Sections 33 and 34, and is approximately 0.41 square miles.

The estimated percentage of low/mod income persons in the area is 65.2%. Of the area's population, approximately 785 are White (63.4%); 347 are Black (28.0%); and 51 are of other races (4.1%). In addition, approximately 55 persons (4.4%) are of Hispanic origin.

Of 423 housing structures, 0 (0%) are overcrowded. Furthermore, 57.7% are categorized as “sound”; 27.0% exhibit “minor deterioration”; 11.0% exhibit “major deterioration”; and 4.3% are “dilapidated.”



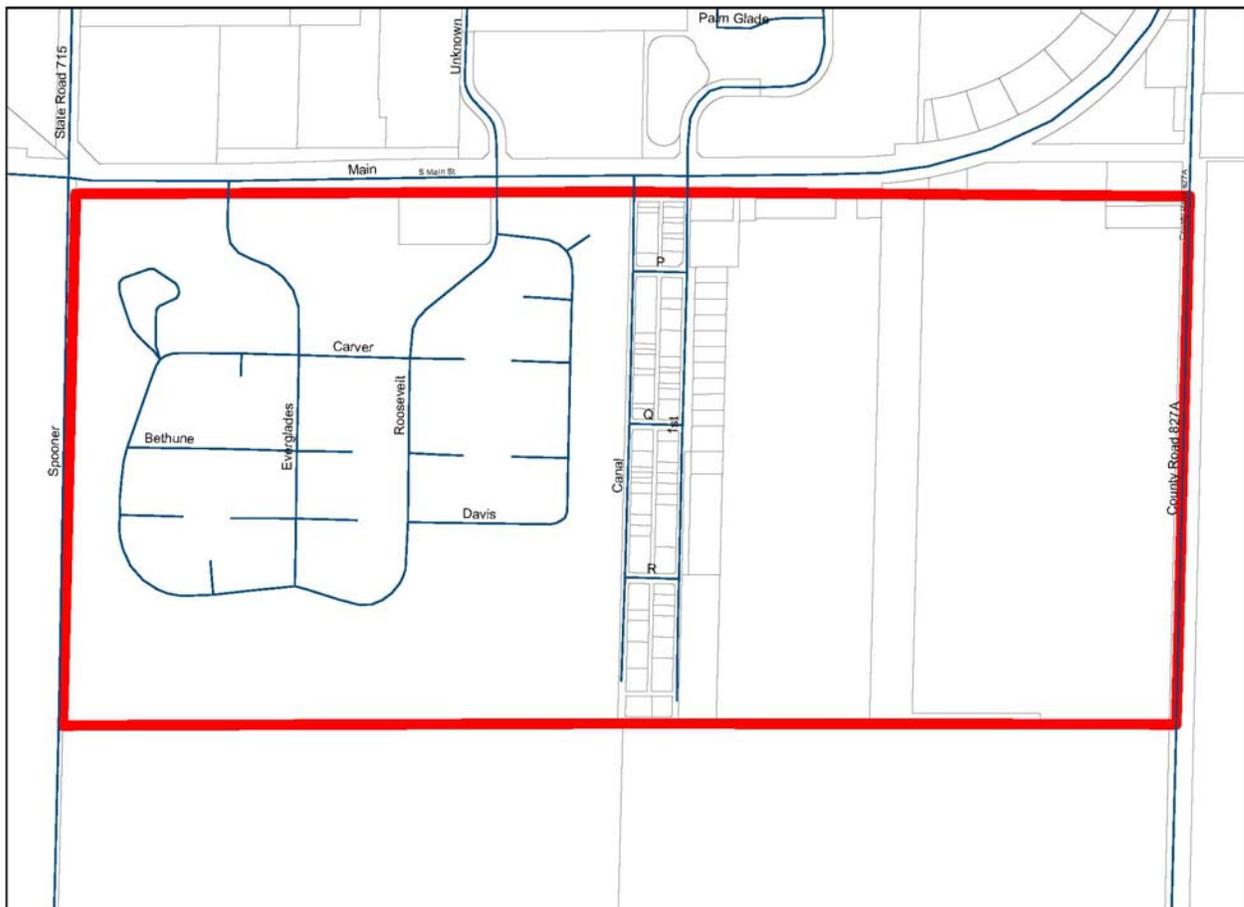
**Limestone Creek Target Area**

Source: 2000 US Census  
Palm Beach County GIS

Raderville/Okeechobee Center Target Area: This Target Area is located in CT 83.01, and includes all or part of BG 1. The area is bounded on the north by State Route 80; on the east by 1<sup>st</sup> Street; on the south by a canal; and on the west by Bethune Street. The area is included in Range 37, Township 44, Section 70, and is approximately 0.3 square miles.

The estimated percentage of low/mod income persons in the area is 97.4%. Of the area's population, approximately 208 are White (12.0%); 999 are Black (57.5%); and 111 are of other races (6.4%). In addition, approximately 419 persons (24.1%) are of Hispanic origin.

Of 766 housing structures, 163 (21.3%) are overcrowded. Furthermore, 9.8% are categorized as “sound”; 67.9% exhibit “minor deterioration”; 21.1% exhibit “major deterioration”; and 1.3% are “dilapidated.”



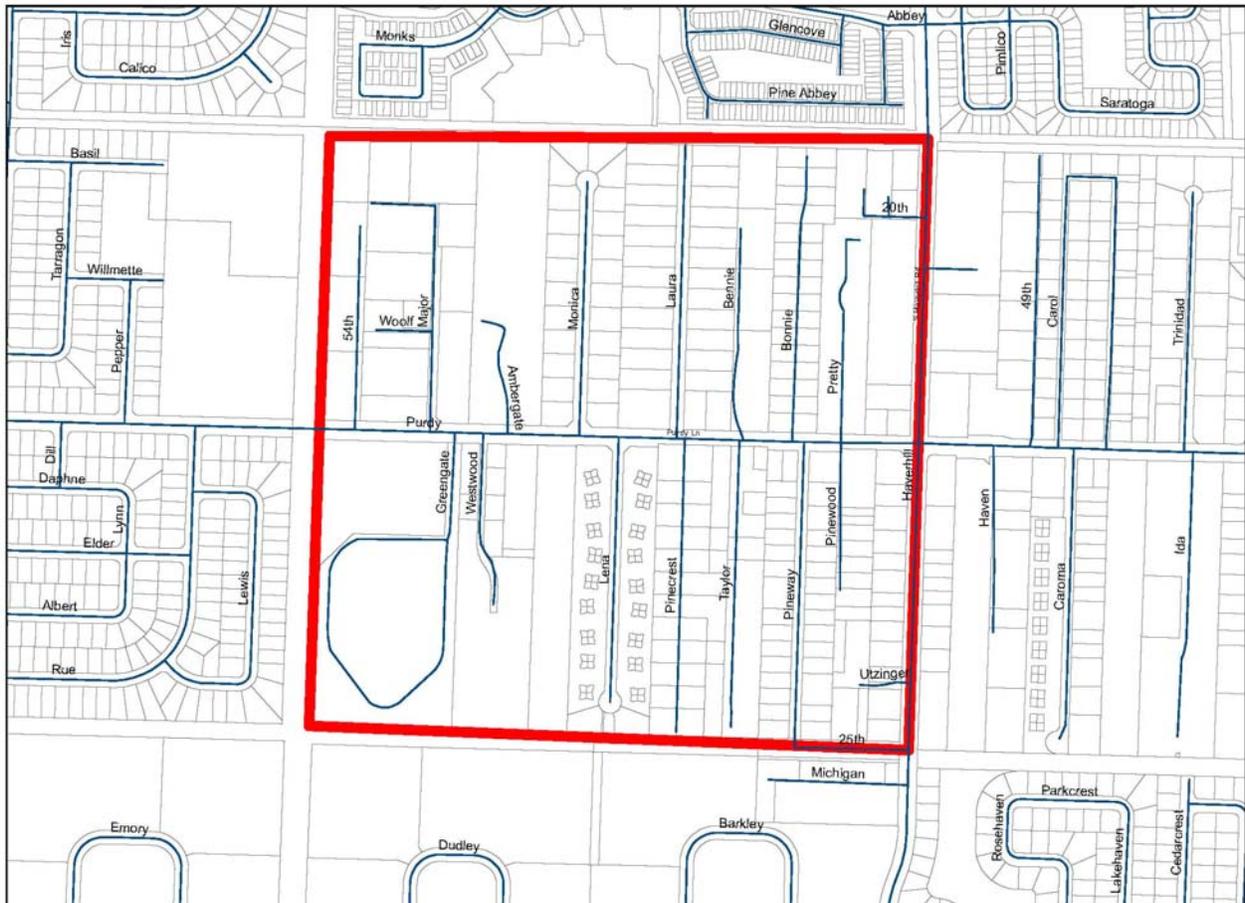
**Raderville/Okeechobee Center Target Area**

Source: 2000 US Census  
Palm Beach County GIS

**Ranch Haven/Laura Lane Target Area:** This Target Area is located in CT 40.10, and includes all or part of BG 2. The area is bounded on the north by the L-8 Canal; on the east by Haverhill Road; on the south by the L-9 Canal; and on the west by the E-3 Canal. The area is included in Range 42, Township 44, Section 14, and is approximately 0.26 square miles.

The estimated percentage of low/mod income persons in the area is 56.2%. Of the area's population, approximately 1127 are White (76.9%); 142 are Black (9.7%); and 196 are of other races (13.4%). In addition, approximately 368 persons (25.1%) are of Hispanic origin.

Of 634 housing structures, 79 (12.4%) are overcrowded. Furthermore, 66.9% are categorized as “sound”; 32.0% exhibit “minor deterioration”; 0.9% exhibit “major deterioration”; and 0.2% are “dilapidated.”



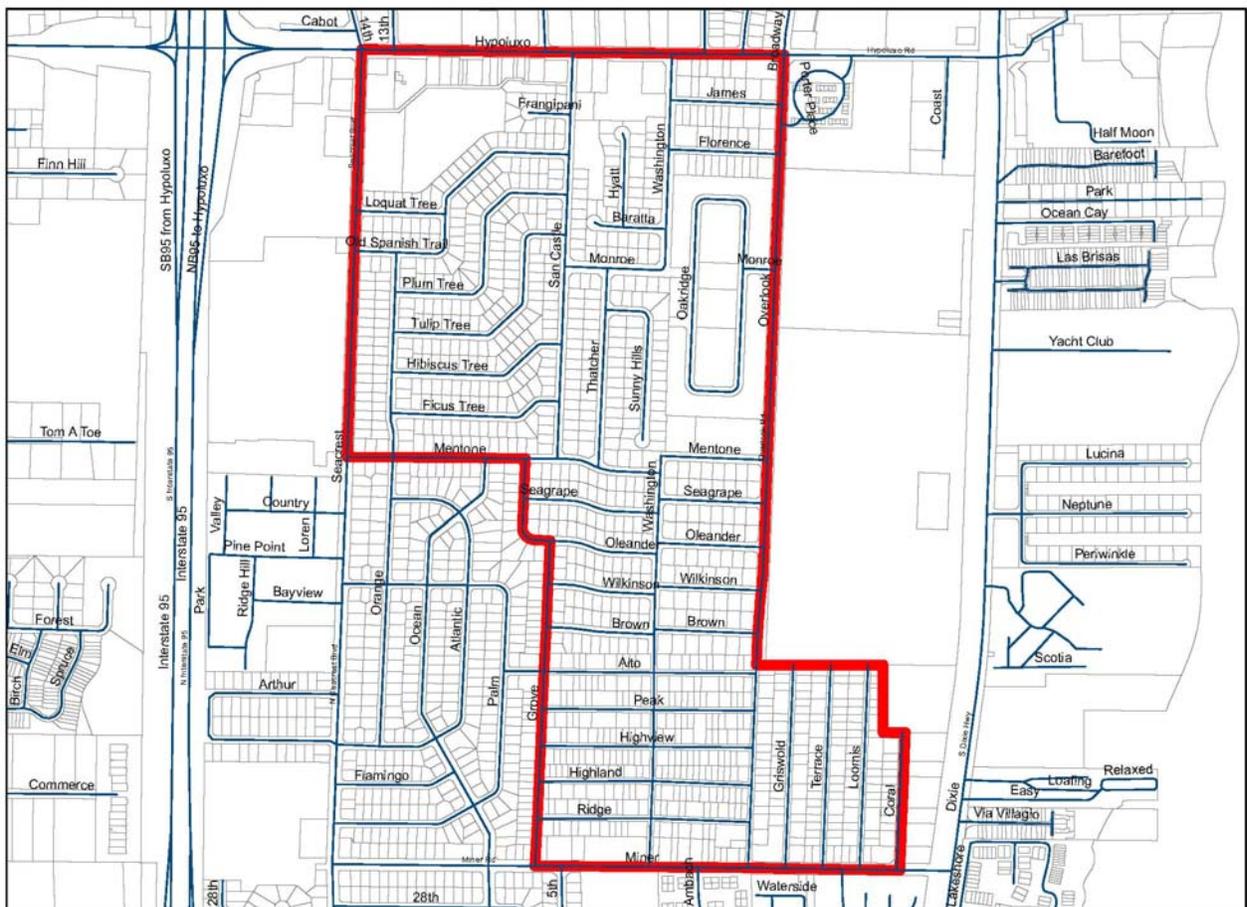
**Ranch Haven/Laura Lane Target Area**

Source: 2000 US Census  
Palm Beach County GIS

**San Castle Target Area:** This Target Area is located in CT 56.00, and includes all or part of BG 1, 2, and 3. The area is bounded on the north by Hypoluxo Road; on the east by Overlook Road and Coral Street; on the south by Miner Road and Mentone Road; and on the west by Seacrest Boulevard and Grove Road. The area is included in Range 43, Township 45, Sections 9 and 10, and is approximately 0.41 square miles.

The estimated percentage of low/mod income persons in the area is 66.0%. Of the area's population, approximately 4136 are White (64.9%); 1473 are Black (23.1%); and 768 are of other races (12.0%). In addition, approximately 1407 persons (22.1%) are of Hispanic origin.

Of 2944 housing structures, 317 (10.8%) are overcrowded. Furthermore, 36.5% are categorized as “sound”; 54.6% exhibit “minor deterioration”; 7.8% exhibit “major deterioration”; and 1.0% are “dilapidated.”



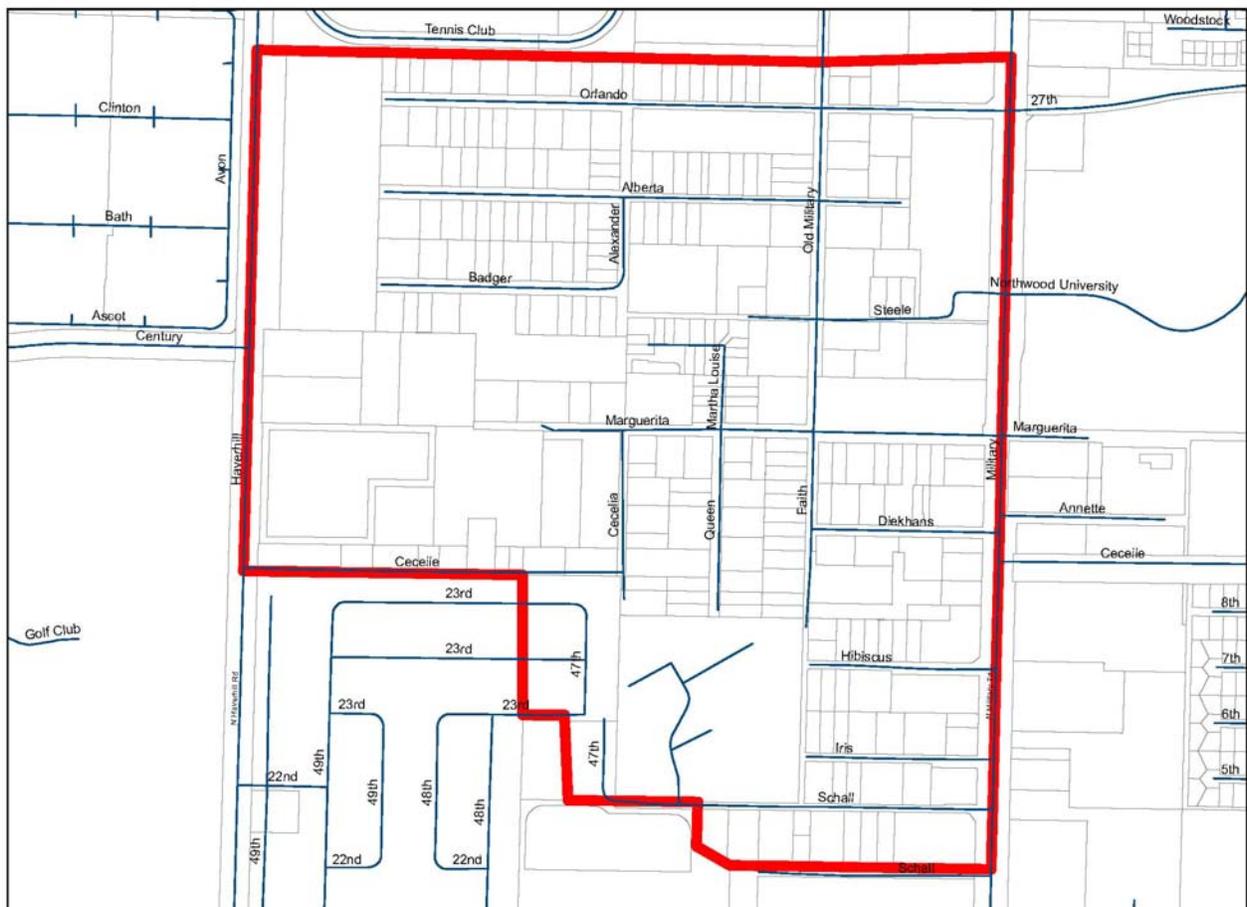
**San Castle Target Area**

Source: 2000 US Census  
Palm Beach County GIS

**Schall Circle Target Area:** This Target Area is located in CT 19.09, and includes all or part of BG 1. The area is bounded on the north by Orlando Avenue; on the east by Military Trail; on the south by Schall Way; and on the west by the western termini of Orlando Avenue and Schall Road. The area is included in Range 42, Township 43, Section 24, and is 0.2 square miles.

The estimated percentage of low/mod income persons in the area is 82.7%. Of the area's population, approximately 1412 are White (17.0%); 327 are Black (23.1%); and 182 are of other races (9.5%). In addition, approximately 239 persons (12.4%) are of Hispanic origin.

Of 933 housing structures, 87 (9.3%) are overcrowded. Furthermore, 25.2% are categorized as “sound”; 51.5% exhibit “minor deterioration”; 18.2% exhibit “major deterioration”; and 5.2% are “dilapidated.”



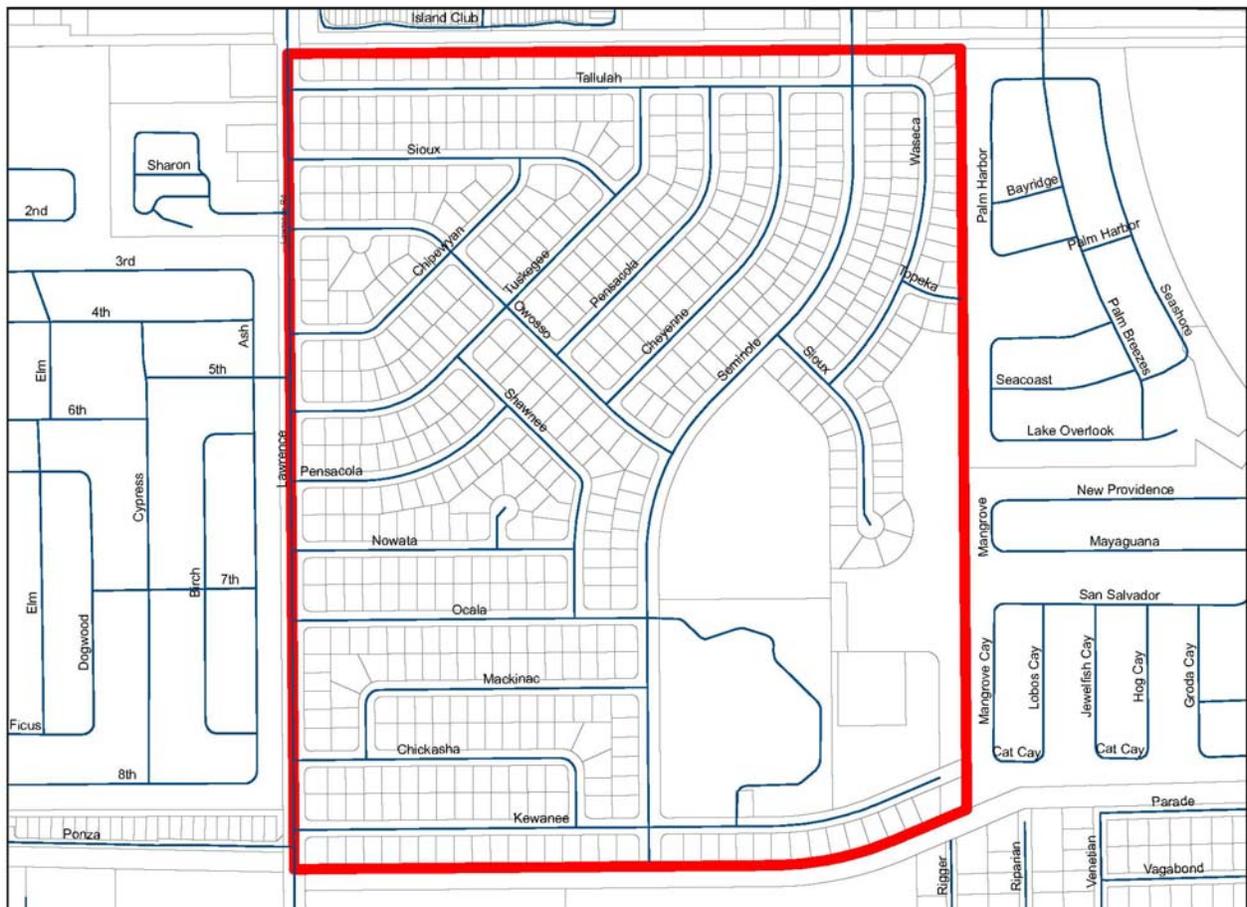
**Schall Circle Target Area**

Source: 2000 US Census  
Palm Beach County GIS

**Seminole Manor Target Area:** This Target Area is located in CT 58.06, and includes all or part of BG 1. The area is bounded on the north by the L-16 Canal; on the east by the eastern termini of Kewanee and Topeka Roads; on the south by the L-17 Canal; and on the west by Lawrence Road. The area is included in Range 43, Township 45, Section 6, and is approximately 0.26 square miles.

The estimated percentage of low/mod income persons in the area is 66.7%. Of the area's population, approximately 2222 are White (72.6%); 454 are Black (14.8%); and 385 are of other races (12.6%). In addition, approximately 728 persons (23.8%) are of Hispanic origin.

Of 1202 housing structures, 98 (8.3%) are overcrowded. Furthermore, 45.3% are categorized as “sound”; 52.3% exhibit “minor deterioration”; 2.0% exhibit “major deterioration”; and 0.4% are “dilapidated.”



**Seminole Manor Target Area**

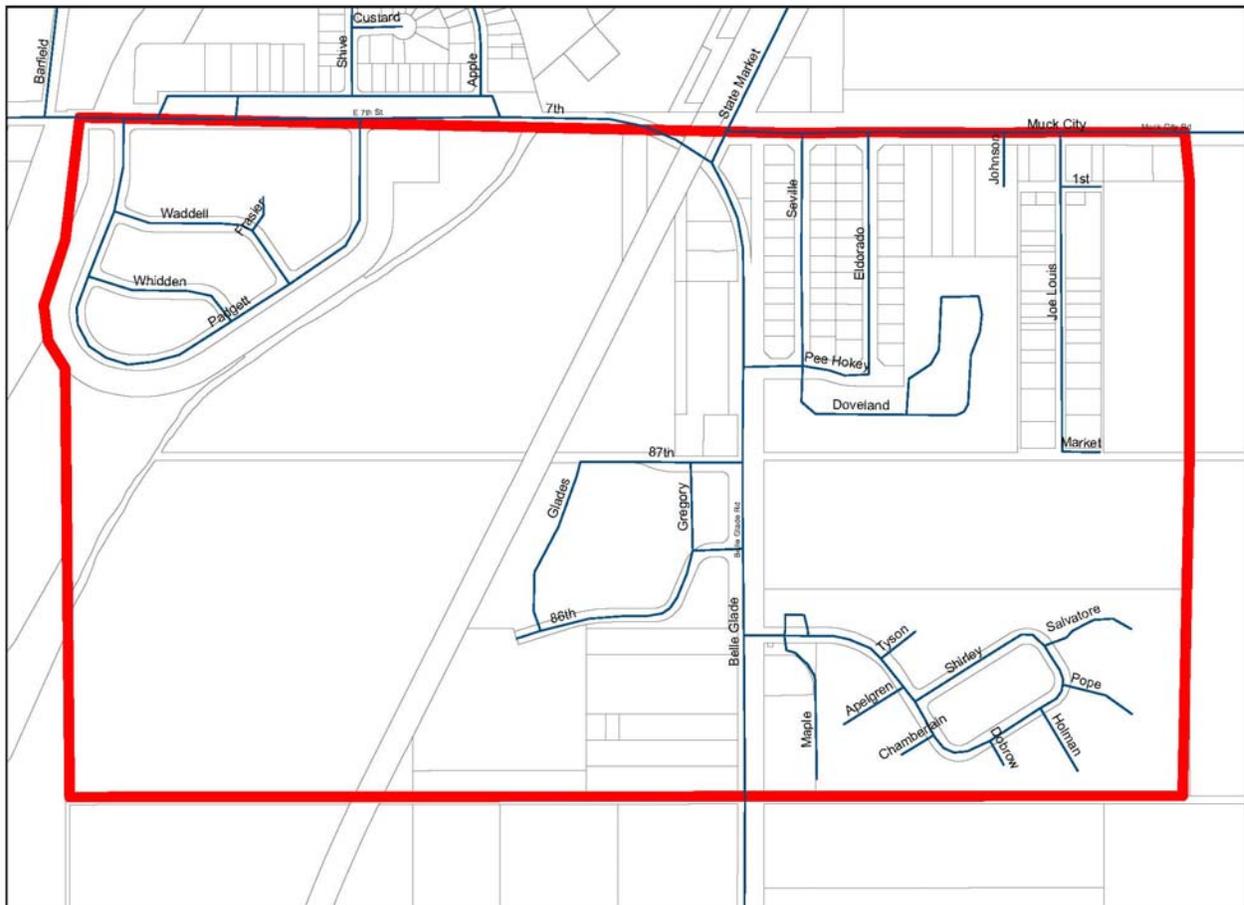
Source: 2000 US Census  
Palm Beach County GIS



Streamline/Fremd Village/Padgett Island Target Area: This Target Area is located in CT 80.01, and includes all or part of BG 1, and CT 80.02, including all or part of BG 1. The area is bounded on the north by Muck City Road and US HWY 441; on the east by Joe Louis Avenue; on the south by Fremd Village; and on the west by Padgett Village. The area is included in Range 37, Township 42, Section 20, and is approximately 0.38 square miles.

The estimated percentage of low/mod income persons in the area is 87.1%. Of the area's population, approximately 1093 are White (12.0%); 5536 are Black (60.9%); and 233 are of other races (2.6%). In addition, approximately 2225 persons (24.5%) are of Hispanic origin.

Of 3058 housing structures, 710 (23.2%) are overcrowded. Furthermore, 31.8% are categorized as “sound”; 60.1% exhibit “minor deterioration”; 3.1% exhibit “major deterioration”; and 4.9% are “dilapidated.”



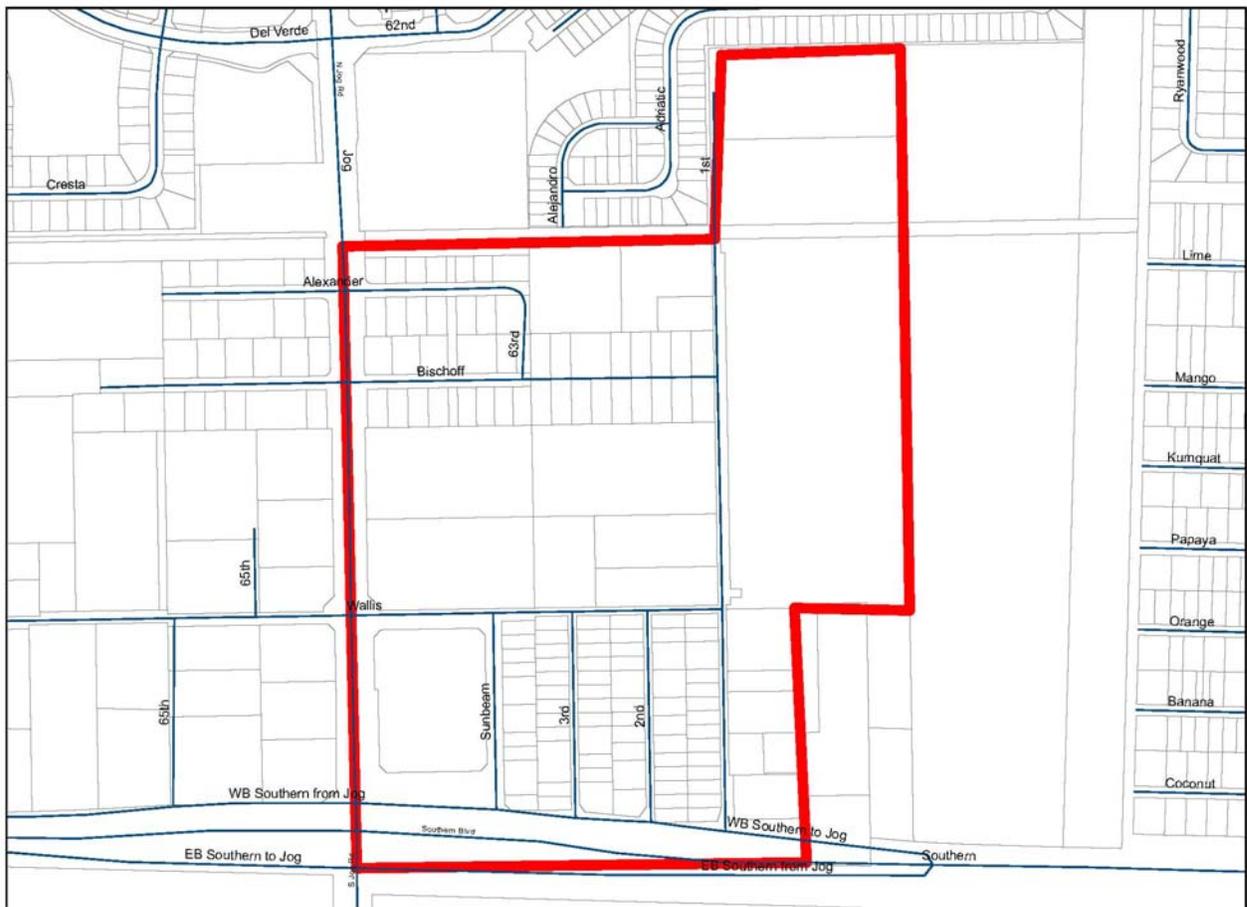
**Streamline/Fremd Village/Padgett Island Target Area**

Source: 2000 US Census  
Palm Beach County GIS

Wallis Road Area: This Target Area is located in CT 32.00 and includes all or part of BG 3. The area is bounded on the north by the L-4 Canal; on the east by 1st Street; on the south by Southern Blvd; and on the west by Jog Road. The area is included in Range 42, Township 43, Section 34, and is roughly 0.14 square miles.

The estimated percentage of low/mod income persons in the area is 70.0%. Of the area's population, approximately 2,449 are White (71.6%); 489 are Black (14.3%); and 482 are of other races (14.1 %). In addition, approximately 1,034 persons (30.2%) are of Hispanic origin.

Of 1,148 housing units, 135 (11.7%) are overcrowded. Furthermore, 61.0% are categorized as “sound”; 35.0% exhibit “minor deterioration”; 4.0% exhibit “major deterioration”; and 0.0% are “dilapidated.”



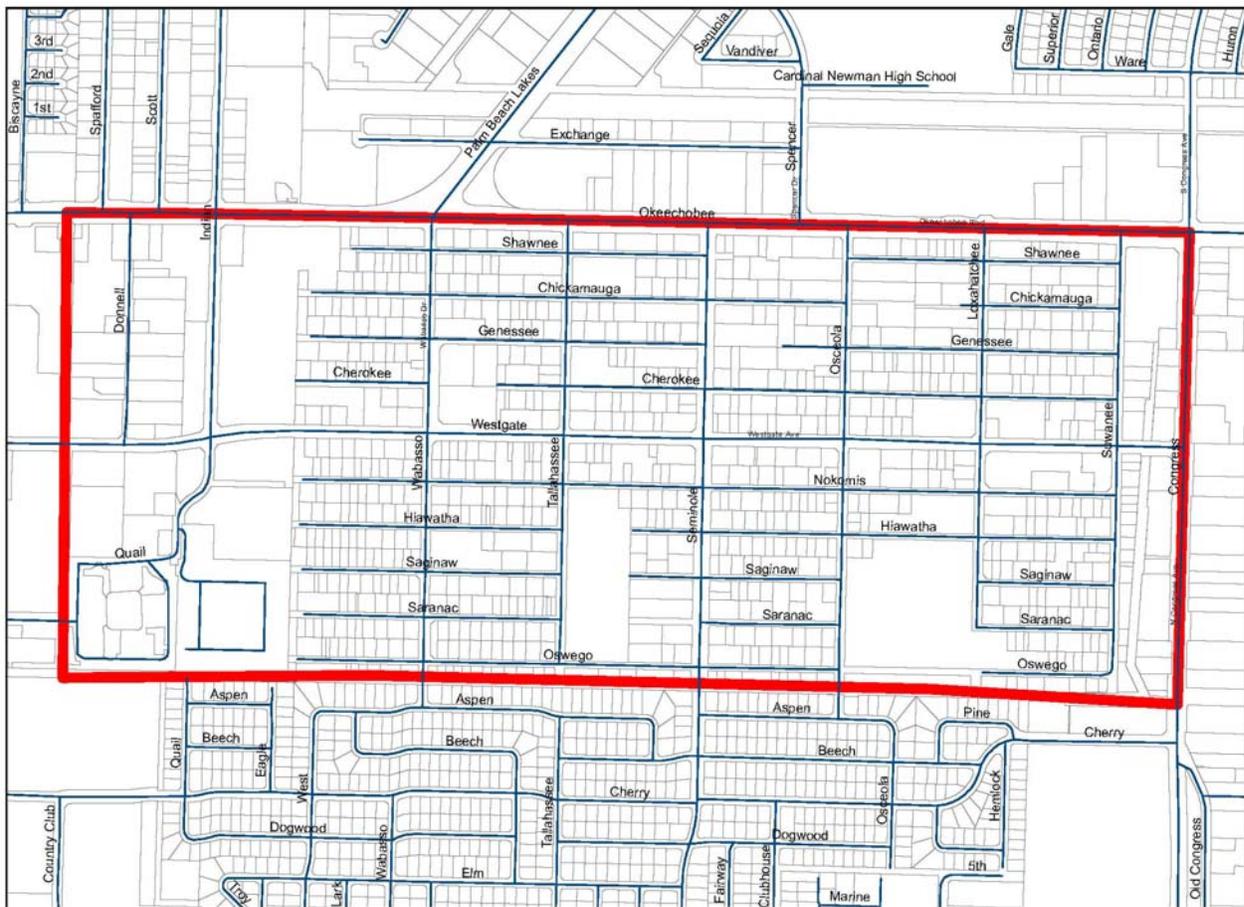
**Wallis Road Target Area**

Source: 2000 US Census  
Palm Beach County GIS

**Westgate Target Area:** This Target Area is located in CT 29, and includes all or part of BG 1 and 2. The area is bounded on the north by Okeechobee Boulevard; on the east by Congress Avenue; on the south by the L-2 Canal; and on the west by Cypress Lane. The area is included in Range 42, Township 43, Section 25, and Range 43, Township 43, Section 30, and is approximately 0.65 square miles.

The estimated percentage of low/mod income persons in the area is 71.2%. Of the area's population, approximately 2421 are White (57.9%); 1229 are Black (29.4%); and 532 are of other races (12.7%). In addition, approximately 1295 persons (31.0%) are of Hispanic origin.

Of 1797 housing structures, 271 (15.1%) are overcrowded. Furthermore, 25.0% are categorized as “sound”; 55.8% exhibit “minor deterioration”; 17.8% exhibit “major deterioration”; and 1.4% are “dilapidated.”



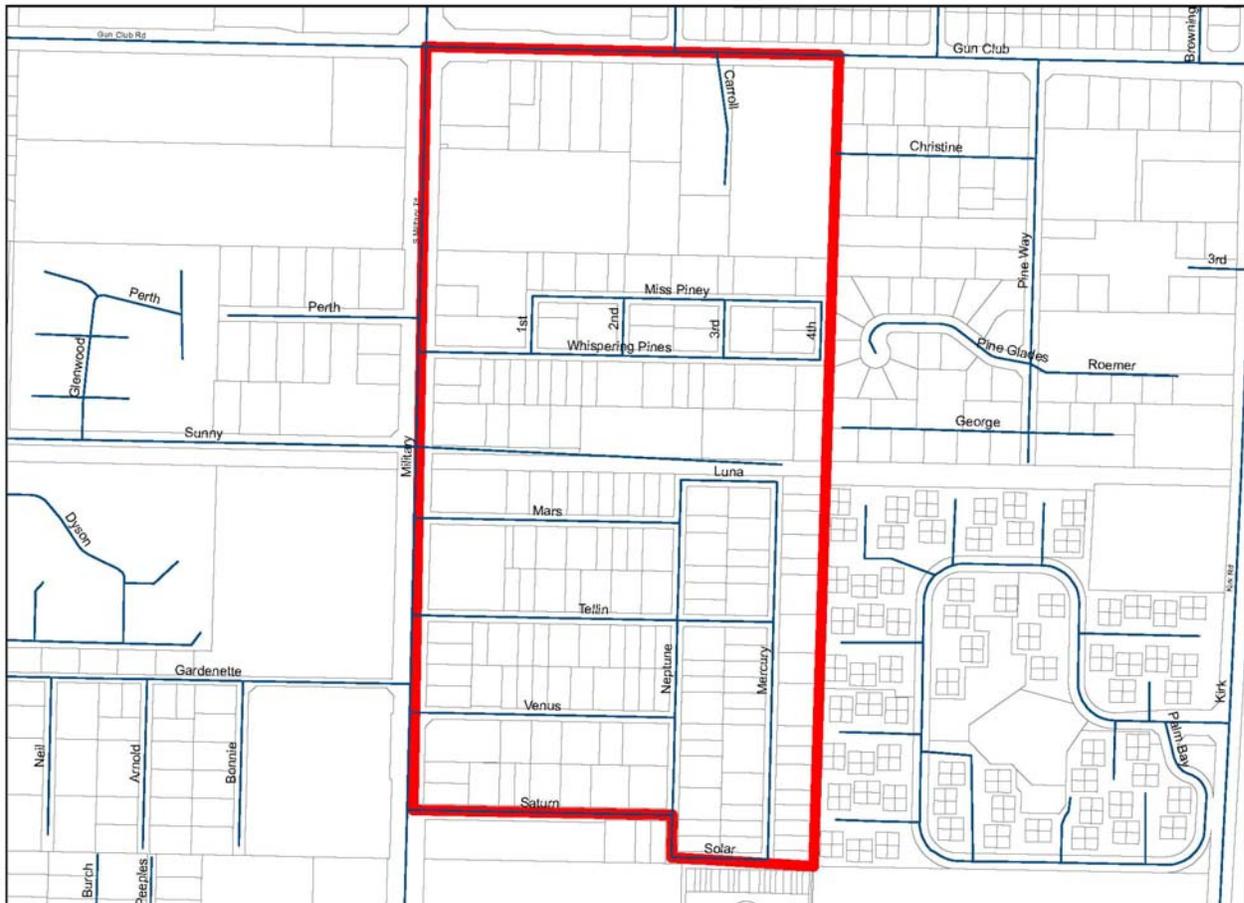
**Westgate Target Area**

Source: 2000 US Census  
Palm Beach County GIS

Whispering Pines/Sky Ranch Target Area: This Target Area is located in CT 38, and includes all or part of BG 4. The area is bounded on the north by Gun Club Road; on the east by Kirk Road; on the south by Summit Boulevard; and on the west by Military Trail. The area is included in Range 42, Township 44, Section 1, and is approximately 0.13 square miles.

The estimated percentage of low/mod income persons in the area is 53.5%. Of the area's population, approximately 2402 are White (82.1%); 221 are Black (7.5%); and 304 are of other races (10.4%). In addition, approximately 775 persons (26.5%) are of Hispanic origin.

Of 1310 housing structures, 140 (10.7%) are overcrowded. Furthermore, 37.0% are categorized as “sound”; 53.6% exhibit “minor deterioration”; 7.2% exhibit “major deterioration”; and 2.2% are “dilapidated.”



**Whispering Pines/Sky Ranch Target Area**

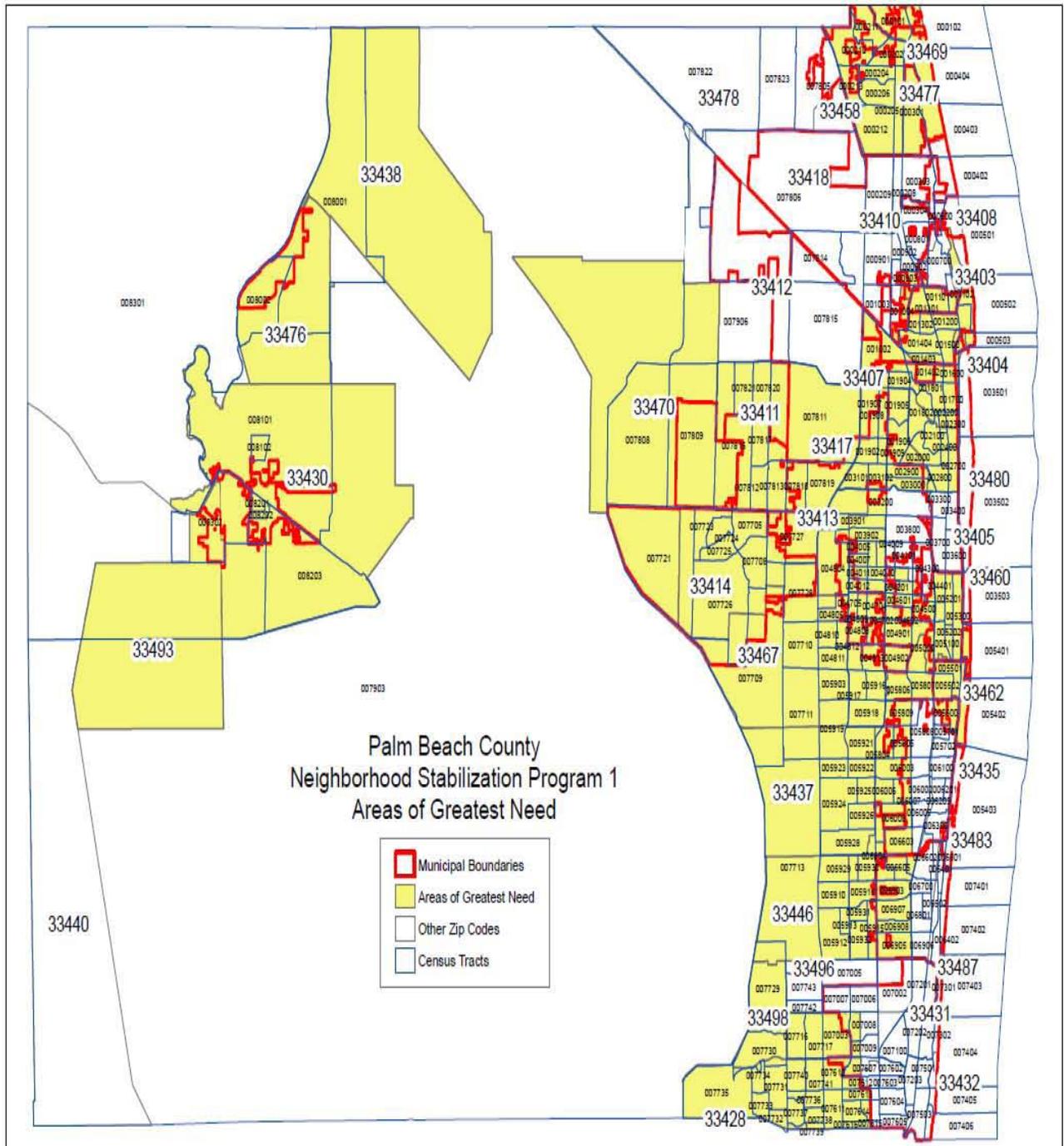
Source: 2000 US Census  
Palm Beach County GIS

**Neighborhood Stabilization Program Target Areas**

With the receipt of NSP1 and NSP2 funding from HUD, HCD was required to identify areas within the Palm Beach County Jurisdiction where the funds would be directed based on certain criteria. For NSP1, the requirements of Section 2301(c) (2) of HERA stipulates that the NSP funds be distributed to the areas of greatest needs, these include areas with the greatest percentage of home foreclosures; areas with the highest percentage of homes financed by a subprime mortgage related loan; areas identified by the County as likely to face a significant rise in the rate of home foreclosures; and areas in the County with the highest concentration of low- and moderate-income persons.

Based on the above analysis of factors to be considered when determining the “areas of greatest needs” the following zip codes/geographic areas/census tracts are identified for expenditure of NSP1 funds.

<b>ZIP CODES</b>	<b>GEOGRAPHIC AREAS</b>
33414, 33467, 33470	Wellington / Loxahatchee Grove / Surrounding Unincorporated Areas
33409, 33413, 33415	Unincorporated Palm Beach County (including Westgate) - South of 45th Street; East of Turnpike; West of I-95; and North of Lake Worth Road.
33411	Royal Palm Beach / Acreage/ Unincorporated West Palm Beach
33463	Greenacres
33445, 33446, 33484	Unincorporated Palm Beach County - South of Boynton Beach Blvd.; East of Loxahatchee National Wildlife Refuge; West of Military Trail; and North of Clint Moore Road.
33428, 33433, 33434, 33498	Unincorporated Palm Beach County - South of Clint Moore Rd.; East of Loxahatchee National Wildlife Refuge; West of I-95; and North of Broward County line
33458, 33469, 33477	Jupiter / Tequesta / Unincorporated Palm Beach County
33436, 33437	Unincorporated Palm Beach County (including Golf) – South of Gateway Blvd.; East of Loxahatchee National Wildlife Refuge; West of Congress Ave.; and North of Atlantic Ave.
33460	Lake Worth
33404	Riviera Beach
33403	Lake Park
33417	Haverhill
33462	Hypoluxo / Lantana / Atlantis / Manalapan / Unincorporated Palm Beach County
33430	Belle Glade
33476	Pahokee
33493	South Bay
33438	Canal Point

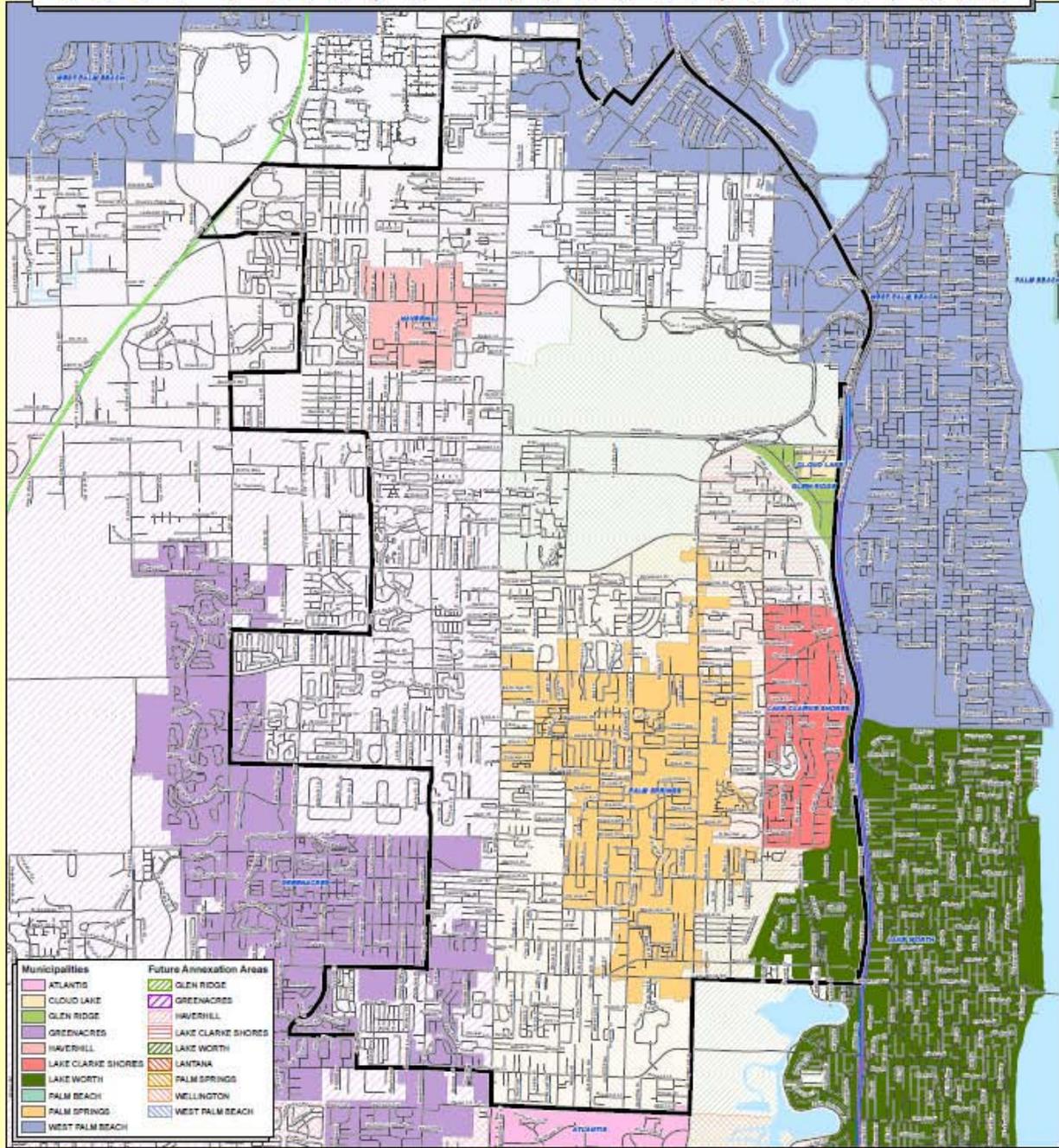


In order to identify a target area in which to direct NSP2 funding, the County was required to select an area where the HUD-provided neighborhood stabilization index scores averaged 18 or greater. The area selected is the Palm Beach County Urban Redevelopment Area (URA) which had a combined score of 19.74 out of a maximum of 20. The URA was established in 2005 to promote infill and redevelopment. It is bounded approximately by Community Drive to the north, Lake Worth Drainage District (LWDD) L-14 Canal to the south, Interstate 95 (I-95) to the

east, and Jog Rd to the west at the farthest point. The URA is approximately 25 square miles in size and includes all or portions of nine municipalities: City of West Palm Beach, Town of Haverhill, Town of Cloud Lake, Town of Glen Ridge, Village of Palm Springs, City of Greenacres, City of Lake Worth, City of Atlantis, and the Town of Lake Clarke Shores. The area includes several distressed communities and concentrations of low- and moderate-income persons as evidenced by the 14 CDBG target areas within its boundaries. The table below identifies the census tracts within the boundaries of the URA, along with their associated foreclosure and vacancy scores.

<b>CENSUS TRACT</b>	<b>FORECLOSURE SCORE</b>	<b>VACANCY SCORE</b>	<b>MAX SCORE</b>
12099001906	20	15	20
12099001909	20	18	20
12099002000	20	19	20
12099002900	20	18	20
12099003101	20	19	20
12099003102	20	19	20
12099003000	20	14	20
12099003200	20	18	20
12099003800	20	18	20
12099003901	19	16	19
12099003902	20	16	20
12099004007	20	17	20
12099004008	20	18	20
12099004009	19	17	19
12099004101	20	18	20
12099004010	20	19	20
12099004011	20	18	20
12099004012	19	19	19
12099004013	19	18	19
12099004202	19	15	19
12099004102	20	17	20
12099004201	20	18	20
12099004203	18	19	19
12099004300	20	15	20
12099004500	19	16	19
12099004601	20	14	20
12099004602	20	14	20
12099004702	19	16	19
12099004704	20	17	20
12099004808	20	20	20
12099004901	20	14	20
<b>Average Max Score</b>			<b>19.74</b>

# Urban Redevelopment Area (URA) 2009 Future Annexation Areas



Date: 8/10/09  
 City of Palm Beach  
 Planning, Zoning & Building  
 1000 S. Palm Beach Blvd., Suite 200  
 Palm Beach, FL 33480  
 Phone: (561) 832-2200

Urban Redevelopment Area (URA)



**Planning, Zoning & Building**  
 1000 S. Palm Beach Blvd., Suite 200  
 Palm Beach, FL 33480  
 Phone: (561) 233-5200



## **2. Basis for Allocating Investments Geographically**

The allocation of investments by geographic areas is influenced by various factors, namely, program requirements, establishment of target areas, local methodologies, funding applications received, County-initiated projects, prioritization provided by municipalities, and established priorities.

A summary of the factors influencing the geographic allocations of program funds is described below.

Under the CDBG program, preference is given to non-housing activities in target areas. The exception is for public services, which are usually offered countywide. The County's CDBG program includes the Local Entitlement Methodology, which is directly linked to the establishment of Target Areas. The identification of CDBG Target Areas assists with determining the percentage of low- and moderate-income persons benefiting from area benefit projects. As part of the criteria to establish target areas, a concentration of low and moderate income persons is required. In addition, Target Areas are required to exhibit blight conditions with a concentration of substandard housing and a need for capital improvements. Since the CDBG program requires that, in the aggregate, at least 70% of the funds benefit low- and moderate-income persons; preference is given to projects located in Target Areas to ensure that this requirement is met. Programs such as the Neighborhood Stabilization #1 and #2 have instituted in their programmatic requirements the establishment of areas in which program funds would be expended. As such, locally, under NSP1 the program included "areas of greatest needs" and under NSP2 it included Palm Beach County's Urban Redevelopment Areas (URA).

CDBG geographic allocation of funds is also influenced by the County's CDBG application/review process. To receive funding, applicants must submit applications during the regular funding cycle. Those applications for funding reflect, to a certain extent, unmet and/or partially met community needs throughout the CDBG program jurisdiction. All applications submitted are reviewed using the criteria established, which includes, among others, the priorities identified in the Five Year Consolidated Plan, compliance with a national objective, project feasibility/viability, and matching contributions. Municipalities eligible to receive an entitlement under the Local Entitlement Methodology, due to an existence of a target area, are required to prioritize their projects in the application, as well as those projects submitted by applicants within their jurisdiction with the exception of Countywide projects.

The Local Entitlement Methodology was devised as a mechanism to assist in reaching as many low- and moderate-income persons as possible, to expend funds where they are most needed, and ensure a fair and equitable distribution of funds between the incorporated and unincorporated areas of the County. To this end, the Methodology is impacted by the identification of Target Areas in the County's jurisdiction. Local entitlements are distributed to those municipalities that have identified a Target Area and have met the application/review criteria established by HCD. These municipalities fall under the Category II. All Urban County participating municipalities and the County are provided the opportunity to create Target Areas that meet the established criteria.

### **3. Obstacles to Meeting Underserved Needs**

The lack of sufficient funding resources to address the priority needs identified in the Plan is the primary obstacle to meeting underserved needs relating to housing, homelessness, and non-housing related community development needs. The County attempts to maximize the amount of resources available for this purpose by applying for other non-entitlement, non-formula-based, funding sources, providing funds from general revenues, and supporting funding applications from entities within the jurisdiction to other funders other than the County. Also, the County will seek to assign these scarce resources to fund activities which provide benefits to the greatest number of low- and moderate-income persons and at the same time address the needs with the highest level of priority as assigned in this plan. Actions which will be undertaken by the County during the five-year period to address obstacles to meeting underserved needs are addressed under three groupings, namely: housing, homeless/special needs, and non-housing community development. Actions to be taken under each grouping are identified below.

#### Housing

- The County will seek to implement and support programs/activities which are designed to increase the availability of affordable housing units (both homeownership and rental units) to families/households whose incomes are at or below 50% of the AMI.
- The county will seek to preserve the current affordable housing stock and will pursue a rigorous housing rehabilitation program, among other things to achieve this goal. Homes owned by low- and moderate-income persons or rental complexes which reserves units for families categorized as special needs and/or low- moderate-income households will be targeted.
- In assigning funding to housing organizations, the County will give preference to organizations who guarantees that the homes built/purchased will remain affordable for a long period of time.
- Palm Beach County, through its programs will seek to eliminate/reduce “Disproportionate Housing Needs”. This condition exists when the percentage of households in a specific category of need who are members of a particular racial or ethnic group is at least ten percent (10%) higher than the percentage of all households in that same category of need.
- The County will support activities that provides assistance to homeowners when faced with foreclosure.

#### Homelessness and Special Needs

- The County will seek to implement and support programs that address homeless and support for the homeless.
- The County will directly implement or support the implementation of the recommendations contained in the Ten year plan to End homelessness.
- The County will continue to foster coordination amongst homeless service providers in order to ensure that the available resources are utilized to realize maximum benefits to the homeless population.
- The county will support the concept of Homeless Prevention and Rapid Re-housing as a way of addressing homelessness.

- The county will seek to directly increase the number of homeless shelter beds available in the county and streamline the intake and assessment process for homeless.
- The County will support the provision of job training skills to homeless individuals.

Non-Housing Community Development

- Lack of cooperation amongst agencies is seen as one obstacle to serving the underserved need. The County will continue to promote cooperation among agencies by facilitating and/or participating in the following coordinating bodies: Countywide Community Revitalization Team; Glades Technical Advisory Committee; PBC Long Term Recovery Coalition; the Homeless Coalition of PBC; the Homeless Advisory Board and the United Way’s Food, Shelter, and Emergency Needs Committee.
- The County will seek to address the acute deficiency in infrastructure that exists in the Glades Area in particular but also in the identified CDBG planning Areas.
- The County will seek to increase the economic and employment opportunities which are available to the low- and moderate-income population by providing funding to economic development activities which are located in lower income areas or which will provide jobs to low- and moderate-income persons.

**B. Specific Objectives**

The Five Year Consolidated Plan (2010-2015) identifies Palm Beach County’s overall housing and community development objectives. The chart below summarizes the categories that will be addressed during FY 2010-2015. Table 1C Supplement shows the specific objectives with objective number, the number of households to be assisted by income under the Housing Objective (persons under the Homeless and Community Development Objectives, etc) , Estimated Source and Amount of Funding, and the outcome category based on Federal Register Notice dated March 7, 2006, and proposed information for the CAPER. Source of funding include formula grants, and in some instances Recovery Funds.

**Goals and objectives to be carried out during the action plan period are indicated by placing a check in the following boxes.**

<input checked="" type="checkbox"/>	<b>Objective Category: Decent Housing</b> Which includes:	<input checked="" type="checkbox"/>	<b>Objective Category: Suitable Living Environment</b> Which includes:	<input checked="" type="checkbox"/>	<b>Objective Category: Expanded Economic Opportunities</b> Which includes:
<input checked="" type="checkbox"/>	assisting homeless persons obtain affordable housing	<input checked="" type="checkbox"/>	improving the safety and livability of neighborhoods	<input checked="" type="checkbox"/>	job creation and retention
<input checked="" type="checkbox"/>	assisting persons at risk of becoming homeless	<input checked="" type="checkbox"/>	eliminating blighting influences and the deterioration of property and facilities	<input checked="" type="checkbox"/>	establishment, stabilization and expansion of small business (including micro-businesses)
<input checked="" type="checkbox"/>	retaining the affordable housing stock	<input checked="" type="checkbox"/>	increasing the access to quality public and private facilities	<input checked="" type="checkbox"/>	the provision of public services concerned with employment
<input checked="" type="checkbox"/>	increasing the availability of affordable permanent housing in standard condition to low-income and moderate-income families, particularly to members of disadvantaged minorities without discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability	<input checked="" type="checkbox"/>	reducing the isolation of income groups within areas through spatial deconcentration of housing opportunities for lower income persons and the revitalization of deteriorating neighborhoods	<input checked="" type="checkbox"/>	the provision of jobs to low-income persons living in areas affected by those programs and activities under programs covered by the plan
<input checked="" type="checkbox"/>	increasing the supply of supportive	<input checked="" type="checkbox"/>	restoring and preserving properties	<input checked="" type="checkbox"/>	availability of mortgage financing

	housing which includes structural features and services to enable persons with special needs (including persons with HIV/AIDS) to live in dignity and independence		of special historic, architectural, or aesthetic value		for low income persons at reasonable rates using non-discriminatory lending practices
<input checked="" type="checkbox"/>	providing affordable housing that is accessible to job opportunities	<input checked="" type="checkbox"/>	conserving energy resources and use of renewable energy sources	<input checked="" type="checkbox"/>	access to capital and credit for development activities that promote the long-term economic social viability of the community

**Table 1C Supplement  
 COMPREHENSIVE PERFORMANCE MEASUREMENT  
 TABLE OF HOUSING AND  
 COMMUNITY DEVELOPMENT OBJECTIVES  
 2010-2015**

<b>GOAL: DECENT HOUSING</b> – This statutory program goal includes retaining the affordable housing stock; increasing the availability of affordable permanent housing in standard condition low-income and moderate-income families, particularly to members of disadvantaged minorities without discrimination on the basis of race, color, religion, sex, national origin, familial status or disability; providing affordable housing that is accessible to job opportunities; assisting homeless persons obtain affordable housing; assisting persons at risk of becoming homeless; and increasing the supply of supportive housing which includes structural features and services to enable persons with special needs (including persons with HIV/AIDS) to live in dignity and independence.																	
Obj #	Specific Objectives	Income Group	Five Year Goal	Summary of Annual Objectives per Yearly Action Plan 2010-15					Performance Indicators	Estimated Source of Funding 5 Yr	Actual Accomplishments (for CAPER)					Objective Outcome*	
				11	12	13	14	15			11	12	13	14	15		
1	RENTAL HOUSING OBJECTIVES			11	12	13	14	15			#/%	#/%	#/%	#/%	#/%	Code	
1.1	Increase the supply of affordable rental housing: a. Production of new rental units	0-30%	41	0	20	21			Number of HH assisted by additional rental units added to the housing market	NSP2- \$16,470,000						DH-2- Affordability of decent housing	
		31-50%	49	0	24	25											
		51-80%	74	0	37	37											
		81-120%	0 164	0 0	0 81	0 83											
	b. Acquisition of residential properties to create rental units:	0-30%	4	4					Number of HH assisted by additional rental units added to the housing market	NSP1- \$2,022,600							
		31-50%	3	3													
		51-80%	9	9													
		81-120%	0 16	0 16													
1.2	Improve the quality of affordable rental housing: a. Rehabilitation of existing rental units	0-30%	109	109	0	0	0	0	Number of HH assisted by bringing substandard rental units to standard conditions	CDBG \$802,628						DH-1 Availability/ Accessibility of decent housing	
		31-50%	12	0	3	3	3	3									
		51-80%	12	0	3	3	3	3									
		81-20%	0 133	0 109	0 6	0 6	0 6	0 6									
1.3	Improve															DH-1	

	access to affordable rental housing: a. Rental Assistance																Availability/Accessibility of decent housing	
		0-30%	869	321	137	137	137	137	Sec 8 & F.U.P. \$5,179,640									
		31-50%	45	17	7	7	7	7										
		51-80%	0	0	0	0	0	0										
		81-20%	<u>0</u> 914	<u>0</u> 338	<u>0</u> 144	<u>0</u> 144	<u>0</u> 144	<u>0</u> 144										
	<b>Grand Total Renters</b>		<b>1,227</b>															
Obj #	Specific Objective	Income Group	Five Year Goal	Summary of Annual Objectives Per Yearly Action Plan 2010-2015					Performance Indicators	Estimated Sources of Funding 5 Yr	Actual Accomplishments (for CAPER)					Outcome/Objective*		
2	OWNER HOUSING OBJECTIVE S			11	12	13	14	15			11	12	13	14	15			
											#/%	#/%	#/%	#/%	#/%			
2.1	Increase the availability of affordable owner housing a. Production of new owner units																DH-2 Affordability of decent housing	
		0-30%	0															
		31-50%	0															
		51-80-%	0															
		81-120%	0															
	b. Acquisition of existing owner units								Number of units acquired to make them affordable to eligible HH	NSP1- \$2,977,400 NSP2 - \$20,130,000 (101 HH)							DH-1 Availability/Accessibility of decent housing	
		0-30%	21	1	10	10	0	0										
		31-51%	37	7	15	15	0	0										
		51-81%	60	9	25	26	0	0										
		81-120%	<u>2</u> 120	<u>2</u> 19	<u>0</u> 50	<u>0</u> 51	<u>0</u> 0	<u>0</u> 0										
2.2	Improve the quality of owner housing																DH-3 Sustainability of decent housing	
	a.	0-30%	49	9	10	10	10	10	Number of HH	CDBG-								

	Rehabilitation of existing owner units	31-50%	63	23	10	10	10	10	assisted by bringing substandard owner-occupied units to standard condition	\$3,443,764 SHIP \$300,000											
		51-80%	66	46	5	5	5	5													
		81-120%	$\frac{9}{187}$	$\frac{9}{87}$	$\frac{0}{25}$	$\frac{0}{25}$	$\frac{0}{25}$	$\frac{0}{25}$													
2.3	Improve affordability owner housing a. Homeownership Assistance																	DH-2 Affordability of decent housing			
		0-30%	43	8	11	12	6	6	Number of first-time homebuyers receiving direct financial assistance	HOME -\$11,901,675 NSP1- \$12,845,811 NSP2 - \$9,150,000											
		31-50%	105	29	23	23	15	15													
		51-80%	167	49	44	44	15	15													
		81-120%	$\frac{78}{393}$	$\frac{20}{106}$	$\frac{29}{107}$	$\frac{29}{108}$	$\frac{0}{36}$	$\frac{0}{36}$													
	<b>Grand Total Owners</b>		<b>700</b>																		
2.4	Improve access to affordable owner housing for minorities	0-120%		25%															DH-1 & DH-2		
3	HOMELESS OBJECTIVE S	Income Group	Five Year Goal	Summary of Annual Objectives Per Yearly Action Plan 2010-2015					Performance Indicators	Estimated Sources of Funding 5 Yr	Actual Accomplishments (for CAPER)					Outcome/Objective *					
				11	12	13	14	15			11	12	13	14	15						
											#/%	#/%	#/%	#/%	#/%						
3.1	Increase the number of homeless persons moving into permanent housing	0-80%	4,755	951					Number of homeless persons moving to permanent housing	CDBG- \$150,000 HPRP- \$2,773,203									DH-2 Affordability of decent housing		
3.2	Provide services including transitional housing to homeless	0-80%	5,735	1,147+					Number of homeless persons provided with decent temporary	CDBG- \$700,000 NSP1- \$7,500,000									DH-1 Availability/Accessibility of decent housing		



<b>GOAL: SUITABLE LIVING ENVIRONMENT:</b> This statutory goal includes: improving the safety and livability of neighborhoods of neighborhoods; eliminating blighting influences and the deterioration of property and facilities; increasing access to quality public and private facilities and services; reducing the isolation of income groups within areas through spatial deconcentration of housing opportunities for lower income persons and the revitalization of deteriorating neighborhoods; restoring and preserving properties of special of special historic, architectural, or aesthetic value; and conserving energy resources and use of renewable energy sources.																
Obj # 5	COMMUNITY DEVELOPMENT OBJECTIVES	Income Group	Five Year Goal (see PI)	Summary of Annual Objectives per Yearly Action Plan 2010-2015 (see PI)					Performance Indicators (PI):	Estimated Source of Funding 5YR	Actual Accomplishments (for CAPER)					*Outcome/Objective Codes
				11	12	13	14	15			11	12	13	14	15	
											Type	#/%	#/%	#/%	#/%	
5.1	Improve the community through acquisition/disposition/long term leasing for a public purpose								Number of properties acquired						SL-3 Sustainability for creating a suitable living environment	
5.2	Improve the community by eliminating blighting influences		85	15					Number of Structures Demolished	CDBG \$1,800,000					SL-3 Sustainability for creating a suitable living environment	
	a. Demolition and Clearance	n/a														
	b. Restore, preserve, document properties of historic, architectural, or aesthetic value		1						Number of structures preserved/restored	CDBG \$300,000					SL-3 Sustainability for creating a suitable living environment	
	c. Fund Non Residential Historic Preservation Project	n/a							Number of Structures Preserved							
	d. Consult with SHPO for eligible residential and non-residential structures, and vacant land.	If not blight than (0-80%)		8					Number of Properties including vacant land submitted for review	n/a					SL-3 & DH-3	
6	<b>INFRASTRUCTURE OBJECTIVES</b>															
6.1	Improve quality/increase quantity of public improvements for lower income persons														SL-3	
	a. Fund water/sewer projects	0-80%	14/76,206	3/8,335					# of projects/ # of persons provided with	CDBG-\$2,200,000 CDBG-R:						

										new access to the improvements	\$531,000						
	b. Fund street improvement projects		8/ 22,263	2/ 4,917						# of projects/ # of persons provided with new access to the improvements	CDBG-\$3,000,000 CDBG-R 600,000						
	c. Fund sidewalks projects									# of projects/ # of persons with improved quality of living environment							SL-3 Sustainability for creating a suitable living environment
	d. Fund solid waste disposal projects									# of projects/ # of persons provided with new access to the improvements							SL-1 Availability/Ac cessibility for creating a suitable living environment
	e. Fund flood and drainage projects		7/ 6,519	2/ 1,431						# of projects/ # of persons with improved quality of living environment	CDBG-\$1,150,000 CDBG-R \$73,000						SL-3 Sustainability for creating a suitable living environment
	f. Fund tree planting/beautification projects																
<b>7</b>	<b>PUBLIC FACILITIES OBJECTIVES</b>	<b>Income Group</b>	<b>Five Year Goal</b>	<b>Summary of Annual Objectives per Yearly Action Plan 2010-2015</b>					<b>Performance Indicators</b>	<b>Estimated Sources of Funding 5Yr</b>	<b>Actual Accomplishments (for CAPER</b>					<b>Outcome/Objective Codes</b>	
										<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>			
				11	12	13	14	15	<b>Type</b>	<b>#/ %</b>	<b>#/ %</b>	<b>#/ %</b>	<b>#/ %</b>	<b>#/ %</b>			
<b>7.1</b>	Improve quality/increase quantity of neighborhood facilities for low-income persons																
	a. Fund senior center projects	0-80%							# of projects/ # of persons provided with new access to a facility								SL-1 Availability/Accessibilit y for creating a suitable living environment
	b. Fund center for persons with disabilities								# of projects/ # of persons provided with								

										new access to a facility								
	c. Fund projects to remove architectural barriers									Number of persons with improved quality of living environment								SL-3 Sustainability for creating a suitable living environment
	d. Fund homeless facilities	1,147	720 (Incl under Homeless)							# of projects/ # of persons provided with new access to a facility	NSP1-\$7,500,000							SL-1 Availability/Accessibility for creating a suitable living environment
	e. Fund youth centers		2/ 812							# of projects/ # of persons provided with new access to a facility	CDBG-\$225,000 CDBG-R:\$183,082							
	f. Fund child care centers									# of projects/ # of persons provided with new access to a facility								
	g. Fund health care facilities									# of projects/ # of persons provided with new access to a facility								
	h. Fund neighborhood/multipurpose facilities	13/ 52,625	2/ 4,995							# of projects/ # of persons provided with new access to a facility	CDBG-\$204,294							
	i. Fund parks and recreational facilities	5/ 53,350	1/ 205							# of projects/ # of persons provided with new access to a facility	CDBG-\$260,000							SL-3 Sustainability for creating a suitable living environment
	j. Fund parking facilities									# of projects/ # of persons provided with new access to a facility								SL-3 Sustainability for creating a suitable living environment
	k. Fund other public facilities	1/ 3,822	1/ 3,822							# of projects/ # of persons provided with new access to a facility	CDBG-\$475,000							

8	PUBLIC SERVICES OBJECTIVES	Income Group	Five Year Goal	Summary of Annual Objectives per Yearly Action Plan 2010-2015					Performance Indicators	Estimated Sources of Funding 5 Yr	Actual Accomplishments (for CAPER)					Outcome/Objectives Codes
				11	12	13	14	15			11	12	13	14	15	
				Type			#/ %	#/%			#/%	#/ %	#/%			
8.1	Improve quality/increase quantity of public service activities for lower income persons															
	a. Fund senior service projects	0-80%	635	98				# of persons with new / improved access to services	CDBG \$300,000						SL-1 Availability/ Accessibility for creating a suitable living environment	
	b. Fund projects that service the disabled		2,249	445				# of persons with new / improved access to services	CDBG \$900,000							
	c. Fund youth services projects		4,100	260				# of persons with new / improved access to services	CDBG-\$450,000							
	d. Fund child care services		1,069	110				# of persons with new / improved access to services	CDBG \$175,000							
	e. Fund substance abuse service projects		150					# of persons with new / improved access to services								
	f. Fund employment/training service projects		1,000					# of persons with new / improved access to services								
	g. Fund health service projects		7,800	1,102				# of persons with new / improved access to services	CDBG-\$500,000						SL-1 Availability/ Accessibility for creating a suitable living environment	
	h. Fund crime/awareness prevention projects		0					# of persons with new / improved access to services								
	i. Fund domestic violence service projects		150	32				Number of persons with new / improved	CDBG \$200,000							

									access to services									
	j. Fund abused and neglected children service projects		700	126					# of projects/ # of persons with new / improved access to services	CDBG-\$500,000								
	k. Housing related services		17,500	2,487					# of persons with new / improved access to services	CDBG-\$1,300,000 CDBG-R \$95,000								
	l. Homeless services		1480	402					# of persons with new / improved access to services	CDBG-\$900,000 ESGP-\$1,757,400								
<b>9</b>	<b>ECONOMIC OPPORTUNITY OBJECTIVES</b>	<b>Income Group</b>	<b>Five Year Goal</b>	<b>Summary of Annual Objectives per Yearly Action Plan 2010-2015</b>					<b>Performance Indicators</b>	<b>Estimated Sources of Funding 5 Yr</b>	<b>Actual Accomplishments (for CAPER)</b>					<b>Outcome/ Objectives Codes</b>		
											<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>			
				11	12	13	14	15	<b>Type</b>		<b>#/ %</b>	<b>#/ %</b>	<b>#/%</b>	<b>#/ %</b>	<b>#/%</b>			
<b>9.1</b>	Remediate and redevelop brownfields																	EO-1 Availability for the purpose of creating economic opportunities
<b>9.2</b>	Improve economic opportunities for low-income persons by creating/retaining jobs:																	EO-3 Sustainability for the purpose of creating economic opportunity
	a. Fund public facilities and improvement projects that will create and/or retain jobs	0-80%	35/ 300	4/ 52					# of projects/ # of jobs created or retained	CDBG-R \$1,387,082								EO-3 Sustainability for the purpose of creating economic opportunity
	b. Economic Development Assistance to Businesses and Access to capital and credit for development, activities that promote long-term economic social viability of the community	0-80%	40/ 700	(i) 25 (ii) 557					Number of (i) businesses assisted (ii) jobs created	CDBG-R \$180,000 Section 108 \$9,022,176 BEDI \$625,971								EO-1 EO-3
	c. Establishment, stabilization and expansion of small businesses (including micro-businesses);	0-80%	525	105					Number of businesses assisted	CDBG \$3,500,000								EO-3 Sustainability for the purpose of creating



## V. HOUSING

### A. Housing Strategy: Priority Housing Needs (91.215 (b))

#### 1. Priority Housing Needs Table

The Palm Beach County CDBG Program Jurisdiction’s unmet housing needs are identified below in HUD Table 2A. The unmet needs figures were generated by applying percentages of each HUD-identified subpopulation by income group and tenure from the 2000 CHAS Housing Problems Output to the projections of household growth in each income group by tenure, and to the estimates of existing housing need in each income group by tenure, represented by cost-burdened households in 2008. The resulting figures were then added together to yield the Unmet Need total for each subpopulation income group. The growth projections and cost burden figures to which the subpopulation percentages were applied, and the basis for the data, are presented in Section II.A—Housing Needs of this document.

**PBC Priority Housing Needs Table, HUD Table 2A**

PRIORITY HOUSING NEEDS (households)		Priority		Unmet Need
<b>Renter</b>	Small Related	0-30%	High	8,424
		31-50%	High	7,198
		51-80%	Medium	6,835
	Large Related	0-30%	High	2,398
		31-50%	High	2,527
		51-80%	Medium	1,946
	Elderly	0-30%	High	4,175
		31-50%	High	3,568
		51-80%	Medium	3,396
	All Other	0-30%	High	6,612
		31-50%	High	5,561
		51-80%	Medium	5,365
<b>Owner</b>	Small Related	0-30%	High	7,949
		31-50%	High	7,742
		51-80%	High	9,641
	Large Related	0-30%	High	1,566
		31-50%	High	1,525
		51-80%	Medium	1,900
	Elderly	0-30%	High	9,677
		31-50%	High	9,426
		51-80%	Medium	11,739
	All Other	0-30%	High	2,558
		31-50%	High	2,491
		51-80%	Medium	3,103
	Elderly	0-80%	High	6,453

<b>Non-Homeless Special Needs</b>	Frail Elderly	0-80%	High	1,317
	Severe Mental Illness	0-80%	High	439
	Physical Disability	0-80%	High	7,200
	Developmental Disability	0-80%	High	1,097
	Alcohol/Drug Abuse	0-80%	High	417
	HIV/AIDS	0-80%	High	3,951
	Victims of Domestic Violence	0-80%	High	1,054

## 2. Description of Basis for Assigning Housing Priorities

The priority (High, Medium, or Low) assigned to each housing subpopulation was based on the incidence of unmet need, the level of growth of each subpopulation among the total population, and the extent of housing problems experienced by each subpopulation/income group per HUD's CHAS Housing Problems Output Table, as described below.

### RENTERS

#### High Priority:

- Small Related, Large Related, Elderly, and All Other Renters in the 0-30% AMI and 31-50% AMI income groups were all assigned a HIGH priority because of the very high level of housing problems experienced by each group; the increasing proportion of these income groups within the total population of renters; and the large incidence of unmet need within each subpopulation/income group.

#### Medium Priority:

- Small Related, Large Related, Elderly, and All Other Renters in the 51-80% AMI income group were all assigned a MEDIUM priority because of the lesser severity of the housing problems experienced by each group in comparison to the 0-30% AMI and 31-50% AMI groups; the lower level of growth of the 51-80% AMI income group among the total population; and the lower incidence of unmet need relative to that of the other subpopulations in the 0-30% AMI and 31-50% AMI income groups.

### OWNERS

#### High Priority

- Small Related Owners in the 0-30% AMI and 31-50% AMI income groups and Elderly Owners in the 0-30% income group were all assigned a HIGH priority because of the very high level of housing problems experienced by each group; the increasing proportion of these income groups within the total population of owners; and the large incidence of unmet need within each subpopulation/income group.
- Large Related and All Other Renters in the 0-30% AMI and 31-50% AMI income groups were assigned a HIGH priority because of extreme level of housing problems experienced by these

subpopulations and the increasing proportion of these income groups within the total population of renters, despite the relatively small incidence of unmet need.

- Small Related Owners in the 51-80% AMI income group were assigned a HIGH priority because of the substantial level of housing problems experienced by this subpopulation and the large incidence of unmet need within the subpopulation group.
- Elderly Owners in the 31-50% AMI income group were assigned a HIGH priority because of the increasing proportion of this income group within the total population of owners; the large incidence of unmet need; and the moderate level of housing problems experienced by the subpopulation.

#### Medium Priority

- Large Related and All Other Owners in the 51-80% AMI income group were assigned a MEDIUM priority because of the substantial level of housing problems experienced by this subpopulation, despite a relatively low incidence of unmet need in comparison to the total population of owners.
- Elderly Owners in the 51-80% AMI income group were assigned a MEDIUM priority because of the very large incidence of unmet need in comparison to all other owner subpopulations, despite the low level of housing problems experienced by this subpopulation.

## **B. Specific Housing Objectives (91.215 (b))**

### **1. Housing Objectives**

Palm Beach County's specific housing objectives are listed below, and the associated accomplishments and outcomes will be quantified in the following HUD Table 1C.

#### Rental Housing Objectives

Objective 1.1—Increase the supply of affordable rental housing (DH-1)

- 1.1a—Production of new rental units
- 1.1b—Acquisition of residential properties to create additional affordable rental opportunities

Objective 1.2—Improve the quality of existing affordable rental housing (DH-3)

- 1.2a—Rehabilitation of existing rental units

Objective 1.3—Improve access to affordable rental housing (DH-2)

- 1.3a—Provide direct rental assistance

#### Owner Housing Objectives

Objective 2.1—Increase the availability of affordable owner housing (DH-1)

- 2.1a—Production of new owner units
- 2.1b—Acquisition of existing owner units

Objective 2.2—Improve the quality of existing owner housing (DH-3)

- 2.2a—Rehabilitation of existing owner-occupied units

Objective 2.3—Increase affordability of owner housing (DH-2)

- 2.3a—Provide homeownership assistance

**HUD Table 2A**  
Priority Housing Needs/Investment Plan Goals

<b>Priority Need</b>	<b>5-Yr. Goal Plan/Act</b>	<b>Yr. 1 Goal Plan/Act</b>	<b>Yr. 2 Goal Plan/Act</b>	<b>Yr. 3 Goal Plan/Act</b>	<b>Yr. 4 Goal Plan/Act</b>	<b>Yr. 5 Goal Plan/Act</b>
Renters						
0 - 30 of MFI	1023	434	157	158	137	137
31 - 50% of MFI	109	20	34	35	10	10
51 - 80% of MFI	95	9	40	40	3	3
Owners						
0 - 30 of MFI	113	18	31	32	16	16
31 - 50 of MFI	205	59	48	48	25	25
51 - 80% of MFI	293	104	74	75	20	20
<b>Homeless*</b>						
Individual	1480	296	296	296	296	296
Families	525	105	105	105	105	105
Non-Homeless Special Needs	289	57	58	58	58	58
<b>Total</b>	<b>4,134</b>	<b>1,102</b>	<b>843</b>	<b>847</b>	<b>670</b>	<b>670</b>
Total Section 215	1,471	515	307	310	169	169
<b>215 Renter</b>	982	370	185	186	120	120
<b>215 Owner</b>	489	145	122	124	49	49

Section 215 requirements for affordable owner housing state that housing unit value cannot exceed 95% of the median value for the area. For April 2010, the median price of a home in Palm Beach County was \$227,000. Utilizing that figure, housing units valued at \$215,650, or less, meet the Section 215 definition for affordable owner housing. The current HCD program limitation on maximum assisted housing value is \$280,000, however, most assisted units fall well below this price due to the limited borrowing capacity of the homebuyer. Given the

targeting of resources, trends in HCD client incomes, and market housing prices, it is anticipated that 80% owner units assisted during FYs 2010-2015 will meet the Section 215 definition for affordable housing.

For affordable renter housing, unit rents cannot exceed 30% of the adjusted income of a family earning 65% of median income. In regards to renter housing, the majority of HCD's resources have been targeted to income groups at the lower end of the spectrum. However, due to the lack of State which often carries a 60% AMI restriction and other public funding sources, rental developments are likely to maximize their ability to offer units to higher income groups. Therefore, it is estimated that approximately 80% of rental units assisted during FYs 2010-2015 will meet the Section 215 definition for affordable housing.

**HOUSING OBJECTIVE: CPD OUTCOME PERFORMANCE MEASUREMENT SYSTEM**

HUD's Table 1C Summary of Specific Objectives

<b>Availability/Accessibility of Decent Housing (DH-1)</b>							
<b>Specific Objective</b>	<b>Source of Funds/Allocation</b>	<b>Year</b>	<b>Performance Indicators</b>	<b>Expected Number</b>	<b>Actual Number</b>	<b>Percent Completed</b>	
<b>DH1.1</b>	1.3a, 2.1b	NSP1 - \$2,977,400; NSP2 - \$20,130,000; Sec 8 & FUP - \$5,179,640	2011	Number of households assisted	357		%
			2012		194		%
			2013		195		%
			2014		144		%
			2015		144		%
		MULTI-YEAR GOAL			1,034		%
<b>Affordability of Decent Housing (DH-2)</b>							
<b>DH2.1</b>	1.1a, 1.1b, 2.3a	NSP1 - \$14,868,411; NSP2- \$25,620,000; HOME- \$11,901,675	2011	Number of households assisted	122		%
			2012		188		%
			2013		191		%
			2014		36		%
			2015		36		%
		MULTI-YEAR GOAL			573		%
<b>Sustainability of Decent Housing (DH-3)</b>							
<b>DH3.1</b>	1.2a, 2.2a	CDBG- \$3,443,764; SHIP - \$300,00	2011	Number of households assisted	196		%
			2012		31		%
			2013		31		%
			2014		31		%
			2015		31		%
		MULTI-YEAR GOAL			320		%

## 2. Expected Resources

The listing below provides the housing financial resources reasonably expected to be available for the FY 2010-11 to 2014-15 time period to address the housing needs of the Palm Beach County Program jurisdiction. CDBG, HOME, and Public Housing Authority Rental Assistance Programs are provided to the County as annual formula allocations, and therefore, the projections are based on recent trends in funding allocations, and assume continued program funding at current annual levels.

The Neighborhood Stabilization Program funding listed resulted from special one-time funding appropriations through the Housing and Economic Recovery Act of 2008 (NSP1) and the American Recovery and Reinvestment Act of 2009 (NSP2). NSP1 came to the County as a formula allocation, however, NSP2 was awarded as the result of the County's successful competitive funding submission.

Other sources of funding which in years past could be depended on included various programs financed through the Florida Housing Finance Corporation through the Housing Trust Fund. These programs included the Low-Income Housing Tax Credit Program, the State Apartment Incentive Loan Program, and the Predevelopment Loan Program, but most importantly to Palm Beach County, the State Housing Initiatives Partnership (SHIP) which had provided to the County approximately \$8M annually. For the past two fiscal years, the State Legislature has taken nearly all revenues from the State Housing Trust Fund and appropriated them to other, non-housing uses, leaving zero funding for most housing programs.

Another previously-dependable source of housing financing was the Palm Beach County Housing Finance Authority (HFA) which issues project- or program-specific bonds to fund local affordable housing activities. Unfortunately due to the general crash of the housing and investment markets and the aforementioned lack of State housing financing to match HFA project financing, bond financing activities by the HFA have been at an all-time low for several years, and the trend is expected to continue until certain factors change, such as an increase in interest rates, reinstatement of funding to the State Housing Trust Fund Programs, and absorption of current housing market over-inventory.

### **Funds Reasonably Expected to be Available for Housing Activities 2010-2015**

Community Development Block Grant.....	\$ 3,443,764
HOME Investment Partnerships.....	\$11,901,675
HUD Rental Assistance (Sec8, FUP, etc).....	\$ 5,179,640
Neighborhood Stabilization 1.....	\$17,845,811
Neighborhood Stabilization 2.....	\$45,750,000
State Housing Initiatives Partnership.....	<u>\$ 300,000</u>
GRAND TOTAL.....	\$84,420,890

**3. Description of the characteristics of the housing market and how it influences the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units.**

The housing market characteristic most greatly affecting the use of funds for FY 2010-2015 is the oversupply of housing stock, as evidenced by the high rates of vacancy and foreclosure described in Section III.1., Housing Market Analysis. The use of funds will also be heavily influenced by the housing needs of the jurisdiction as identified in II.A. which demonstrate that although there is a significant oversupply, the supply tends to fall into the upper price categories for both owner and renter housing. Of course funding program rules limit uses of funds, and therefore influence what types of activities the jurisdiction is able to address. The interplay between market characteristics and housing needs is described below for the priority housing objectives to be undertaken by Palm Beach County.

**Priority Housing Activities  
HUD Table 2A**

<b>Priority Need</b>	<b>5-Yr. Goal</b>	<b>Yr. 1 Goal</b>	<b>Yr. 2 Goal</b>	<b>Yr. 3 Goal</b>	<b>Yr. 4 Goal</b>	<b>Yr. 5 Goal</b>
	<i>Plan/Act</i>	<i>Plan/Act</i>	<i>Plan/Act</i>	<i>Plan/Act</i>	<i>Plan/Act</i>	<i>Plan/Act</i>
<b>CDBG</b>						
Acquisition of existing rental units	0	0	0	0	0	0
Production of new rental units	0	0	0	0	0	0
Rehabilitation of existing rental units	133	109	6	6	6	6
Rental assistance	0	0	0	0	0	0
Acquisition of existing owner units	0	0	0	0	0	0
Production of new owner units	0	0	0	0	0	0
Rehabilitation of existing owner units	129	29	25	25	25	25
Homeownership assistance	0	0	0	0	0	0
<b>HOME</b>						
Acquisition of existing rental units	0	0	0	0	0	0
Production of new rental units	0	0	0	0	0	0
Rehabilitation of existing rental units	0	0	0	0	0	0
Rental assistance	0	0	0	0	0	0
Acquisition of existing owner units	0	0	0	0	0	0
Production of new owner units	0	0	0	0	0	0
Rehabilitation of existing owner units	0	0	0	0	0	0
Homeownership assistance	180	36	36	36	36	36

### Rental Housing Objectives

Objective 1.1—Increase the supply of affordable rental housing (DH-1)

- 1.1a—Production of new rental units
- 1.1b—Acquisition of residential properties to create additional affordable rental opportunities

Objective 1.2—Improve the quality of existing affordable rental housing (DH-3)

- 1.2a—Rehabilitation of existing rental units

Objective 1.3—Improve access to affordable rental housing (DH-2)

- 1.3a—Provide direct rental assistance

### Rationale for Allocating Available Resources Among Renter Housing Activities

All extremely-low and low income household types experience cost burden at rates greater than those of any other renter income groups. In addition, these same renters experience very high rates of housing problems in comparison to all renter households in total. Renters in the 51-80% AMI group experience housing problems at greater rates than those in the 80% AMI and above, however, not at the intensity of the 0-30% and 31-50% AMI groups. Additionally, household growth projections indicate that the 80% AMI and below segment of the overall population will grow at a proportionally greater rate than that above 80% AMI.

Due to their low incomes, and often the presence of credit issues, it is highly improbable that 0-30% AMI households will become homeowners, and very difficult to move 31-50% renters into stable ownership situations. Therefore, the provision of rental assistance will be of particular importance in meeting their housing needs, and is allocated the lion's share of resources available for such purposes. With the high incidence of housing problems, including substandard conditions, the rehabilitation of affordable rental units is required to preserve existing units of standard condition and to rectify substandard conditions. Limited funding is available given the competing needs eligible for such uses, and a moderate amount of funding will be devoted to rental rehabilitation.

The private housing market rarely provides new construction of units affordable to the lowest income groups due to the greater profitability of serving the higher income echelons. However, the NSP1 and NSP2 programs have provided the Jurisdiction with a financing tool to stimulate production of new affordable rental units. Because this segment of the renter household population is consistently underserved by the private market, and due to the un-affordability of current Fair Market Rents, the County has devoted large NSP financial resources to both acquiring units for affordable rental and subsidizing the construction of new rental units, with a focus on the lower income groups.

### Owner Housing Objectives

Objective 2.1—Increase the availability of affordable owner housing (DH-1)

- 2.1a—Production of new owner units
- 2.1b—Acquisition of existing owner units

Objective 2.2—Improve the quality of existing owner housing (DH-3)

- 2.2a—Rehabilitation of existing owner-occupied units

Objective 2.3—Increase affordability of owner housing (DH-2)

- 2.3a—Provide homeownership assistance

#### Rationale for Allocating Available Resources Among Owner Housing Activities

Extremely-low (0-30%) and low (31-50%) income owners, these households experience housing problems, cost burden, and severe cost burden all at rates more than double those of all owner households in total. The high rate of housing problems experienced by existing homeowners may in part reflect substandard conditions such as disrepair resulting from deferred maintenance caused by the application of limited household resources to meet routine non-housing household needs (food, clothing, medical, etc.). The rehabilitation of owner-occupied units will therefore be of particular importance in meeting the needs of these households to correct substandard conditions and to preserve the existing supply of affordable owner units in standard condition. Accordingly, the County has committed significant resources to owner-occupied rehabilitation.

In general, lower income households are less likely to become homeowners due to their limited financial means, but potential homeowners towards the upper limits of the 31-50% and throughout the 51 – 80% AMI income ranges have new opportunities to achieve homeownership in the current housing market, given the high level of foreclosures and distressed properties for sale, as well as falling home prices resulting from market correction. These potential owners will require financial assistance, and the County has devoted significant homebuyer resources to acquisition of existing units, primarily targeting the aforementioned income groups, although homebuyer funding is also expected to be provided in lesser numbers to the very-low income, and to the 80-120% AMI group. Due to the characteristics of the housing market, predominantly oversupply of for-sale units, the new construction of for sale units will not be allocated resources until market conditions change with greater absorption, falling vacancy, and greater demand. At that point in time, the County may elect to devote available resources to subsidize new construction of owner units, but at this point in time the demand for other housing activities is greater.

### **C. Public Housing Needs and Strategy**

#### **Comprehensive Grant Program (CGP)/Capital Fund (CF)**

The Comprehensive Grant Program (CGP) is a competitive grant which can be accessed by public housing developments with less than 250 units and is specifically earmarked for rehabilitation and capital improvements. The Capital Fund (CF) is designed for public housing developments with 250 or more units.

The four Housing Authorities in Palm Beach County were sent questionnaires in May of 2010 to inquire about their public housing needs and strategies. Three of the four responded to HCD's inquiry including Belle Glade Housing Authority, Pahokee Housing Authority and Palm Beach County Housing Authority and provided the following information:

### Palm Beach County Housing Authority

The PBCHA expects to receive around \$5,000,000 for next five year period (FY 2010-2015) under the Capital Fund Program. In FY 2010-11, the Capital Fund (CF) will be used physical improvements to the units (\$802,138), management improvements (\$95,825), non-dwelling structures and equipment (\$91,810), administration (\$119,717), operations (\$161,847), demolition (\$3000) and other (\$8,755). In FY 2011-12, the Capital Fund (CF) will be used physical improvements to the units (\$633,465), management improvements (\$70,428), non-dwelling structures and equipment (\$118,100), administration (\$109,717), operations (\$154,311), demolition (\$42,000) and other (\$7,600). In FY 2012-13, the Capital Fund (CF) will be used physical improvements to the units (\$412,583), management improvements (\$50,200), non-dwelling structures and equipment (\$115,000), administration (\$89,717), operations (\$154,311), and other (\$6,000). In FY 2013-14, the Capital Fund (CF) will be used physical improvements to the units (\$412,583), management improvements (\$50,200), non-dwelling structures and equipment (\$115,000), administration (\$89,717), operations (\$154,311), and other (\$6,000). The PBCHA has not yet planned the use of fund for FY 2014-2015.

### Pahokee Housing Authority

PHA utilized a professional consulting firm to conduct a Physical Needs Assessment of its public housing properties. As a result of this assessment, PHA prepared a 5-Year Comprehensive Plan to address these needs in the order of priority. PHA presently plans to address these needs under its Capital Fund Program; however, PHA will leverage private sources wherever possible. The estimated dollar amount needed is \$12,217,800 for the next five years.

During FY 2010-2015, PHA expects to receive approximately \$4,912,295 in Capital Fund (CF) that will be used towards modernization activities.

### Belle Glade Housing Authority

The BGHA does not participate in the Comprehensive Grant Program/Capital Fund Program because it does not receive funding from HUD. Because of its location within a major agricultural area and its specialization in providing affordable housing opportunities for low-income farm-workers and their families, the U.S. Department of Agriculture, Rural Development (RD) Division, is the designated funding agency for the Belle Glade Housing Authority. The BGHA expects to receive approximately \$5,200,000 for next five year period (FY 2010-2010) for capital improvements through the U.S. Dept. of Agriculture (USDA) for capital improvements and \$1,467,000 in Florida's Disaster Recovery Initiative 3 funds for modernization.

## **Specific Public Housing Strategies**

Though the Board of County Commissioners nominates one member for service on each of the governing boards of the public housing authorities within the Palm Beach County Jurisdiction, the Board of County Commissioners does not control the daily business of the housing authorities. All of the Housing Authorities are independent agencies with their own Boards of Directors or Boards of Commissioners, as appropriate.

The role of the Board of County Commissioners, through the Department of Housing and Community Development (HCD), is to cooperate with each of the housing authorities in their efforts towards improvement and maintenance of facilities and toward quality of life improvements for public housing residents. HCD will meet that objective by giving every reasonable consideration to applications for funding under the CDBG program and other applicable grant programs as they may be forthcoming from the housing authorities within the Palm Beach County Jurisdiction.

In addition, HCD has established target areas which encompass one of the Belle Glade Housing Authority's housing developments (Okeechobee Center); three of the Pahokee Housing Authority's housing developments (Padgett Island Homes, Stuckey Homes, and Fremd Village), and four of the Palm Beach County Housing Authority's housing developments (Dyson Circle, Schall Circle, Seminole Circle, and Marshall Heights). HCD will continue to help address the needs identified by the housing authorities through the establishment of additional target areas, if needed, and/or the funding of eligible projects.

a. Strategy for Improving Management and Operation

Palm Beach County Housing Authority

PBCHA will improve customer service deliveries by enhancing operational efficiencies through additional training, more direct supervision, and increased hiring of more efficient personnel. The Executive Director will continue to work with the Board of Directors to implement operational systems to insure the completion of all job tasks in an efficient manner. The Authority will also increase the attractiveness and marketability of the housing stock and neighborhood appearance in order to attract working families. The Authority has earmarked \$442,898 in CAP funding to address and improve Management and Operations in FY 2010-2015.

Pahokee Housing Authority

According to Pahokee Housing Authority, PHA performed an evaluation of its Management Needs Assessment of its public housing properties. As a result of the assessment, PHA prepared a 5-year comprehensive plan to address these needs in order of priority. PHA presently plans to address these needs under its Capital Fund Program; however, PHA will leverage private sources wherever possible. The estimated dollar amount needed for the next five years is approximately \$600,000.

Belle Glade Housing Authority

BGHA conducts a maintenance program of high cost services in order to maintain a high standard of overall maintenance and to prevent the unplanned, extraordinary expenses of a major repair project. Currently the Authority has 5.2 million dollars of USDA Repair & Rebuild funds to a rehabilitation project that started in 2010. This project is expected to be completed in 2011.

b. Strategy for Improving the Living Environment of Families in Public Housing

#### Palm Beach County Housing Authority

PBCHA will strive to achieve excellence in providing safe, decent and sanitary housing to all residents regardless of income or family composition. It will work with each Resident Advisory Board and Resident Council Association at each site to assist in better living standards, cleaner environment and drug-free neighborhoods. PBCHA will also work very close with the Sheriff of Palm Beach County and the local policing organizations to accomplish the latter and to initiate learning centers, and athletic and craft activities. PBCHA will set-aside \$125,000 of its budget over the five year period (FY 2010-2015) to provide an improved living environment and safe and drug-free neighborhoods.

#### Pahokee Housing Authority

PHA has an active Tenants Association. PHA staff and executive director attends residents meetings as scheduled as well as invites them to PHA's Board of Commissioners meetings. During these sessions, PHA and residents interact on many policy and/or management issues. PHA maintains an open dialogue with its resident body to solicit input on proposed change, as well as solicitation for change from the tenant body.

PHA also has an active Residents Advisory Board, which is comprised of residents from each housing program (Public Housing and Section 8 HCV. These individuals are involved in setting goals and objectives during PHA's Agency/Annual Plan planning process. PHA collaborates with appropriate agencies to provide home-ownership-related work shops. These include, but are not limited to, credit counseling, budgeting, home maintenance, family strengthening, etc.

#### Belle Glade Housing Authority

In an effort to reduce drug activity, vandalism, and overall crime, the BGHA continues to provide space for Community Oriented Policing offices at its facilities. The Osceola Center is located within the municipal boundaries of Belle Glade, and is served by the Belle Glade Police Department. The Okeechobee Center is located in unincorporated Palm Beach County, and is served by the Palm Beach County Sheriff's Office.

Efforts undertaken by the BGHA to empower effectively its residents include improvements of the following three initiatives: 1) Management and Operation of public housing, 2) Living environment of public housing residents, and 3) the involvement of public housing residents in the management of public housing.

### c. Resident Initiatives

#### Palm Beach County Housing Authority

PBCHA continues to collaborate with the PBC Sheriff's Office (PBSO) to help combat crime in public housing. PBCHA provides office space in three (3) of its housing developments to PBSO's Community Policing Units.

The Family Self Sufficiency (FSS) Program has been implemented under the Section 8 program and includes case management of clients through Life Improvement for Tomorrow, Inc. The FSS Program Manager oversees the program for both Section 8 participants. PBCHA applied for \$76,954 of HUD funding for the salary and benefits for the FSS Coordinator. The estimated annual cost to manage the program is \$100,000.

As part of the PBCHA's annual budget, there is a set-aside of \$25.00 per household to help establish and fund Resident Councils at three of the authority's locations. There are presently two (2) active Resident Councils at five (5) of the Authority's locations. There are presently two (2) active Resident Council Organizations that are chartered at Drexel house and South Bay (Marshall Heights). There will be start-up elections possibly this year at Dyson Circle and Schall Circle.

The comprehensive daycare facility at Dyson Circle has been closed and the building has been completely reconditioned and is currently being used as office space for project-based management, maintenance, police activity, and resident services.

The PBCHA has one (1) resident serving on its Board of Commissioners, as required by Florida Statutes. This resident was of the Drexel House Community was appointed by the Governor of Florida for a term of three (3) years on the board.

The PBCHA has computer learning centers at its Drexel Apartments location. A computer GED program has been established at Dyson Circle and Schall Circle.

After school programs are established at all three levels (Elementary, Middle, and High School) in cooperation with Florida Atlantic University and New Beginnings.

Parenting classes, money management training, pregnancy prevention, and sports activities are ongoing at each of the public housing sites.

#### Pahokee Housing Authority

PHA contracts with the City of Pahokee Recreation Department to offer an after school program for middle-school aged children. This program offers preventive and early intervention measures to redirect children from violence and crime. It also helps build remediation and other skills suitable for succeeding the FCAT.

PHA continues to collaborate with Bright Ideas Education Foundation to provide child care services to allow residents the opportunity to seek education and professional development, as well as job opportunities. Bright Ideas gives priority to PHA residents with respect to hiring and intake.

PHA works in collaboration with Palm Beach County Sheriff Office and HUD Office of Inspector General to combat crime and fraud in its assisted programs. This strategy has proven to be beneficial in creating a safer environment for residents.

PHA will continue its partnership with Workforce Alliance to offer skill building, on-the-job training, job readiness, and employment opportunities to residents. PHA gives priority to qualified residents when hiring.

PHA submitted an application to participate in Workforce's Back to Work program, to provide employment opportunities residents and others.

PHA strongly encourages Section 3 participation among contractors who receive federally funded contracts. This provides employment and skill-building opportunities to PHA residents and the local communities.

PHA will hire a Residents Services Coordinator whose sole focus will be to implement residents' initiatives to promote self-sufficiency.

PHA provides monthly activities to residents through collaboration with other agencies for health and safety, family strengthening, homebuyer essentials, drug awareness, domestic violence, personal development, and self-motivation.

PHA continues its alliance with the Comprehensive AIDS Program (CAP) to educate families on facts about HIV/AIDS and related health concerns.

PHA in partnership with the Palm Harbour Preparatory Program offers an afterschool tutorial program to residents. The allotted program participants are fifty (50) students. The focus of this program is to provide academic instruction in reading comprehension and math strategies that will help students succeed on the FCAT.

PHA, in partnership with Palm Beach County Sheriff Office, provides structured programs and/or activities to residents. The primary focus of these activities is to provide wholesome, recreational activities to reduce juvenile delinquency and combat crime in public housing. Such programs also helps youths learn to communicate effectively and to deal with conflict without resorting to violence.

In its collaboration to create safe communities, PHA provides office space to PBSB Community Policing Unit for their meetings and to complete their reports. The visibility of these offers helps to curtail problems of mischief and crime.

PHA provides office space for Fair Housing and Equal Opportunity staff. This is critical in helping residents understand their rights and responsibilities as they relate to renting and purchasing of their own homes.

PHA provides space and opportunities for Florida Rural Legal Services to meet with residents monthly, to help them understand their rights and responsibilities in public housing.

PHA has a Memorandum of Understanding with Florida Department of Juvenile Justice. This delinquency prevention program provides a continuum of prevention services to reduce violence and juvenile delinquency.

PHA collaborates with the Pahokee Beacon Center to provide family strengthening, remedial, and other supportive services to residents. The Beacon Center houses an array of services and programs, including those provided by the Housing Partnership.

PHA continues to refer residents to the local Prosperity Center for homeownership assistance. This program provides homebuyer education and matching funds to residents as they set aside monies towards purchasing a home.

PHA continues to administer its Family Self-Sufficiency (FSS) Program under its Section 8 HCV Program. This program empowers participants to excel and assists them in meeting their personal and professional goals. The FSS Program will also be extended to residents of Public Housing.

PHA is a volunteer community partner with the local community school (Pahokee Elementary). This alliance is essential to providing basic support to children who are also future leaders. Volunteers may be asked to assist with reading to children, touring of classrooms and activities, assist with field trips, and so forth.

#### Belle Glade Housing Authority

The Authority reports that many of the current employees are also tenants. Tenants are encouraged to become involved and apply for positions in management.

Redlands Christian Migrant Association, Inc. (RCMA) will continue to provide day care services at the Belle Glade Day Care Center, located at the BGHA Okeechobee Center, 20 Carver Street, Belle Glade, Florida. RCMA will provide services, including education and child development skills for approximately 100 children from low-income families. Additionally, child care services provided by RCMA empower public housing residents by encouraging them to seek economic self-sufficiency.

Planned Parenthood of the Treasure Coast provides afterschool and continuing education programs for the youth of the Okeechobee Center.

In conjunction with the Police Athletic League, BGHA continues to co-sponsor football and basketball teams for the children of its tenants.

The BGHA is also coordinating with law enforcement agencies including the Palm Beach County Sheriff's Office (PBSO) to assist efforts to reduce drug activity, vandalism, and crime. BGHA has donated space to the PBSO to use as an on-site substation at both the Okeechobee and Osceola public housing complexes.

#### d. Homeownership

Palm Beach County Housing Authority

The PBCHA has an active Resident Advisory Board and active Resident Council at all of the Authority's sites. The on-going Family Self Sufficiency Program encourages home ownership and family assistance in learning self improvement.

Pahokee Housing Authority

PHA has an active Tenants Association. PHA staff and executive director attends resident meetings as scheduled as well as invites residents to PHA's Board of Directors meetings. During these sessions, PHA and residents interact on many policy and/or management issues. PHA maintains an open dialogue with its resident body to solicit input on proposed changes, as well as solicitation for change from the tenant body.

PHA also has an active Residents Advisory Board, which is comprised of residents from each housing program (Public Housing and Section 8 HCV). These individuals are involved in setting goals and objectives during PHA's Agency/Annual Plan planning process. PHA collaborates with appropriate agencies to provide home-ownership-related work shops. These include, but are not limited to, credit counseling, budgeting, home maintenance, family strengthening, etc.

Belle Glade Housing Authority

The BGHA has no home-ownership programs but encourages its residents to get involved with the Authority with either participation or even employment.

e. Troubled Public Housing Agency

There are no housing agencies in Palm Beach County jurisdiction at this time designated as "troubled."

## VI. HOMELESS

### A. Priority Homeless Needs

The Continuum of Care for 2009 used a variety of data sources to determine the needs for facilities and services for the homeless population. The results are shown in the tables below. Based on the information, the need for single beds (emergency, transitional and permanent supportive housing) outnumbers the need for family beds (emergency, transitional and permanent supportive housing). There is a 63% unmet need for single beds while the unmet need for family beds was 36%. Therefore, the provision of single beds is given a higher priority than family beds.

For individuals, the highest need is for permanent supportive housing. Based on the data ascertained from the Continuum of Care permanent supportive housing for individuals a 78% unmet need. Permanent supportive housing is given a high priority. The need for emergency shelter beds for individuals is also given a high priority as it has an unmet of 58%. Transitional housing has an unmet need of 20% and was rated a medium priority.

For families with children, the highest need for beds is in permanent supportive housing which has an unmet need of 51% and in emergency shelter which had an unmet need of 15%. Both are assigned a high priority. Based on the data, transitional housing for families with children does not have an unmet need. Therefore, the need for transitional housing for families with children is given a low priority.

The subpopulations with the greatest need are chronic substance abusers (24%), chronic homeless (19%), and persons with serious mental illness (13%). These are accorded a high priority. Veterans (10%) and victims of domestic abuse (11%) are also rated has a high priority, though the need is not as acute. All other groups are assigned a low priority. Although youth is rated a low priority, there is anecdotal evidence that the need is actually higher since data on homeless youth is difficult to ascertain.

In light of the priorities for the subpopulations, it can be expected that substance abuse treatment and mental health care would have the highest unmet need, followed by life skills training and health care, all of which have a high priority. Employment training and case management also have a high priority. Homeless prevention, as a supportive service, is rated as a high priority due to the number of persons who are at risk of becoming homeless. Homeless prevention activities include one-time payment of emergency rent and utility payments.

#### ESTIMATE OF SHELTER NEEDS

Shelter Type	Inventory	Need	Unmet Need Percent (%)	Unmet Need Number (#)
Emergency Shelter, Individuals	178	426	58%	248
Transitional Shelter, Individuals	275	342	20%	67
Permanent Supportive Housing Individuals	247	1118	78%	871

<b>Total Number of Single Beds</b>	<b>700</b>	<b>1886</b>	<b>63%</b>	<b>1,186</b>
Emergency Shelter, Families with Children	265	312	15%	47
Transitional Shelter, Families with Children	109	109	0%	0
Permanent Supportive Housing, Families with Children	360	733	51%	373
<b>Total Number of Family Beds</b>	<b>734</b>	<b>1154</b>	<b>36%</b>	<b>420</b>
<b>Total Number of Family and Single Beds</b>	<b>1434</b>	<b>3040</b>	<b>53%</b>	<b>1,606</b>

#### ESTIMATED NEED BY SUBPOPULATION

Subpopulations	Need (%)
Single Individual	78%
Families With Children	22%
Youth Under Age 18 (unaccompanied)	2%
Chronic Substance Abuse	24%
Seriously Mentally Ill	13%
Veterans	10%
Persons With HIV/AIDS	2%
Victims of Domestic Violence	11%
Chronic Homeless	19%

The figures used to determine the five year goal for the number of homeless individuals and families to be assisted with emergency, transitional and permanent supportive housing were based on the current unmet need. To compensate for the expected yearly increase in need, the unmet need was increased by 5% annually. This figure was then transposed to reflect the number of individuals requiring the housing and this number became the five year goal. The five year goal was then divided into five separate goals for each year's Action Plan.

#### Priority Homeless Housing Needs/Investment Plan Goals

HUD Table 2A

Priority Need	5-Yr. Plan Goal	Yr. 1 Goal	Yr. 2 Goal	Yr. 3 Goal	Yr. 4 Goal	Yr. 5 Goal
<b>Homeless*</b>						
Individuals	1480	296	296	296	296	296
Families	525	105	105	105	105	105

\* Homeless individuals and families assisted with emergency, transitional and permanent supportive housing

Despite Palm Beach County's extensive provision of services to the homeless population, shortfalls in providing a comprehensive array of services in order to fully address the identified need are apparent. It is not that such services are not available, but that the extent to which they are offered is limited, making the services inadequate to suit the number of individuals/families

that are in need. The series of service provider meetings that provided the groundwork for the *Ten Year Plan to End Homelessness in Palm Beach County* studied the homeless services currently offered and identified the following “gaps” in services that will be addressed by the implementation of the Plan.

#### Inadequate Number of Beds

Although Palm Beach County does provide emergency, transitional, and permanent supportive housing through a number of facilities geographically dispersed throughout the County, the number of beds available does not address the need as depicted in the shelter needs table above. The limited availability of space in each facility coupled with the limited funding available to support the overhead required for their existence directly affects the number of available beds.

#### Child Care for the Working Poor

In Florida, the average child care cost for a baby or toddler is \$611 monthly and \$489 a month for a pre-schooler. For low income families, paying such rates is not an option. Based on current census data, it can be deduced that more than 14,000 children who are not yet school age live below the poverty level in Palm Beach County. Parents of these children may be struggling to access affordable and quality child care. The Early Learning Coalition of Palm Beach County offers a subsidized child care program that works to address the need for affordable quality child care. As of June 2008, this program had 5,659 qualified children on a waiting list.

#### Medical Respite/Recuperative Care

The cost of health care has led to a significant decrease in the length of hospital stays- due in part to a shift in focus from inpatient to outpatient medical procedures. The reliance on home recuperation is not an option for most homeless individuals. Even though individuals that are able to access an emergency shelter are often faced with limits of stay or daytime closures which put the sick and/or injured person at risk of further medical complications. Additionally, many homeless individuals are discharged with prescriptions for medications needed for their recovery, which they are not able to afford. Medical respite/recuperative care facilities that provide shelter for homeless individuals who are not ill enough to remain hospitalized, but are still in need of a safe and clean place to recovery are very much needed in the community to ensure these individuals a full recovery.

#### Damp Shelters

Intoxicated individuals are not allowed into the general population at most emergency shelters. The high percentage of substance abusers among the homeless population means that many homeless individuals are turned away from emergency shelters only to end up back on the streets or in jail. Damp shelters, which admit intoxicated persons but do not allow alcohol consumption of the premises, offer a temporary refuge for individuals to “sober up” in a safe location. Over time, the utilization of such a facility would bring awareness to those struggling with substance abuse about community resources available to them to assist in their recovery.

Throughout the development of the Plan, service providers and members of the Homeless Advisory Board gave special care to identify sub-populations within the existing care for whom adequate services do not exist. In some cases, the sub-populations identified within the Plan are

not the same sub-populations that HUD identifies within the Continuum of Care. The following is a brief description of the sub-populations that were labeled as “underserved populations” in the *Ten Year Plan to End Homelessness in Palm Beach County*.

#### Youth under the Age of 18, Unaccompanied By an Adult

This sub population of youth under the age of 18 is often referred to as “unaccompanied youth. The population consists primarily of runaways, with a large majority falling between the ages of 15 to 17. While this sub-population requires services similar to the adult homeless population – life skills, job training, health care, shelter- most homeless youth benefit more from programs that are targeted toward their peer group and are age appropriate. HUD identifies this population as a homeless sub-population.

#### Youth Aging Out of Foster Care

This sub-population consists of children who are in the child welfare system who reach the age of 18 years of age. These children are historically at a higher risk of becoming homeless than their peers that are not in foster care. These young adults, ages 18 to 24 have experienced the trauma of being “passed around” within the foster care system as well as the initial incident that initially placed them in the system. The provision of housing and supportive services to assist this population in transition into adulthood is vital in preventing them from becoming part of the homeless population.

#### Seniors

Like the general homeless population, the primary reason for homelessness among the elderly is a lack of affordable housing and an increase in poverty. In addition to the inability for low-income seniors or homeless seniors to access affordable housing, this sub-population facing challenges relating to transportation, digital age communication and affordable health. Accessing homeless prevention activities is the goal when addressing this sub-population.

#### Prisoners Existing Jail

Due to decreasing funding for supplemental programs in the criminal justice system such as education and drug treatment, prisoners released face significant challenges relating to reintegration. Programs that provide immediate transitional housing, combined with pre-released counseling and planning services for those exiting prison are essential.

#### Persons with Disabilities

The lack of affordable housing is a reason for homelessness among this sub-population as many members of this sub-population group reside on a modest fixed income. The need to meet ADA requirements and to provide ADA accommodations for disabled homeless persons is costly to the homeless service provider. Funding for ADA accommodations is a necessity in addressing the needs of this sub-population.

#### Pregnant Women

The need for adequate shelter, access to prenatal care, and a solid support system is crucial for the health and wellbeing of both the mother and the baby. Programs that not only provide housing but also provide transportation to appointments, counseling, assist with legal child

custody issues, education and assist in accessing prenatal care is essential to this sub-population. Currently, many shelter facilities do not have the resources to address the specific needs of homeless pregnant women.

#### Single Women without Children

Single men make up the majority of the homeless population; therefore, single women who are not fleeing a domestic violence situation often find the availability of emergency and transitional housing limited. Family shelters serve only adults accompanied with children and most shelters that accept single individuals cater to the larger male population. The deficiency in shelter beds designated for single women without children is a growing issue in Palm Beach County.

#### Veterans

According to the National Coalition for Homeless Veterans, it is estimated that 24% of the homeless population are veterans. Many homeless veterans are suffering from substance abuse and/or mental illness. The number of female homeless veterans has increased during the last few years. Having recognized the growing number of homeless veterans, the Department of Veterans Affairs has created programs to serve the homeless veteran population. Many of these programs are administered on the local level by the West Palm Beach VA Medical Hospital. While these programs offer assistance to many homeless veterans, many more homeless veterans do not receive services due to lack of funding for and the availability of the services. HUD recognizes veterans as a homeless sub-population.

#### Undocumented Individuals

Language barriers and fear of deportation are the primary reasons why undocumented individuals do not actively seek out services when facing homelessness or trying to locate housing. Placing these individuals in affordable housing is especially challenging due to the fact that they are ineligible for many government funded housing programs, health care and financial assistance programs.

#### People with Co-occurring or Dual Needs

Many homeless individuals have what is considered dual needs meaning that they fall into multiple sub population groups. This situation provides special challenges for the provision of service, as an organization may be specialized in providing one type of service but not the other service that the individual requires. An umbrella system of service management for those individuals with dual needs is needed in order to streamline the use of valuable resources, eliminate duplication of services and ensure that the various needs related to each of the individual's multiple issues are being met.

#### **Expected Resources**

On May 20, 2009, President Obama signed into law a bill to reauthorize HUD's McKinney-Vento Homeless Assistance programs. The bill was included as part of the Helping Families Save Their Homes Act. The McKinney-Vento reauthorization provisions are identical to those included in two bills that were introduced in early 2009. Both bills were known as the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act. HUD will have up to 18 months to develop regulation to implement the new McKinney-Vento program.

The HEARTH Act makes numerous changes to HUD's homeless assistance programs. These changes include the follow:

- Homeless prevention will be significantly expanded.
- New incentives will place more emphasis on rapid re-housing, especially for homeless families.
- The existing emphasis on creating permanent supportive housing for people experiencing chronic homelessness will continue, although families could also be considered to be chronically homeless.
- Rural communities will have the option of applying under a different set of guidelines that offer more flexibility and more assistance with capacity building.

Under the HEARTH Act, HUD's Emergency Shelter Grants (ESG) Program has been changed significantly. These changes reflect HUD's emphasis for homeless prevention re-housing assistance. Funding for the Emergency Shelter Grant (ESG) will continue to be distributed by the same formula to the same jurisdictions as it is currently being done. The significant changes are in the amount of funding available and how the funding can be used. These changes are outlined below.

- ESG is renamed the "Emergency Solutions Grant" signifying its shift to funding homelessness prevention and re-housing, as well as emergency shelter.
- Eligible activities include the traditional shelter and outreach activities of the current ESG program, but also include more prevention and re-housing activities. These activities include short or medium term rental assistance, housing relocation or stabilization services such as housing search, mediation, or outreach to property owners, legal services, credit repair, security or utility deposits, utility payments, final month's rental assistance, and moving costs or other relocation or stabilization activities. These prevention services are quite similar to those services that were funded under the Homeless Prevention and Rapid Re-Housing Program (HPRP) that is being operated by HUD as part of the American Recovery and Reinvestment Act.
- Prevention and re-housing activities can serve people who are homeless or at risk of homelessness, including people who have less than 30 percent of area median income and move frequently for economic reasons, live doubled up, are facing eviction, live in a hotel or motel, live in severely overcrowded housing, or are exiting an institution. Anyone considered homeless by other Federal Statutes can also be served with prevention or re-housing assistance.
- Funding for ESG will increase twenty (20) percent of the amount available for homeless assistance. This is a significant increase over the existing ESG allocations.
- At least forty (40) percent of ESG funds are dedicated to prevention and re-housing activities, although there is a hold-harmless provision that ensures the ESG grantees do not have to reduce funding for emergency shelter and outreach activities. For most communities, the amount of funding for emergency shelter and outreach will remain similar to current levels, but there should be much more funding available for prevention and re-housing activities.
- The maximum allowance for Administrative expenses rises from five (5) percent to seven point five (7.5) percent.

Furthermore, the HEARTH Act also modifies the definition of homelessness and also allows grantees to use some Continuum of Care (CofC) funding for people who are not homeless under HUD's definition, but are homeless under definitions of homelessness used by other federal agencies.

HUD's existing definition of homelessness includes people living in places not meant for human habitation (the streets, abandoned buildings, etc), living in emergency shelters or transitional housing facilities, and – although it is not specifically described in the McKinney-Vento statute – facing the loss of housing within the next seven (7) days with no other place to go and no resources or support networks to obtain housing.

The HEARTH Act adds to these definition situations where a person is at imminent risk of homelessness or where a family or unaccompanied youth is living unstably. Imminent risk includes situations where a person must leave his or her current housing within the next fourteen (14) days with no other place to go and no resources or support networks to obtain housing. Instability includes families with children and unaccompanied youth who: 1) are defined as homeless under other federal programs e.g. Department of Education's Education for Homeless Children and Youth program, 2) have lived for a long period without living independently in permanent housing, 3) have moved frequently, and 4) will continue to experience instability because of a disability, a history of domestic violence or abuse, or multiple barriers to employment.

A community can use up to ten (10) percent of its Continuum of Care (CofC) funding to serve families with children and unaccompanied youth who are homeless because they are living unstably or meet the definitions of homelessness used by the Department of Education or any other federal agency. Communities with low rates of homelessness – those with less than 0.1 percent of their population being homeless in their most recent point-in-time count – can use more of their funding to serve families with children and unaccompanied youth who meet the definition of homelessness used by the Department of Education or another federal agency.

The HEARTH Act also changes the definition of chronic homelessness to include families and ignores brief stays in institution care.

The HEARTH Act sets a goal of ensuring that no family is homeless for more than 30 days.

Although the HEARTH Act was signed into law in May 2009, HUD has not yet released the regulations that will govern the Homeless Assistance programs. Therefore, for FY 2010-2011, the current Emergency Shelter Grants (ESG) Program was administered by HCD. The following is description of the ESG program and the ESG methodology used in FY 2010-2011.

#### **a. Emergency Shelter Grants (ESG) Program**

The primary objectives of the Emergency Shelter Grants (ESG) Program are: to increase the number of quality emergency and transitional housing facilities, to operate these facilities, to provide essential services to the homeless, and to help prevent homelessness. Specifically, the ESG program provides homeless persons with basic shelter and support services and short term

homeless prevention assistance to persons at imminent risk of losing their own housing due to eviction, foreclosure, or utility termination. Designed to be the first step in a continuum of assistance to prevent homelessness and to enable the homeless population to move steadily toward independent living, the ESG program is a formula funded program that uses the Community Development Block Grant (CDBG) formula as the basis for allocating funds to eligible jurisdictions. Grantees must match the ESG funds dollar for dollar from locally generated resources. This match may also be provided by the recipient agency; other federal, state, and local grants; and from in-kind contributions.

Palm Beach County receives an allocation from the U.S. Department of Housing and Urban Development (HUD) through an entitlement formula under the ESG Program. Palm Beach County's ESG Program focuses on assisting non-profit service-provider agencies with funds for operation and maintenance of emergency shelters and transitional housing facilities and for homeless prevention activities, as defined by ESG regulations. Due to the small amount of funds received from HUD, HCD does not award ESG funding for payment of agency staff salaries, provision of essential services to the homeless, or for the renovation, major rehabilitation, or conversion of structures, although they are eligible activities. An amount representing 5% of the county's total allocation is held in reserve to cover some of the HCD staff cost for administering the program. Subrecipient agencies provide services countywide to individuals and families who are homeless or are at risk of becoming homeless. Served within these broad categories are subpopulations identified and/or prioritized by the county or the continuum of care process.

#### ESG Funding Methodology

In order to equitably, impartially and efficiently distribute ESG funds, Palm Beach County established an independent Advisory Board to make funding recommendations. The recommendations are subject to approval by the Board of County Commissioners (BCC) through ratification of the Annual Action Plan.

The ESG Advisory Board consists of one regular and two alternates. All are required to be non-conflict members and Palm Beach County residents. One member, by regulatory requirement, must be presently or formerly homeless; and all members and alternates are nominated by the Homeless Coalition of Palm Beach County, Inc. Members are appointed at-large by the BCC and serve two year terms. The Advisory Board's primary objective is to review applications and make funding recommendations for distribution of ESG funds. The following describes the process used to arrive at the funding recommendations:

- The Department of Housing and Community Development (HCD) notifies potential applicants that ESG applications are available through a Notice of Funding Availability (NOFA) that is published in a local newspaper of general circulation and posted on the Department's website.
- HCD receives application from agencies.
- HCD staff reviews applications for eligibility and notifies applicants of the status of their application.
- HCD forwards written staff reviews of applications to the Advisory Board and makes verbal presentations of the applications to the Advisory Board.
- The Advisory Board may conduct site visits and interviews of selected applicants.

- The Advisory Board makes funding recommendations. These recommendations become part of the County’s Annual Action Plan and the recommendations become final upon the BCC approval of the Action Plan.

**b. Other Resources**

A variety of sources including government, private, and other public sources exist to fund facilities and services that benefit the homeless and those at risk of homelessness. The sources and amounts reasonably expected to be made available over the next five years for programs that benefit the homeless population and those at risk of homelessness are listed in the table below. It should be noted that funds to primarily address the housing needs of special needs populations (e.g. persons with HIV/AIDS), which may include the homeless, are listed in the Special Needs section of this document. The dollar amounts listed below were derived by annualizing the contributions received from each source over the past two years and multiplying the annual amount by five. Therefore, this methodology assumes a flat annual contribution from each source. The results indicate that approximately \$97,155,671 is expected to be contributed to fund facilities and services that support the homeless and those persons at risk of becoming homeless.

**Funds Reasonably Expected To Be Made Available FY 2010-2015**

<b>Resources/Sources</b>	<b>Expected Amount</b>
Federal Emergency Shelter Grants (HCD)	\$ 1,818,000
State Emergency Shelter Grants	\$ 624,115
Community Development Block Grant	\$ 1,977,835
Section 8 (Housing Choice Vouchers)	\$ 2,100,000
PBC Continuum of Care	\$24, 141,852
PBC Financially Assisted Agency (FAA) Program	\$42,471,142
Neighborhood Stabilization Program – 1 (Construction of Homeless Resource Center)	\$ 4,600,000
Homeless Prevention & Rapid Re-Housing Program (HPRP)	\$ 1,919,687
DCF- Homeless Housing Assistance	\$ 353,840
Department of Children and Families	\$ 2,872,115
Veteran’s Administration	\$ 3,924,480
FEMA (Emergency Food and Shelter Program)	\$ 4,749,800
Community Mental Health Service Block Grant	\$ 150,000
Substance Abuse Block Grant	\$ 150,000
United Way of Palm Beach County	\$ 2,750,000
Palm Beach Community Chest-United Way	\$ 1,849,680
Community Foundation for Palm Beach and Marin Counties	\$ 663,125
<b>TOTAL FUNDING</b>	<b>\$97,115,671</b>

**B. Homeless Strategic Plan**

**1. System to Address Homelessness**

In January 2006, the Palm Beach County Department of Community Services, Human Services Division assumed the role of the lead entity of the Palm Beach County Continuum of Care and

immediately began a process of self-analysis in an effort to address the growing need for a more strategic community approach to combating homelessness within the County. The County hosted a series of workshops in March and April 2006 that were attended by a variety of stakeholders. Participants in these workshops identified several challenges that were impeding the progress to end homelessness. The major result of the workshop series was the acknowledgement, by all involved, of the need to develop a comprehensive, long-range strategic plan that involved persons who have the ability to implement effective change and fundraise for the effort.

In October 2006, a group of concerned community members, non-profits service providers, funding agencies, and health providers from throughout Palm Beach County began meeting and tasked themselves to identify models of service that was currently being used to address homelessness at the local level. Concurrent to the efforts of this working group was the formation of an advisory board whose composition was outlined in such a way that it ensured participants had the authority to implement effective change. Established in May 2007 by the Palm Beach County Board of County Commissioners (BCC), the Palm Beach County Homeless Advisory Board was chartered with the authority to:

- Gather community input on homelessness;
- Review and comment to the BCC on homeless legislation;
- Assist in the preparation and oversee implementation of the *Ten Year Plan to End Homelessness in Palm Beach County*;
- Make funding recommendations to the BCC; and
- Recruit private and public sector representatives to the membership of particular Homeless Advisory Board committees.

The Homeless Advisory Board is comprised of sixteen (16) Core Member Seats and their appointed alternates, and twenty (20) Community and Business Seats.

The combined efforts of the members of the Homeless Advisory Board and the members of the service provider community led to the preparation and final adoption of the *Ten Year Plan to End Homelessness in Palm Beach County* in September 2008.

The Plan outlines a strategy to design, fund and develop permanent housing solutions for the county's homeless population. Until the housing solutions materialize, it is important that the county's current system enhance how individuals and families are connected to temporary housing options and supportive services. The Plan creates an integrated, countywide response to ending homelessness that encourages collaboration, offers long term solutions and is fiscally responsible. The objective of the *Ten Year Plan to End Homelessness in Palm Beach County* is to create a local homeless response system that will completely eliminate homelessness in ten years throughout the county. The Plan is presented in the form of seven goals. These seven goals are presented in a priority order according to the area of greatest need and the intensity in which their implementation will impact the county's homeless issues. In order to meet these seven goals, the Plan includes a comprehensive set of action steps. The seven goals and their action steps as outlined in the county's *Ten Year Plan to End Homelessness in Palm Beach County* are listed below. It should be noted that the goals are listed in a priority order.

**GOAL 1: Develop a Universal System for Intake/Assessment and Enhance Client Information Management System**

A centralized standard procedure (with 24 hour access) would improve upon the current system of accessing, tracking and serving the county’s homelessness population.

Actions To Be Taken
1. Develop and implement universal intake procedures that are accessible by all authorized service providers and serve all individuals entering the system.
2. Develop regionally located Homeless Resource Center which will be equipped with interim beds. Facility will be accessible 24 hours per day.
3. Develop and implement programs that provide access to medical and psychiatric assessments in order to identify conditions that may prevent clients from being appropriately placed in interim housing programs.
4. Combine Client Management Information System (CMIS) and a navigator system to create a universal process for client intake.
5. Evaluate Best Practice Models related to engagement and assessment to determine the feasibility of its duplication at each Homeless Resource Center.

**GOAL 2: Provide Interim Housing Services for Homeless Individuals/Families**

When immediately permanent housing is not available, a need for interim housing options is essential. An increase in the number of interim housing beds is needed for individuals and families and could include the utilization of hotel/motels, particularly for homeless families. Additionally, interim housing should include comprehensive case management and supportive services.

Actions To Be Taken
1. Provide immediate interim housing and/or interim contract facility placement to individuals and families.
2. Create medical/psychiatric respite beds for homeless individuals/families who are discharged homeless from hospitals or psychiatric facilities.
3. Fund centralized comprehensive case management for individuals/families who are in interim housing shelters.
4. Provide transportation and/or transportation vouchers for eligible homeless individuals/families.
5. Develop interim housing for currently not served targeted population.
6. Evaluate Best Practice Models used to reach and serve underserved or currently not-served targeted population.

**GOAL 3: Coordinate Partnership and Resources for Homeless Services**

An effective Continuum of Care relies on the coordination of community partnerships and resources. A collaboration and coordination of homeless services is needed in order to effectively address the issues of individuals/family homelessness. The Plan must utilize and streamline existing resources when appropriate and seek additional resources when necessary. Additionally, the Plan ensures cost effectiveness and efficiency of the homeless response system.

Actions To Be Taken
1. Coordinate with service delivery systems to better serve homeless individuals and families.
2. Map the chief services: identify where and how funds flow; review current eligibility and entry point; discover what works and does not work for individuals/families in each system; assess the disproportionate of minority individuals/families in these systems; assessment of the services provided to SAMH (substance abuse and mental health) and those who are situationally homeless; and analysis of service needs based on gender.
3. Advocate and ensure the implementation of new local revenues (both public & private) dedicated to ending homelessness.
4. The Homeless Advisory Board (HAB) will: provide leadership; promote and advocate for ending individual/family homelessness; advocate for the establishment of new local revenue (both public and private) to be used to end homelessness; coordinate the pooling of resources necessary to implement the Plan.
5. Update the local Continuum Standards of Care for homeless services, And establish the method to hold organizations accountable to the standards.
6. Conduct an evaluation of existing service delivery systems in order to identify gaps and the need for additional services.
7. Develop an executive committee of the Homeless and Housing Alliance which reports to the Homeless Advisory Board pertaining to prioritization of local funding recommendations.
8. Coordinate policy development and funding recommendations regarding issues for housing and supportive services.
9. Evaluate the allocation of present funding for current homeless childcare.
10. Evaluate the need to establish an independent, publicly funded entity with ultimate local authority over issues related to homelessness.

#### **GOAL 4: Improve Access to Homeless Services with Outreach and Education**

The current homeless outreach efforts in Palm Beach County can be enhanced by coordinating additional support from other jurisdictions and resources. With increased support, these efforts can be expanded to include evening and weekend hours. Additionally, increasing public awareness on homeless issues can educate the community and improve access to the homeless response system for homeless individuals and families.

Actions To Be Taken
1. Develop standard operating procedure for law enforcement that would be accepted Countywide on the handling of homeless individuals or families.
2. Maximize existing resources by coordinating outreach efforts.
3. Develop and implement plan to increase public awareness about the prevalence and issues of individual and family homelessness.
4. Evaluate existing and implement new afterhours/weekend outreach models.

#### **GOAL 5: Prevent Individuals and Families from Becoming Homeless**

Strategic investment in prevention initiatives can effectively prevent homelessness for groups of people at risk of losing their housing. Preventative measures should offer permanent solution,

with a special emphasis on increasing clients' income, creating more affordable/accessible housing options and improving clients' access to mainstream resources.

Actions To Be Taken
1. Develop additional housing program, when needed, for youth aging out of foster care and implement a transitional process.
2. Develop and implement, when needed, a housing program for homeless persons with disabilities.
3. Develop and implement, when needed, housing programs for seniors facing a loss of housing.
4. Increase funding and access to high quality child care and dependent care subsidies.
5. Advocate for the enforcement of child support payment enforcement laws.
6. Develop new and innovative employment and employment training programs in order to increase income levels of homeless individuals/families.
7. Provide access to training and educational opportunities to increase individual/family incomes.
8. Provide access for individuals/families to educate and services needed to support housing stability.
9. Identify and evaluate Best Practice Models to prevent homelessness for underserved or currently not-served targeted populations.
10. Evaluate the effectiveness of existing programs as a means to expedite the delivery of SSI/SSDI benefits to persons with disabilities, thus reducing eviction rates for this population, with possible implementation based on findings.
11. Develop, advocate for and implement housing programs for homeless prisoners ready for reintegration, when needed, and implement a transitional process.
12. Develop incentives for employer-assisted child care and dependent care.
13. Define and fully describe the characteristics and/or the circumstances that make an individual or a family homeless.
14. Identify alternate employment opportunities targeted to homeless individuals.
15. Identify national and local prevention programs that are evidence-based and proven to be effective.
16. Partner with nonprofit and for profit housing developers and property managers to implement support services needed to help tenants avoid eviction.
17. Develop and implement a strategy that better helps people with criminal backgrounds qualify for housing and/or to remain in housing.
18. Consult with nonprofit and for-profit housing developers and property managers to better understand and quantify the level of interventions and supportive services needed to help tenants avoid eviction.
19. Measure the effectiveness of homeless prevention activities.

**GOAL 6: Secure a Stable Stock of Affordable/Access Housing**

Homeless individuals and families often present an array of challenges and needs, for which various housing strategies and accommodations are necessary. Offering permanent housing options along with supportive services through the Housing First methodology is the ideal model for ending homelessness. It is imperative to identify, secure and/or develop a dependable stock

of affordable, accessible, and safe housing options that can serve the homeless population. This housing stock should include transitional, permanent supportive, rental and homeownership options.

Actions To Be Taken
1. Identify and secure a minimum of 400 attainable and geographically distributed rental units per year for use as permanent housing options with comprehensive supportive services, or linked to supportive services.
2. Map current services available for those who are homeless and those who are at risk of homelessness. Identify any future service needs and costs.
3. Advocate at the local, state, and federal level for the preservation of and increased funding for existing housing subsidies and subsidized housing units.
4. Develop a detailed inventory assessment of housing in the county by type – excluding those not appropriate for homeless prevention activities.
5. Identify and replicate Best Practice Models to increase capacity to move individuals and families off the street or out of interim housing.
6. Create a Housing Placement Counselor position(s). These counselors will work to increase the opportunities for homeless clients to access safe, affordable/accessible housing.
7. Advocate for more affordable/accessible permanent housing.
8. Replicate current Safe Haven model to serve severely mentally ill/dually diagnosed individuals in the south, central and western regions of the county.
9. Advocate at the local, state, and federal level for legislative support for the funding to eliminate individual/family homelessness by establishing a national housing trust fund; increasing funding and access to programs that expand and sustain housing opportunities for households living at the lowest income level; providing full funding for state and federal initiatives that offer housing stability to households who experience or who are at risk of experiencing homelessness; coordinating local/county funded homeless related dollars and redirect to meet housing needs; aligning plans of all housing related boards; creation of a living wage; and providing affordable and accessible health care.
10. Advocate for community land trust (CLTs).
11. Advocate at the local, state, and federal level for policies that foster the creation and sustainability of attainable housing.

**GOAL 7: Provide System Oversight and Evaluation of the Ten-Year Plan**

The integrity and success of the Plan is dependent upon the consistent oversight and evaluation of each of its components, which include Plan implementation, oversight of operations, management of funds and evaluation of all partners. The effort will include conducting research and collecting data that will routinely drive policy for Palm Beach County. Evaluation systems will be developed to accurately measure success. Service providers must be accountable to meet certain standards and achieve success with their clients. A key component of oversight and evaluation is the engagement of the homeless and/or formerly homeless population.

Actions To Be Taken
1. Create a leadership position to ensure implementation and oversight of the Ten Year Plan.
2. Provide a comprehensive annual report on the progress being made on the Ten Year Plan.

3. Conduct a cost benefit analysis to determine the economics of homelessness in Palm Beach County as it relates to the healthcare system, law enforcement, the education system and the community at large.
4. Expand and enhance the Homeless Management Information System (HMIS) and mandate providers to participate in data gathering activities.
5. Develop baseline demographic and service data as reference points for future, ongoing, progress measurement and reporting.
6. Provide periodic reports to all providers and funding agencies regarding utilization of services and outcomes.
7. Advocate and promote at the local, State and federal levels the use of uniform data reporting requirements following the development and approval of such requirements.
8. Evaluate housing and service programs currently being used in the County.

The Goals and Action Steps put forth in the County’s *Ten Year Plan to End Homelessness outline* a complex but comprehensive strategy for addressing the issue of homelessness in Palm Beach County.

## 2. Chronic Homelessness

A person who is considered chronically homeless is defined as an unaccompanied homeless individual with a disabling condition who has either been continuously homeless for a year or more or has had at least four (4) episodes of homelessness in the past three years. To be considered chronically homeless, persons must have been sleeping in a place not meant for human habitation (e.g. living on the streets) and/or in an emergency shelter during that time. For the purpose of chronic homelessness, a disabling condition is a diagnosable substance use disorder, serious mental illness, developmental disability, or chronic physical illness or disability, including the co-occurrence of two or more of these conditions. A disabling condition limits an individual’s ability to work or perform one or more activities of daily living.

The first step in developing a Chronic Homeless Strategy is to establish accurate baseline information regarding the chronic homeless population within Palm Beach County. The 2009 Point-In-Time count conducted January 28, 2009 was the data source utilized to capture the chronic homeless information. During the 2009 point-in-time count, 417 chronically homeless persons were counted in Palm Beach County. Of that 417, 79 were sheltered and 338 were unsheltered. It is believed, however, that the numbers are higher than indicated. This statement is based on the vagueness of the answers given to the point-in time survey questions such as “I’ve been homeless along time” or “I have been homeless many times”. The Continuum of Care is actively strengthening its chronic homelessness reporting system which will be better enable the county to accurately count and track progress of the chronically homeless population. The county also cited the chronic homeless as one of the top two subpopulation groups requiring the greatest need in its point-in time report.

Palm Beach County has adopted the Housing First methodology as its preferred approach to combating homelessness. This methodology is emphasized in the County’s *Ten Year Plan to End Homelessness* by the Plan’s focus on the creation of new affordable housing units. As an

alternative to the current emergency shelter, transitional and permanent supportive housing systems utilized by Continuum of Care model, Housing First methodology recognizes the benefits of “stability of place” that are provided by moving homeless individuals directly into permanent housing situations and decrease their lengths of stay in emergency and transitional housing facilities. The Housing First method has proven successful in the County’s Shelter plus Care (SPC) projects that target the chronically homeless. Chronic homeless persons who have been able to maintain stable employment and demonstrate improvement in life skills are targeted to advance to permanent housing. Selected individuals are moved from transitional facilities or emergency shelters to permanent housing which then frees up beds to serve additional chronic homeless individuals. Since this method places chronic homeless persons in permanent housing, new permanent housing beds, including those for the chronic homeless, must be developed.

Several of the action steps outlined in the County’s *Ten Year Plan to End Homelessness* are dedicated to developing new permanent housing, including those for the chronically homeless. A dedicated funding stream is being pursued to ensure local resources are leveraged with federal and state funds. Collaborations between private developers and non-profit organizations are being fostered to create new permanent housing beds, particularly for chronically homeless. After a comprehensive evaluation of existing funding, the Plan identified the need to realign funding and/or apply for untapped resources to ensure the maximum utilization of all resources. This plan of action will ensure decisions will target funding to those best suited for specific sub-populations, which includes the chronic homeless population.

### **3. Institutional Structure**

HCD partners with County departments and offices, local government, public agencies, private industry, and numerous non-profits to responsibly carry out the homelessness strategy. The County encourages partnerships with sub grantees including public service providers that have similar objectives as the County, whose activities are consistent with the County’s strategy, and who have the capacity to perform satisfactorily. The following subsection describes a few of the groups that HCD coordinates with either directly or indirectly to implement its homeless strategy.

#### PBC Community Services Department

The Department of Community Services administers various programs, health and human service boards and community initiatives. Under its administrative arm through the Financially Assisted Agencies (FAA) Program, local match and operating funds are provided to support local non-profit agencies that offer services that include services to and for the homeless population. Community Services is also the lead entity for the County’s Continuum of Care as well as the staff support for the Homeless Advisory Board.

#### Homeless Advisory Board

The Homeless Advisory Board (HAB) was established by the BCC in May 2007. The Board’s mission is the development and implementation of the *Ten Year Plan to End Homelessness in Palm Beach County*. The objective of the plan is to create a local homeless response system that will completely eliminate homelessness in ten years. HAB collaborates with various County

departments, governmental agencies, community-based non-government non-profit organizations and business interest in order to ensure the efficient and timely implementation of the plan. HCD has been involved with the funding activities that directly relate to the implementation of the goals of the Board such as: a) the development of the County's first Homeless Resource Center that will provide a central access point for the homeless and nearly homeless who are seeking housing and associated homeless services and; b) the coordination of the Homeless Prevention and Rapid Re-Housing Program which assist in the prevention of individuals and families from becoming homeless and re-housing of currently homeless individuals.

#### Continuum of Care

The Continuum of Care (CoC) is the county's strategy for meeting the needs of individuals and families who are homeless or at risk of becoming homeless. The CoC involves all agencies located in the county whose activities address homelessness. Under this umbrella, the County's Continuum of Care (CoC) identifies and responds to the priority needs of the County's homeless population. The CoC coordinates the Collaborative application for Supportive Housing Program funds from HUD. The primary functions are to: quantify the need for homeless services, streamline the dissemination of the availability of homeless services, coordinate solicitations for funding, and help increase capacity among service provider agencies.

#### Homeless Coalition of Palm Beach County

The Homeless Coalition of Palm Beach County serves as a catalyst for community collaboration to prevent and end homelessness. The Coalition works with the community to advocate for the rights of the homeless and to raise funds and awareness for the homeless. The coalition is comprised of: government agencies; service providers; funding institutions; and members of the professional community.

#### Homeless and Housing Alliance

The Homeless and Housing Alliance (HHA) was created to bring all segments of the public community together to address the needs of the homeless. The HHA is primarily responsible for coordinating the Palm Beach County Continuum of Care application to HUD for Supportive Housing Program funds. Under the Continuum of Care process, the HHA committee has a subcommittee, known as the Bed and Gap Committee that is responsible for updating the Annual Gaps Analysis as mandated by HUD.

#### Emergency Shelter Grants Program (ESGP) Advisory Board

The Emergency Shelter Grants Program (ESGP) Advisory Board was established by the county to maximize the benefits to be derived from the ESG Program and to eliminate duplication and inefficiencies in the delivery of services to the homeless. The Advisory Board's primary function is to make funding recommendations to the Board of County Commissioners (BCC) for the County's ESG allocation.

#### 211 Palm Beach/Treasure Coast

211 Palm Beach/Treasure Coast is recognized as the central linkage point in the County providing individuals with the information and support they need. In Palm Beach County, 211

serves as the Homeless Helpline which is available 24 hours per day 365 days. The 211 assist Palm Beach County homeless individuals and families by: screening for service eligibility; providing information and referrals; scheduling appointments for individuals with the Homeless Outreach Teams; completing data collection and providing community education.

#### Family Empowerment Coalition

The Family Empowerment Coalition (FEC) is a partnership of eleven (11) non-profit agencies. The FEC was formed to streamline the process through which needy families receive assistance. The goal of the FEC is to provide a central site which coordinates all the services provided by the participating non-profits. This “one stop shopping” concept provides individuals and families access to all the services they need at a much faster rate.

#### **4. Discharge Coordination Policy**

Discharge planning assures that people leaving from a publicly-funded institution or system of care exit to stable housing and are not discharged immediately into homelessness. Many of the systems of care in Palm Beach County do have discharge policies in place. However, it is desired to have a cohesive community-wide discharge coordination policy. To that end, the Housing and Homeless Alliance committee established a discharge planning sub-committee in early 2010. This group is tasked to research the Best Practice models in the United States and to incorporate selected elements of each model into the model for Palm Beach County.

The following are the policies which govern the discharge of persons from various institutions within Palm Beach County.

Foster Care/ Youth Facilities: Since FY 2007-08, the county has established and implemented formal protocol for the discharge of youth aging out of the foster care. In collaboration with DCF, the County has partnered with several agencies to prevent homelessness for this specific group, namely, Turtle Nest Village, Crossroads Transitional Living Program, Kids-At-Homes, and Vita Nova of Renaissance Village. These agencies seek to facilitate a smooth transition from the foster care system to self sufficiency. Additionally, on October 1, 2002, in the State of Florida, the Road to Independence Act went into effect. The Road to Independence Act was developed to serve all youth turning 18 who could no longer be classified as foster care or extended foster care. The law provides youth three options: 1) Road to Independence Scholarship; 2) Transitional Services; and 3) After Care Services. The scholarship program allows youth with a 2.0 GPA, a monthly scholarship award to cover room and board expenses. The youth are still eligible for Medicaid under this scholarship. This scholarship allows the youth to stay in the foster home while attending school or to move out on their own. The Transitional Services are for youth who are not eligible for the scholarship program. While in this program, the youth can remain in foster care and receive Medicaid. During this transitional period, the Department of Children and Families Case Workers will assist the youth in linking with adult support services such as Work Force Development, Public Housing and Food Stamps. These youth are evaluated for training through Work Force Development for Technical School Certification. The youth can remain in the foster care until they are ready to move out on their own, as long as they are engaged in activities that enable them to become self-sufficient. Lastly, aftercare services are for youth who are between the ages of 18-20 who left the foster care

system into a place of their own and find themselves in financial difficulties. The Aftercare Program can provide short-term financial assistance and case management to help the youth maintain housing and prevent homelessness.

Health Care: Palm Beach County Division of Human Services has an Assisted Living Facility (ALF) Program specifically for the disabled homeless. In this program, the hospital social workers contact the Division upon identifying a homeless person who has no benefits or means to secure permanent housing. The ALF case managers determine eligibility and secure housing until appropriate benefits are identified. Additionally, upon discharge, the Palm Beach County Health Care Taxing District provides immediate 90 day health insurance to homeless individuals referred by the Homeless Outreach Teams (HOT) of Palm Beach County.

Mental Health: Palm Beach County Division of Human Services meets quarterly with the local mental health centers to review discharge policies and ensure individuals are not discharged to the streets. The discharge procedure consists of an assessment of the individual by the Homeless Outreach Team on the day of the discharge for those persons who entered from the streets. Placement is secured at a shelter or an Assisted Living Facility (ALF).

Corrections: The Palm Beach County Sheriff's office along with the Division of Human Services and Veterans Administration Medical Center (VAMC) has developed a discharge process that allows inmates who were homeless prior to incarceration to voluntarily participate in the Continuum's Homeless Services Programs. Prior to release, staff of the Outreach Program meet with the inmate while in jail to complete an assessment and arrange for Emergency Shelter upon discharge. Additionally, the criminal justice commission has developed a Re-Entry Initiative to assist inmates with a mental health/substance abuse disorder to formulate a discharge plan and provide support upon their discharge from jail.

## **5. Homeless Prevention**

The most logical approach to combating homelessness is to address the factors that threaten individuals and families with the potential of losing their housing before the threat becomes a reality. Keeping individuals and families in their current residence is most often easier and less costly than placing them into permanent shelter once they have entered the emergency shelter system.

The *Ten-Year Plan to End Homelessness in Palm Beach County* names homeless prevention as a goal. The Plan states that investments in prevention initiatives can effectively prevent homelessness for people at risk of losing their homes. The Plan outlines mortgage/rental assistance, utility assistance, counseling/advocacy and legal assistance as key components of a homeless prevention initiative. The Plan states that the preventive measures should offer permanent solutions, with a special emphasis on increasing clients' income, creating more affordable/accessible housing options, and improving clients' access to mainstream resources.

HCD will continue to support, through its grant programs, agencies that provide homeless prevention services that include emergency payment of delinquent rent, utility assistance, budgeting and credit counseling, food and food vouchers, legal assistance, and counseling services.

**C. Specific Objectives/Homeless**

**Summary of Specific Homeless Objectives  
HUD Transition Table 1C**

<b>Obj #3</b>	<b>Specific Homeless Objectives</b>	<b>Type of Service</b>	<b>Source of Funds</b>	<b>Performance Indicators</b>	<b>Proposed 5Yr Goal</b>	<b>Outcome/Objective*</b>
3.1	Increase the number of persons moving into permanent housing	Shelter operations/ maintenance & rapid re-housing	CDBG, HPRP	# of persons assisted	4,755 persons assisted	DH-2 Affordability of decent housing
3.2	Provide services including temporary and transition housing to homeless persons	Shelter operations/ maintenance & rapid re-housing	CDBG, ESGP, NSP-1	# of persons assisted	5,735 persons assisted	DH-1 Availability/ Accessibility of decent housing
3.3	Assist persons at risk of becoming homeless	Homeless prevention	ESGP	# of persons assisted	4,530 persons assisted	DH-2 Affordability of decent housing
3.4	End chronic homelessness	Shelter operations/ maintenance & rapid re-housing	CDBG, ESGP, HPRP	# of persons assisted	225 persons assisted	DH-1 Availability/ Accessibility of decent housing

**\*Outcome/Objective Codes**

	Availability/Accessibility	Affordability	Sustainability
<b>Decent Housing</b>	DH-1	DH-2	DH-3
<b>Suitable Living Environment</b>	SL-1	SL-2	SL-3
<b>Economic Opportunity</b>	EO-1	EO-2	EO-3

## **VII. NON-HOMELESS SPECIAL NEEDS HOUSING**

### **A. Non Homeless Special Needs Housing Strategy: Priority Needs (91.215 (e))**

#### **1. Priority Needs**

HUD regulations defines Supportive Housing in section 424(a) of the McKinney Act (42 U.S.C. 11384(a)). Per HUD, the Supportive Housing Program is designed to develop supportive housing and services that will allow homeless persons to live as independently as possible. Eligible applicants are States, units of local government, other governmental entities such as PHAs, and private nonprofits. HCD considers supportive housing to be housing and the associated necessary services for persons who are not able to live independently. The housing needs of persons in the special needs populations who are able to live independently are met through the regular housing markets. According to 24 CFR 91.205(d)(1), when local jurisdictions create their Consolidated Plans, they must estimate, “to the extent practicable, the number of persons who are not homeless but require supportive housing, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, public housing residents, and any other categories the jurisdiction may specify, and describe their supportive housing needs.”

According to the 2008 American Community Survey 1-Year Estimates Census Report, Palm Beach County is home to 1,253,844 people. Further, the Census reports that 153,329 people in the County – or 12.2% of the total population – live with a “disability.” In Palm Beach County, among people at least five years old in 2008, 12 percent reported a disability. The likelihood of having a disability varied by age – from over 3 percent of people 5 to 15 years old, to over 7 percent of people 16 to 64 years old, and to over 33 percent of those 65 and older. The Census details the population of Palm Beach County as follows:

- 3,933 children aged 5 to 18, or 3.0% of that population, have a disability.
- 53,729 people aged 18 to 64, or 7.5% of that population, have a disability.
- 91,662 people over age 65, or 33.5% of that population, have a disability.

For the purposes of this section, persons with a disability are considered “Special Needs.” Estimating Special Needs subpopulations is inherently difficult because there is no all-inclusive source of population data, and census information does not disaggregate “disability” into its various subpopulations. In an effort to estimate the number of individuals in each subpopulation, staff contacted agencies providing services to Special Needs populations and analyzed data generated by those agencies. Chart VII-1 (Summary of Subpopulations) summarizes the various Special Needs subpopulations in the County.

HUD Table 2A shows the priority assigned to each sub-population. The results of the survey, the available resources, and an assessment of the past three years requests for funding and funding allocations to agencies and other groups working to provide a better living environment for Special Needs populations were utilized to assign priorities. The number of persons in each sub-population was derived from the 2000 CHAS Data.

Chart VII-1, Summary of Subpopulations

<b>Special Needs Subpopulations</b>	<b>Estimated Number</b>
Elderly & Frail Elderly	97,689
Severe Mental Illness	36,367
Developmentally Disabled Individuals	2,000
Physically Disabled	76,235
Individuals with Addictions	18,000
Persons with HIV/AIDS	7,851
Abused/ Neglected Children	4,939
Victims of Domestic Violence	4,000
Total	247,081

**Priority Housing Special Needs (Non-Homeless) Table  
HUD Table 2A**

<b>PRIORITY HOUSING NEEDS (households)</b>		<b>Priority</b>		<b>Unmet Need</b>
<b>Non-Homeless Special Needs</b>	Elderly	0-80%	H	6,453
	Frail Elderly	0-80%	H	1,317
	Severe Mental Illness	0-80%	H	439
	Physical Disability	0-80%	H	7,200
	Developmental Disability	0-80%	H	1,097
	Alcohol/Drug Addictions	0-80%	H	417
	HIV/AIDS	0-80%	H	3,951
	Victims of Domestic Violence	0-80%	H	1,054

**2. Description of the Basis for Assigning Priorities**

As mentioned, HCD collected Non-Housing Community Needs information in Palm Beach County via surveys. Survey results were presented in Chart VII-1 (Summary of Subpopulations) and influenced the priority needs ranking assignment for this Five Year Consolidated Plan. However, because the data collected included a wide range of countywide information, additional sources of information were also utilized. These additional sources of information included:

- *The 2000-2005 Five Year Consolidated Plan;*
- *The Continuum of Care;*
- *The FY 2008-2009 Consolidated Annual Performance and Evaluation Report (CAPER);*
- *The Annual Consolidated Plan for Fiscal Years 2001-2002, 2003-2004, 2005-2006, 2007-2008, and 2009-2010.*

- *211 of Palm Beach/Treasure Coast Annual Service Delivery Report*
- *Florida Department of Children and Families Annual Report to the Community; and*
- *Palm Beach County's Ten-Year Plan to End Homelessness*

The County is dedicated to improving the living environment and circumstances of all its residents. To that end, priority rankings should not be considered subjective evaluations of Special Needs Populations; a lower ranking does not indicate the County cares less about a particular group. Rather, the rankings are a tool to prioritize goals and to distribute limited resources most effectively. A brief synopsis of how HCD assigned priorities to various Special Needs populations follows:

- Elderly and Frail Elderly – Based on the survey response, there were a large number of request for seniors service. Because there is a large population of elderly in the County, HCD assigned this subpopulation a HIGH Priority.
- Severe Mental Illness – Despite limited past requests for funding and low survey response, this subpopulation received a HIGH Priority because the size of the population is large and number of service providers is few.
- Developmentally Disabled – Due to moderate survey response, large population, and past funding requests, HCD assigned this subpopulation a HIGH Priority. There is not adequate funding being provided to this target group.
- Physically Disabled – Due to moderate survey response, large population, and past funding requests, HCD assigned this subpopulation a HIGH Priority.
- Individuals with Addictions – Despite limited survey response, the correlation and causal relationship between addition and homelessness led HCD to assign this population a HIGH Priority.
- Persons with HIV/AIDS – Despite survey response, the Housing and Homeless Alliance – and consequently, the County – assigns Persons with HIV/AIDS a HIGH Priority.
- Victims of Domestic Violence – Due to AVDA's response to HCD's Survey reporting that eligible clients were turned away in FY 2008-09 and that financial gap over the five year period of over \$3.0 million is envisioned, as well as to the fact that there has been an increase in number of victims, HCD assigned this subpopulation a HIGH Priority.

### **3. Expected Resources**

A variety of resources – government, private, and other public sources – exist to fund facilities and services benefiting Special Needs populations. These resources may be divided in one of two categories: those that are “reasonably expected to be made available,” and other resources.

Resources “reasonably expected to be made available” are defined as entitlement grants to County agencies, such as HCD and the Department of Community Services (DCS). The DCS expends Ryan White Title I funds on its own programs and/or grants funds to subrecipients on a competitive basis. HCD grants CDBG funds to subrecipients on a competitive basis to rehabilitate, construct, or operate supportive housing facilities. HOME and SHIP funds can be awarded through their competitive rental RFPs to non-profit agencies providing supportive housing. The following resources are “reasonably expected to be made available” in the coming five years:

a. Emergency Food and Shelter Program (EFSP) (Formerly known as FEMA)

The Palm Beach County Division of Human Services is awarded EFSP funds annually. The grant runs on a calendar year. In the past, the Division had only received funding under the EFSP category of “Other Shelter” which includes placing households in motels or halfway houses utilized as emergency shelters. The Division pays for each individual to stay in halfway houses with funds received under this category. During the past three fiscal years, the County has received an average of \$70,900 per year for “Other Shelter.” In 2009, the Division received \$51,625 in EFSP funds in the category of rent and mortgage assistance for the first time. Additionally, in 2009, the Division received \$72,000 in ARRA EFSP funds; \$36,000 for “Other Shelter and \$36,000 for rent and mortgage assistance.

b. Ryan White Title I

The PBC Department of Community Services administers Ryan White Title I. Services are provided through agreements with agencies who serve the HIV/AIDS community. Provided services consist of case management, medical and dental care, treatment education/outreach, housing, food bank, home delivered meals, transportation, home health care, client advocacy, adoption/foster care, mental health therapy/counseling, emergency assistance, buddy/companion, substance abuse treatment/counseling, legal services, and complimentary therapies. The grant year is March 1<sup>st</sup> to February 28<sup>th</sup>. Accomplishments are based on units of service, rather than number of persons served. During the past three fiscal years, the County has received an average of \$8,000,000 per year for this program.

c. Continuum of Care

The U.S. Department of Housing and Urban Development (HUD) published a Notice of Funding Availability (NOFA) for the 2009 Continuum of Care Homeless Assistance competition. Funds were available under three programs to create community systems for combating homelessness. These programs are Supportive Housing, Shelter Plus Care, and Section 8 Moderate Rehabilitation for Single Room Occupancy (SRO) Dwellings for Homeless Individuals.

The Homeless and Housing Alliance, Formerly known as the Continuum of Care) Committee is made up of local service provider agencies, government staff, members of the Homeless Coalition, formerly homeless, and homeless advocates. The Committee identifies priorities and recommends agencies for funding through HUD's Continuum of Care Programs. The locally determined priority areas of need are:

- Continue the development of emergency shelter, transitional housing and permanent supportive housing to fill the identified gaps that exist in available services in each category of need for individuals and families,
- Support HUD's stated goal of addressing the needs of the chronic homeless population by increasing the number of Safe Haven beds and Housing First Shelter Plus Care beds and Housing First Permanent Supportive Housing program beds.
- Minimize the number of persons who will fall into homelessness by funding and supporting homeless prevention activities; including but not limited to HUD Homeless Prevention Rapid Re-housing (HPRP) funds and EFSP.
- Designate funding for homeless services in support of the Ten-Year Plan to End Homelessness in Palm Beach County.

During the past three fiscal years, the County has received an average of \$4,312,316 per year for the HUD Continuum of Care Homeless Assistance Competition. In 2009, the County received \$2,773,203 for the HPRP program for the time period of October 1, 2009 through December 1, 2012.

“Other resources” are funds available on a competitive basis and encompass a variety of sources. These are not “reasonably expected” to be available, because the funding amount is dependent on the agency's success in a competitive process. HCD supports applications for these resources from eligible non-profit agencies and other entities when activities are consistent with the goals and objectives outlined in the Consolidated Plan. When the County is also an eligible applicant, however, it takes the lead and applies directly for funding, provided the staff capacity exists to properly administer such programs.

These “other resources” include the following:

- Federal: Supportive Housing Program, Shelter Plus Care Program, Section 8 Moderate Rehab/Single Room Occupancy and surplus housing for use to assist the homeless.
- State: State Funds.
- Local: Financially Assisted Agency Program.
- Private: United Way, foundation grants, corporate grants, donations through direct appeals, planned giving and fund-raising events.

## B. Specific Objectives

Identifying Palm Beach County's Non-Homeless Special Needs Housing Needs for FY 2010-15 involved several steps. First, HCD created a survey to identify needs throughout the County. Second, HCD identified organizations in the County to assist in the prioritization of community development needs. Third, staff contacted representatives of those agencies or organizations, and through the aid of the surveys, asked them to identify needs within the jurisdiction. Finally, HCD received the surveys and analyzed the data. Of the 110 surveys distributed, 25 respondents provided services to Non-Homeless Special Needs Populations.

Unfortunately, HCD did not receive overwhelming survey response from service providers in the County. As a result, the unmet need in the County appears under-reported, relative to the estimated Special Needs populations in Table VII-1. Nevertheless, table (HUD's Table 1B) located in section C. *Non-Homeless Special Needs (91.205(d))*, is a summary of the survey results, *as reported by survey respondents*, indicating the subpopulation, priority level, unmet need, and the cost of addressing the unmet needs. A discussion of the County's goals to address the unmet needs appears in a later subsection of this plan.

Palm Beach County's Non-Homeless Special Needs Goal is to increase the supply of supportive housing for the non-homeless special needs population by utilizing funds that are reasonably expected to be made available and by coordinating with other agencies and service providers.

In order to meet the County's goal, Palm Beach County will address the following objectives:

Objective 4.1: Palm Beach County shall increase range of housing options & related services for persons with special needs.

Objective 4.2: Palm Beach County shall increase funding for home improvement aimed at reducing structural barriers

To achieve this objective and ultimately meet the county's goal Palm Beach County will undertake the actions listed below.

- a. Palm Beach County HCD will continue to fund the Special Needs/Barrier Free Housing Program.
- b. Palm Beach County HCD will continue to support applications by other agencies or County departments for funding to meet the needs of non-homeless persons with special needs through providing consistencies with the County's Consolidated Plan and through participating in appropriate bodies.

- c. Palm Beach County HCD will target that at least 10% of the households assisted with CDBG, HOME, and SHIP funds shall fall under the category of special needs as defined and described within the Consolidated Plan.
- d. Palm Beach County, through its Department of Community Services, will continue to allocate Ryan White Title I funds to agencies to provide housing and support services to persons with HIV/AIDS and their families.
- e. By the end of FY 2014-2015 Palm Beach County shall provide assistance to 1,500 households. (Households are reported rather than persons because some agencies only serve families or because some agencies serve what in effect are one-person households based on the living arrangements (e.g. a room in an assisted living facility).

Per HUD’s request to develop and use a local performance measurement system, the following table has been prepared to describe the Performance Measurement System related to the non-homeless special needs population housing goal as stated in this document. The table links performance indicators, objectives, funding amounts and sources, as well as, actions to be taken for a five year period (2010-2015).

**Transition Table 1C**  
**Summary of Specific Housing/Community Development Objectives**  
**(Table 1A/1B Continuation Sheet)**

<b>Obj #</b>	<b>Specific Objectives</b>	<b>Sources of Funds</b>	<b>Performance Indicators</b>	<b>Expected Number</b>	<b>Outcome/Objective*</b>
	<b>Special Needs Objectives</b>			<b>Five Year Goal</b>	
4.1	Palm Beach County shall increase range of housing options & related services for persons with special needs.	CDBG HOME	Persons	10% 1,500	DH-1
4.2	Palm Beach County shall increase funding for home improvement s aimed at reducing structural barriers	CDBG HOME	Households	10% 1,500	DH-1

**\*Outcome/Objective Codes**

	<b>Availability/Accessibility</b>	<b>Affordability</b>	<b>Sustainability</b>
<b>Decent Housing</b>	DH-1	DH-2	DH-3
<b>Suitable Living Environment</b>	SL-1	SL-2	SL-3
<b>Economic Opportunity</b>	EO-1	EO-2	EO-3

**C. Non-Homeless Special Needs (91.205(d)) including HOPWA**

The housing market in Palm Beach County has not developed housing stock specifically for persons with mental and developmental disabilities or for persons with HIV/AIDS who are able to live independently. Unless a person needs supportive housing, the housing stock available is the same as for others of the same socioeconomic status, and is the same as was previously discussed within the Housing Market section. Please refer to Section VII, Non-Homeless Special Needs Housing, for a discussion of supportive housing available to persons with disabilities or persons with HIV/AIDS.

The housing market has provided housing that is accessible to persons with physical disabilities. This was prompted in large part by the Fair Housing Act, the Americans with Disabilities Act, and the Florida Americans with Disabilities Act, which incorporates the accessibility requirements of the ADA into Florida law and maintains the portions of Florida law that are more stringent than ADA requirements. These laws apply to new construction and alterations, and primarily affect multifamily housing of 4 or more units.

It is not possible to provide a comprehensive inventory of housing in Palm Beach County available to persons with physical disabilities for the following reasons: single family homes built prior to 1997 are not covered by Florida’s law; in multifamily buildings, only ground floor units must be accessible, unless the building has an elevator; homeowners may have made unpermitted accessibility improvements; and a comprehensive survey has not been undertaken.

However, thanks to various Federal and State funding programs, there is data available on publicly-assisted housing for persons with disabilities. According to the Palm Beach County HIV/AIDS Housing Plan, there are 10 Facility-based HIV Dedicated Housing in Palm Beach County which provide 70 beds and 63 housing units. In addition, there are 11 HOPWA-Funded Agencies in Palm Beach County. A study by the Shimberg Center shows 3 properties which include 57 total units designated for persons with disabilities, countywide, there are a total of 2,975 households with at least one person age 15+ with a disability living in substandard housing. (Source: Florida Housing Data Clearinghouse, Shimberg Center for Affordable Housing, University of Florida, 2010; Palm Beach County HIV/AIDS Housing Plan-[http://www.carecouncil.org/attachments/aids\\_housing.pdf](http://www.carecouncil.org/attachments/aids_housing.pdf)).

Special Needs (Non-Homeless) Populations  
HUD Table 1B

SPECIAL NEEDS POPULATIONS	Priority Need Level High, Medium, Low, No Such Need	Unmet Need	Dollars to Address Unmet Need	Multi-Year Goals	Annual Goals
Elderly	High	Housing Need	\$20,000,000	9,000	1,800
Frail Elderly	High	Medical	\$215,000	1,840	368
Severe Mental	High	Case	\$2,216,000	610	122

Illness		Management Services			
Developmentally Disabled	High	Group Homes Needed to Service Disabled Clients	\$133,000	10,000	2,000
Physically Disabled	High	Public Transportation Needs; Housing units Adult-living facilities	\$8,680,250	1,530	306
Persons w/ Alcohol/Other Drug Addictions	High	Transitional Housing Units Beds and Substance Abuse Training	\$20,350,000	550	115
Persons w/HIV/AIDS	High	Housing & Case Management	\$150,000	5,500	1,100
Victims of Domestic Violence	High	Domestic Violence shelter Emergency beds	\$200,000	1,475	295
TOTAL			\$51,944,250	30,505	6,106



## **VIII. COMMUNITY DEVELOPMENT**

### **A. Community Development**

#### **1. Palm Beach County CDBG Program**

In order for entitlement jurisdictions to receive funding under the Community Development Block Grant (CDBG) Program they are required to formulate a plan which, among other things, describe and prioritize their housing and non-housing community development needs which are eligible for assistance under HUD's community development programs. These needs must be prioritized by category, reflecting the needs of families for each type of activity, as appropriate. Further, jurisdictions are required to state their specific long-term and short-term community development objectives, which must be developed in accordance with the statutory goals described in Section 24 Part 91.1.

The Community Development Block Grant (CDBG) Program, which began in 1974, primary objective is to develop viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities, principally for low- and moderate-income persons. Funding is provided to jurisdictions to undertake activities that would result in the realization of this objective. The funding is provided annually, on a formula basis to entitlement jurisdictions. However additional funding may be provided under special appropriation by Congress to address economic and natural catastrophe. All CDBG-funded activity must meet one of three National Objectives, as follows:

1. Benefit low- and moderate-income persons;
2. Prevent or eliminate blight; or
3. Meet other community development needs having a particular urgency.

Entitlement communities develop their own programs and funding priorities. However, grantees must give maximum feasible priority to activities which benefit low- and moderate-income persons since the program regulations require that at least 70% of a jurisdiction's annual award be expended on activities designed to meet this national objective.

#### **CBG Local Entitlement Methodology and Strategy**

HCD uses a Local Entitlement Methodology to ensure a fair and equitable distribution of available CDBG funds among participating jurisdictions and other agencies requesting CDBG funds. The process for distributing funds is outlined below:

From its annual CDBG entitlement, the County will set aside funds for:

- HCD's On-Going Housing Rehabilitation Program;
  - HCD's Demolition & Clearance Program
  - Public Service Activities;
  - Project Implementation Costs;
  - Program Administration Costs (including indirect costs);
  - 10% Economic Development Program; and
  - Contingency.
- The remaining amount represents the Total Available Funds to fund Municipalities' activities

and Unincorporated Area activities, including Countywide Capital improvements activities.

- From the Total Available CDBG Funds, an initial entitlement is calculated for Category I Municipalities, Category II Municipalities, and the Unincorporated Areas, based on the proportionate share of the entitlement for which they are responsible. (proportionate share (contribution percentage) is subject to periodic adjustment by HUD and the current estimates are based on percentages provided by HUD in 1997. The methodology is adjusted annually, as necessary, to reflect new information from HUD).
- The total initial proportionate share of Category I Municipalities is redistributed to Category II Municipalities and the Unincorporated Areas by dividing each individual proportionate share of Category II Municipalities and the Unincorporated Areas by the total proportionate share of Category II Municipalities and the Unincorporated Areas, and then multiplying each individual result by the Category I total. Where a Category I municipality submits an application for funding, their proportionate share is used to fund this activity and not redistributed amongst the Category II municipalities and the Unincorporated Areas.
- A Final Entitlement Table is prepared showing the final entitlements for the Category II Municipalities and the Category I Municipalities requesting funding, and for the Unincorporated Areas.

Other factors taken into account when implementing the methodology are as follows:

- Program Income will be allocated to the Countywide Housing Rehabilitation Program.
- The Special Area of Hope Program allocation (to be described later) is deducted from the Unincorporated Share.
- The level of funding for HCD's On-going Housing Programs is based on targeted goals and objectives of the Department of Housing and Community Development.
- Recaptured and unexpended Set Aside funds for the Economic Development Program will revert to the general CDBG program for use for community development activities, unless a clear need is demonstrated for the funds to remain with the Economic Development Program.
- The activities/projects must be eligible per CDBG Program regulations and must serve a National Objective of the CDBG Program.
- Preference will be given to activities/projects that are ready to move forward quickly. Evidence of the project's ability to expend the majority of funds within 12 months from the contract date will be required.
- An activity located within a municipality is considered Countywide if at least 51% of the direct beneficiaries reside outside of the municipality.

- Funding of eligible Countywide activities, requesting funding for public services, will be derived from the County’s gross CDBG entitlement.
- Funding of eligible Countywide activities, requesting funding for capital improvements, will be derived from the County’s CDBG Unincorporated Share.
- Funding of Non-Countywide Activities located within a municipality receiving a local entitlement will be derived from the municipality’s final entitlement amount.
- All applicants that receive funding for the design of capital improvements projects are required to begin implementation of such projects within two fiscal years after the year in which they received funding for such design, and to complete implementation of the designed capital improvement project within 5 fiscal years after the year in which they received funding for such design.
- When implementing the CDBG Program within participating municipalities, HCD absorbs administrative expenses related to the program.
- Activities that impact HUD’s 20% cap on planning and administration are not allowed.

### **Area of Hope (AOH) Strategy**

The Local Entitlement Methodology provides for an additional funding strategy known as the Area of Hope Strategy. Areas of Hope (AOH) are defined as specific geographic areas consisting of one or more census block groups in which seventy percent (70%) or more of the residents are of low and moderate incomes. A HUD-provided “special run” of low- and moderate-income data extracted from the 2000 Census is used to identify those areas meeting the AOH definition within Palm Beach County, in addition to those areas where fifty-one percent (51%) or more of the residents are low- and moderate-income persons.

The intent of the AOH Strategy is twofold: a) To provide the unincorporated area with a ranking tool for activities/projects with similar qualifying merits; and b) To provide municipalities receiving a local entitlement with additional funding for eligible activities/projects addressing an AOH need.

Applications originating from participating municipalities are limited by the municipality’s entitlement amount. To assist AOHs located within these municipalities, the strategy provides additional funding to these municipalities. This strategy is implemented only if the surplus funds from the Unincorporated Area are available.

The Strategy will be implemented as follows:

1. **Municipalities:** Assistance to AOH areas within municipalities will vary depending on the local entitlement amount and geographical location. Two (2) distinct categories are recognized for municipalities by identifying those receiving a local entitlement of greater or less than \$100,000.
  - a. *Municipalities with a local entitlement of less than \$100,000:* Participating municipalities are considered for assistance by taking into consideration geographical location, as follows:

- *Lake Region*: Municipalities with a local entitlement of less than \$100,000 will be eligible to receive AOH funding in an amount to bring total funding up to, but not to exceed, \$150,000.
  - *Eastern Palm Beach County*: Municipalities with a local entitlement of less than \$100,000 will be eligible to receive AOH funding in an amount to bring total funding up to, but not to exceed, \$100,000.
- b. *Municipalities with a local entitlement of more than \$100,000* will be eligible to receive AOH funding in an amount equal to not more than ten percent (10%) of their entitlement for municipalities located in the eastern portion of the county, and in an amount equal to no more than twenty-five percent (25%) of their entitlement for municipalities located in the Lake Region.
2. **Unincorporated Area**: If all unincorporated area activities/projects have been determined to be eligible and highly feasible/viable, the identification of AOHs will assist in the ranking of activities/projects for funding purposes. Eligible and highly feasible/viable activities and projects within AOH areas within the unincorporated area will take preference over activities and projects assisting AOH areas within local entitlement jurisdictions.

The following guidelines will be used to implement the AOH Strategy:

- Priorities will be assigned based on the type of activity/project, as follows:

- Priority #1: Infrastructure
- Priority #2: Housing
- Priority #3: Community Facilities
- Priority #4: Public Services

No payment of salaries is allowed under the AOH Strategy.

### **Special Area of Hope Allocation Program**

To assist the Lake Region, a temporary Special AOH Allocation Program has been implemented since FY 2001-02. Every year, one municipality in the Lake Region is selected to receive \$400,000 in CDBG funds. This allocation will be in addition to that municipality's yearly local entitlement. The selection process will permit the same municipality to be selected only once out of every three (3) years. During the second and third year, the municipality selected during the first year will be eligible to receive regular AOH funding as described above. The order of selection was based on the comparative ratio of children living in poverty and area unemployment at the start of this special program. The County Department of Housing and Community Development reserves the right to discontinue or amend this program at any time.

### Special AOH Allocation Program Guidelines

- The selected municipality will be advised of the proposed allocation. Six months prior to the start of Palm Beach County's fiscal year, the municipality targeted to receive the Special AOH funds must meet with HCD staff to identify and prioritize potential projects.

- The selected municipality must submit applications with eligible, viable, feasible activities that are ready for implementation.
- The selected municipality must begin expending funds within one year from the beginning of Palm Beach County's fiscal year.
- No payment of salaries is allowed utilizing the Special Area of Hope Allocation Program funds.

## 2. Non Housing Community Development Needs

### a. Need Assessment

The table below summarizes the county's non-housing community development needs for the next five years. The table is based on a tabulation of data from the 45 respondents to a questionnaire which was administered by HCD.

<b>Community Development Category</b>	<b>Specific Need</b>	<b>Persons to be Served</b>	<b>Funding Need</b>
Acquisition of Real Property	45 Properties	6,370	\$22,385,000
Clearance and Demolition	122 structures/sites	54,913	\$2,416,000
Code Enforcement	8,000 Properties	112,000	\$5,125,000
Public Facilities	3 Senior Centers	943	\$3,200,000
	5 Handicapped Centers	1,000	\$15,000,000
	60 Homeless Facilities	4,920	\$11,820,000
	7 Youth Centers	21,902	\$1,093,920
	43 Neighborhood Facilities	52,625	\$3,990,000
	33 Child Care Centers	2,750	\$423,000
	1 Health Facilities	200	\$625,000
	1 Mental Health Facilities	Not Provided	\$12,000,000
	10 Parks and/or Recreational Facilities	53,350	\$4,013,000
	6 Parking Facilities	3,480	\$95,000
	11 Tree Planting Projects	7,230	\$586,400
	4 Abused/Neglected Children Facilities	180	\$6,750,000
	1 Non-Residential Historic	32,370	\$500,000

<b>Community Development Category</b>	<b>Specific Need</b>	<b>Persons to be Served</b>	<b>Funding Need</b>
	Preservation		
	ADA Related Improvements to 7 Facilities	15,465	\$885,000
	28 Other Public Facility Needs	951,750	\$49,509,235
Infrastructure	25 Water/Sewer Improvements Projects	76,206	\$38,162,661
	8 Street Improvements Projects	22,263	\$7,193,333
	8 Sidewalks Projects	55,232	\$5,016,333
	7 Flood Drainage Improvements	14,566	\$6,423,333
	8 Other Infrastructure	6,519	\$3,224,031
Public Services	Senior Services	635	\$355,000
	Handicapped Services	2,249	\$1,701,000
	Legal Services	10,025	Not Provided
	Youth Services	4,100	\$15,570,500
	Child Care Services	3,365	\$22,780,078
	Transportation Services	405	\$100,000
	Substance Abuse Services	150	\$10,090,000
	Employment Training	3,131	\$1,821,540
	Health Services	299,190	\$2,705,996
	Lead Hazard Services	2,200	\$175,000
	Crime Awareness	1,316	Not Provided
	Fair Housing Activities	5,775	\$450,000
	Housing Related Counseling	43,772	\$4,738,334
	Homeless Activities	6,870	\$14,615,191
	Other Public Services	5,425	\$2,523,000
Economic Development	13 Businesses-Economic Development General	n/a	\$12,340,000
	18 C/I Land Acquisition/Disposition	n/a	\$1,750,430

<b>Community Development Category</b>	<b>Specific Need</b>	<b>Persons to be Served</b>	<b>Funding Need</b>
	6 C/I Infrastructure Development	n/a	\$7,156,076
	17 C/I Building Acq/Const/Rehab	n/a	\$6,200,000
	8 Other C/I	n/a	\$2,249,400
	10 ED Assistance to For-Profits	n/a	\$100,000
	35 ED Technical Assistance	n/a	\$280,000
	775 Micro-enterprise Assistance	n/a	\$2,602,875
	2,111 Other Economic Development	n/a	\$571,650
<b>Total</b>			<b>\$311,312,316</b>

b. Priority Non-Housing Community Development Needs

The table below summarizes the priority which the county assigns to the non-housing community development needs which were previously identified.

**Priority Community Development Needs  
HUD's Table 2B**

<b>Priority Need</b>	<b>Priority Need Level</b>	<b>Unmet Priority Need</b>	<b>Dollars to Address Need (\$M)</b>	<b>5 Yr Goal Plan/Act</b>	<b>Annual Goal Plan</b>	<b>2010-11 Planned</b>	<b>% Goal Complete</b>
Acquisition of Real Property	L	45 Properties	\$22.285	1	1	0	0
Disposition	No Such Need	0	0	0	0	0	0
Clearance and Demolition	H	122 Properties	\$2.416	85 Properties	17		
Clearance of Contaminated Sites	No Such Need	0	0	0	0	0	0
Code Enforcement	H	8,000 Buildings	\$5.125	2,000	400		
<b><u>Public Facilities</u></b>							
Public Facility (General)	M						

Priority Need	Priority Need Level	Unmet Priority Need	Dollars to Address Need (\$M)	5 Yr Goal Plan/Act	Annual Goal Plan	2010-11 Planned	% Goal Complete
ADA Related Improvements	H	7 Facilities	\$0.185	7 Facilities	1	0	0
Senior Centers	H	3 Centers	\$3.200	1 Centers	0	0	0
Handicapped Centers	M	5 Centers	\$15.000	1 Centers	1	0	0
Homeless Facilities	H	60 Facilities	\$11.820	5 Centers	1	1	
Youth Centers	H	7 Centers	\$1.094	5 Centers	1	1	0
Neighborhood Facilities	H	43 Facilities	\$3.990	13 facilities	3	0	
Child Care Centers	M	33 Facilities	\$0.423	5 Facilities	1	0	
Health Facilities	M	1 Facility	\$0.625	1	0	0	
Mental Health Facilities	L	1 Facility	\$12.000	1	1	1	
Parks and/or Recreation Facilities	H	14 Facility	\$4.013	5	2	2	
Parking Facilities	L	6 Facility	\$0.095	1	0	0	
Tree Planting	L	511 Projects	\$0.586	0	0	0	
Fire Stations/Equipment	No Such Need				0	0	
Abused/Neglected Children Facilities	H	4 Facilities	\$6.750	1	0	0	
Asbestos Removal	No Such Need				0	0	
Non-Residential Historic Preservation	M	1 Facilities	\$0.500	1	0	0	
Other Public Facility Needs	L	28 Facilities	\$49.509	0	0	0	
<b>Infrastructure and Public Improvement</b>							
Infrastructure (General)							
Water/Sewer Improvements	H	25 Projects	\$38.163	14 Projects	3	2	
Street Improvements	H	8 Projects	\$7.193	8 Projects	2	3	
Sidewalks	H	8 Projects	\$5.016	8 Projects	0	0	
Solid Waste	No Such				0	0	

Priority Need	Priority Need Level	Unmet Priority Need	Dollars to Address Need (\$M)	5 Yr Goal Plan/Act	Annual Goal Plan	2010-11 Planned	% Goal Complete
Disposal Improvements	Need						
Flood Drainage Improvements	H	7 Projects	\$6.243	7 Projects	1	1	
Other Infrastructure	L	8 Projects	\$3.224	0 Project	0	0	
<b>Public Services</b>							
Public Services (General)							
Senior Services	M	635 elderly	\$0.355	635 elderly	130	89	
Handicapped Services	H	2,249 Persons	\$1.701	2,249 Persons	450	375	
Legal Services	L	10,025 persons	Not Provided	0	0	0	
Youth Services	H	4,100 youths	\$15.571	4100 youths	1,025	260	
Child Care Services	H	3,365 Children	\$22.780	1,069 Children	219	110	
Transportation Services	M	405 persons	\$0.100	250 persons	50	0	
Substance Abuse Services	H	150 Persons	\$10.090 All funds identified	150	30	0	
Employment/Training Services	H	3,131 Persons	\$1.821	1,000 Persons	250	96	
Health Services	M	7,800 persons	\$2.706	7,800 Persons	1560	1,477	
Lead Hazard Screening	H	2,200 Persons	\$0.175	2,000 Persons	400	0	
Crime Awareness	L	1,316	Not provided	0	0	0	
Fair Housing Activities	H	5,775 persons	\$0.450	5,775 Persons	1,155	600	
Housing Related Counseling	H	18,772 Persons	\$4.738	11,292 Persons	2,258	1,480	
Homeless Activities	H	6,870	\$14.615	6,870	1,374	560	
Other Services	L	5,425	\$2.523	0	0	0	
<b>Economic Development</b>							
Economic Development (General)	H	13 Businesses	\$12.340	6 Businesses	6	6	

Priority Need	Priority Need Level	Unmet Priority Need	Dollars to Address Need (\$M)	5 Yr Goal Plan/Act	Annual Goal Plan	2010-11 Planned	% Goal Complete
C/I Land Acquisition/Disposition	L	18	\$1.750	0	0	0	
C/I Infrastructure Development	M	6	\$7.156	0	0	0	
C/I Building Acq/Const/Rehab	H	17	\$6.200 \$5.500 BEDI & 108	17	8	8	
Other C/I	L	8	\$2.249	0	0	0	
ED Assistance to For-Profit	M	35	\$0.280	35	35	35	
ED Technical Assistance	M	85	\$0.205	85	17	17	
Micro-enterprise Assistance	M	775	\$2.603	525	105	50	
<b>Other Economic Development Assistance -</b>	L	2,111	\$0.572	0	0	0	
<b>Other Needs- Conversion of Public Housing to Section 108</b>	L	100	\$3.000	0	0	0	

c. Description of the Basis for Assigning Priorities

In order to assign priorities to the non-housing community development needs of the county, Palm Beach County Department of Housing and Community Development solicited responses from 89 entities that provide non-housing community development services to county residents. These agencies were 27 municipalities (i.e. those with interlocal agreements with the County), 7 public agencies, 39 non-profits, 2 state departments and 14 county departments/agencies. Responses were received from 45 agencies, as follows 10 municipalities, 4 public agencies, 21 non-profits, and 10 county departments/agencies. The tabulated responses are shown on Appendix V. Additionally, with respect to economic development activities, the three Section 108 Loans that the County has with HUD as well as the proceeds from two BEDI grants were also considered. The information garnered from the survey includes: number of persons not served in FY 2008-09 due to lack of capacity (public services only); number of unduplicated persons to be served annually-2010-2015; estimated costs to provide service or to provide facility over the period 2010-2015; funding identified for period 2010-2015. This information was

combined with other information such as number of persons comprising the population to be served, among others to determine the priority assigned to each need category.

The County assigned three levels of priority as recommended by HUD, namely, High, Medium and Low. Per HUD's recommendations the assigned priority signifies the following:

**High Priority:** The jurisdiction plans to use funds made available for activities that address this unmet need during the period of time designated in the strategic plan.

**Medium Priority:** If funds are available, activities to address this unmet need may be funded by the locality during the period of time designated in the strategic plan. Also, the locality will take other actions to help this group locate other sources of funds.

**Low Priority:** The jurisdiction does not plan to use funds made available for activities to address this unmet need during the period of time designated in the strategic plan. The jurisdiction will consider certifications of consistency for other entities' applications for Federal assistance.

The following is a detailed examination of each need category including the basis for the assigned priority which appears in the above table.

### **Other Non-housing Community Development Needs**

*Acquisition of Real Property:* Low Priority- 89% of the required costs is for one property where the proposer did not list the number of persons to be served. Also, 99.3% of funding required to undertake this need category is unidentified.

*Clearance and Demolition:* High Priority- Predominantly being carried out by municipalities to address code violations and safety of residents.

*Clearance of Contaminated Sites:* Low Priority- Activity may not affect low- and moderate-income persons, and could be undertaken by other funding sources, such as BEDI, which targets this activity.

*Code Enforcement:* High Priority- Undertaken to primarily address health related issues which are identified by the PBC Health Department.

### **Public Facilities**

*ADA Improvements:* High Priority- Required by HUD on all public facilities, County's disabled population stands at over 382,000.

*Senior Centers:* High Priority- County's senior population (65+) is 274,828 (over 26% of total population). This group is presumed to be low- and moderate-income. Cost consideration is the main reason for the provision of only one Center.

*Handicapped Centers:* High Priority- Disabled population is 218,274 (20% of County's population). Consideration for funding only one Center is due to cost consideration.

*Homeless Facilities:* High Priority- Addressing homelessness is a major priority of the BCC. It appears that most of the 60 facilities asked for from the questionnaire are

residential homes (which are addressed separately), therefore only 10 facilities (shelters will be funded, including at least one in the Glades.

*Youth Centers:* High Priority-Youths 5-19 represents 21% (218,279) of the population. The activity proposes to serve 10% of the youth population.

*Neighborhood Facilities:* High- Most of the funding needed by organizations to provide this need (\$537,000) have already been identified. Over 52,000 persons will benefit.

*Child Care Centers:* Medium Priority- Of the 33 centers stated as needed costs (\$423,000) were only identified for 2, and the population to be served (2,750) is only 3.6% of the County's under 5 age group.

*Health Facilities:* Medium Priority- The determination that this type of facility was needed did not emanate from the Health Department or any other such qualified entity. This priority was assigned for rehabilitation, reconstruction and expansion and equipment upgrade/replacement of existing facility only.

*Mental Health Facilities:* Medium Priority- This priority was assigned for rehabilitation, reconstruction and expansion and equipment upgrade/replacement of existing facility only.

*Parks and/or Recreational Facilities:* High Priority- This activity has been traditionally undertaken by HCD but only 5 of 10 needed facility is recommended due to costs constraints.

*Parking Facilities:* Low Priority- Given the amount of funding needed, this appears to be maintenance.

*Tree Planting:* Low Priority- This activity is not being requested to be undertaken as public facility improvements.

*Abused/Neglected Children Facilities:* High Priority- This need was identified by two of the foremost operators of these types of facilities. Due to cost consideration only one facility can be recommended.

*Non-Residential Historic Preservation:* Medium Priority- More than 50% of the funds required to address this need is already identified.

*Other Public Facility Needs:* Low Priority- All needs which cannot be specifically identified is assigned a low priority.

### **Infrastructure and Public Improvements**

*Water and Sewer Improvements:* High – Ten municipalities and public agencies identified water and sewer improvements as a need within the community. Many Palm Beach County CDBG Target Areas also identified this as a need. The need for water and sewer improvement was critically identified for the Glades.

*Street Improvements:* High Priority-Seven municipalities and agencies responding to the HCD survey identified this as a need. The need for street improvements is one of the determining criteria for selecting the CDBG target area.

*Sidewalks:* High Priority- Five municipalities and one County Department have identified sidewalk construction and improvements as a major need. The need for sidewalk improvements is one of the determining criteria for selecting the CDBG target area

*Flood Drainage Improvements:* High Priority- Five municipalities and two county departments have identified flood and drainage improvements as a community

development need. The need for flood drainage improvements is one of the determining criteria for selecting the CDBG target area need.

*Other Infrastructure:* Low Priority- All needs which cannot be specifically identified is assigned a low priority.

### **Public Services**

*Senior Services:* Medium Priority- Number of persons to be assisted is 235 compared with the County's senior population of over 274,000 persons.

*Handicapped Services:* High Priority- Number of persons to be assisted is high (2,249) and the total County's disabled population was approximately 300,000.

*Legal Services:* The need for this activity was identified by two respondents. One respondent who accounted for 10,000 of the anticipated cases did not estimate the cost to provide the service.

*Youth Services:* High Priority- need for this service was identified by six respondents and the number of persons proposed to be served (3,800) compares favorably with the County's youth population (ages 5 to 19) of 218,279.

*Child Care Services:* High Priority- Need provided by PBC Head Start is excluded from the Five-Year Plan Goal since Head Start is funded from an independent and dedicated source.

*Transportation Services:* Medium Priority- Need for this service was identified by two agencies which houses disabled persons. Resources needed to provide the service is \$1,007,200 of which \$907,200 has been identified.

*Substance Abuse Services:* High Priority- Need has been identified by one respondent. All financial resources needed to address this need have been identified.

*Employment/Training Services:* high Priority- Six respondents identified this service as a need. This was largely responsible for it being assigned a High Priority.

*Health Services:* High Priority- Three respondents to the survey were received and one was disregarded since it revealed that it had more funding identified to satisfy its projected needs than was required. The High priority is assigned to health services which may be provided by a counselor.

*Lead Hazard Screening:* High Priority- This need was identified by the Health Department and was assigned a high priority due to the large number of homes in the county which are occupied by low- and moderate-income persons that were built prior to 1978.

*Crime Awareness:* Low Priority- Need identified by one respondent but no quantification of cost to address need was provided.

*Fair Housing Activities:* High Priority- Need identified by 3 respondents. \$500,000 of the \$950,000 required to satisfy the five year need has been identified. Activity is HUD mandated. Also, over past five years, PBC has seen an unabating trend of fair housing violations.

*Housing Related Counseling:* High Priority- Need identified by 8 respondents. Service is especially required due to current housing crisis affecting PBC.

*Homeless Related Activities:* High Priority- Need Identified by 11 respondents. Need was prioritized by the BCC.

*Other Services:* Low Priority- All needs which cannot be specifically identified is assigned a low priority.

**Economic Development:**

*Economic Development (General):* High Priority- Funded from a \$15,000,000 Section 108 Loan commitment from HUD. Of which \$2.6 million has been already loaned. No of businesses to be assisted is based on the maximum loan of \$1.0 million.

*C/I Land Acquisition/Disposition:* Low Priority- Not earmarked for funding under any of the current economic development programs.

*C/I Infrastructure Development:* Medium Priority- May be undertaken under the Section 108 funded Community Development Business Loan Program but to date no applicant.

*C/I Building Acq/Const/Rehab:* High Priority- Funded from Section 108 Loans and BEDI Grants totaling \$7.6 million of which approximately \$5.5 million will be available for expenditure over the 5 year period.

*ED Assistance to For-Profit:* Medium Priority- Currently funded under CDBG-R

*ED Technical Assistance:* Medium Priority- Currently funded under CDBG-R and regular CDBG funds.

*Micro-enterprise Assistance:* Medium Priority- Currently funded under CDBG-R and regular CDBG funds.

**Other**

*Conversion of Public Housing to Section 108:* Low Priority-

**B. Non Housing Community Development Strategy**

Identifying Palm Beach County's Non-Housing Community Development Needs for FY 2010-15 involved several steps. First, HCD created a survey the results of which are tabulated in Appendix V. The survey sought information consistent with that reflected on the HUD designed Community Development Needs Table (i.e. public facilities, public improvements, public services, and economic development). The survey was sent to all municipalities having inter-local agreement with Palm Beach; all non-profit organizations that have done business with palm Beach County over the past five years; all relevant County Departments; relevant State and local government offices, such as the Department of Children and Families; and applicable public agencies (i.e. Housing Authorities). The responses were tabulated and criteria established to determine priorities. The following represents the criteria used to determine the priorities assigned to each identified need:

a. Expected Resources to be Made Available

This section will seek to identify and quantify the amount of Federal, State and local funding which are expected to be made available over the five year period (FY 2010-11 to FY 2014-15) to the County to address the identified non-housing community development needs. It is expected that these various sources will cause \$107,401,999 to become available.

### ***Expected Federal Funds***

#### **CDBG**

Over the past five fiscal years, Palm Beach County's Department of Housing and Community Development has received an average annual CDBG allocation of \$7.29 million. The amount received annually has trended downwards and by FY 2009-10 the overall grant had declined by 13.6 percent when compared to FY 2005-06. In FY 2010-11 HCD expects to receive \$7,351,246, and despite the declining trend of the previous years, estimates that the average annual grant to be received over the next five years will, at a minimum, be equal to the amount to be received in FY 2010-11. If this obtains, the County expects to receive CDBG funding amounting to \$36,756,230 over the next five years with \$33,312,466 allocated to non-housing community development needs.

#### **SECTION 108 and BEDI**

The County expects to receive a total of \$20.96 million from HUD under the Section 108 Loan Program and the BEDI Program. The amount of Section 108 funding expected to be received will total \$18.7 million and the expected BEDI grant will total \$2.26 million. These funds will be used to finance economic development initiatives geared to the creation of jobs.

#### **NSP 1**

The County received \$27,700,340 under the Neighborhood Stabilization I (NSP1) Program out of which a sum of \$7.5 million has been earmarked for the provision of a Homeless Resource Center.

#### **Other ARRA**

The table below describes funding, other than NSP2 which the county has received as a result of ARRA. These funds total \$51,282,775. HCD directly administers the Community Development Block Grant-Recovery (\$1,846,758).

**Federal Funding Received by PBC Depts Under American Reinvestment and Recovery Act**

<b>Grant Title</b>	<b>Agency</b>	<b>Department</b>	<b>Award</b>
Community Development Block Grant	US Dept of Housing and Urban Development	Housing & Community Development	1,846,758
Rehabilitate Runway (Rehab Runway 13/31)	US Department of Transportation	Airports	2,799,362
Bluegill Trail from Riverbend Park to Sandhill Crane Park	State of Florida Department of Transportation	Environmental Resources Management	750,000
Headstart 2009 ARRA COLA and Quality Improvement Funding	US Department of Health and Human Services	Community Services/Headstart	1,064,868
City of Pahokee Inflow & Infiltration Program	Florida Department of Environmental Protection	Water Utilities	4,901,132
OAA Title III C1 & C2 Nutrition Services	Area Agency of Aging of Palm Beach/Treasure Coast	Community Services/Department of Senior Services	279,499
Energy Efficiency and Conservation Block Grant	US Department of Energy	Economic Development	6,587,600
Homeless Prevention & Rapid Re-housing Program	US Dept of Housing and Urban Development	Housing & Community Development	2,823,871
South Bay Wastewater Infrastructure Improvements	Florida Department of Environmental Protection	Water Utilities	585,367
Emergency Food & Shelter National Board Program	US Dept of Homeland Security's Federal Emergency Management Agency	Community Services/Human Services	72,000
Community Service Block Grant	State of Florida Department of Community Affairs	Community Services	1,461,906
Public Transportation Capital and Operating Assistance	Federal Transit Administration	Palm Tran	17,145,000
FY2009 Recovery Act JAG Program	US Department of Justice	Criminal Justice Commission	1,246,822

<b>Grant Title</b>	<b>Agency</b>	<b>Department</b>	<b>Award</b>
Headstart Expansion	US Department of Health and Human Services	Community Services/Headstart	924,226
Resurfacing Military Trail from Clint Moore Rd to Lake Worth Rd	US Department of Transportation	Engineering	7,000,000
Bryne Memorial Justice Assistance Grant - Anti-crime Task Force	Florida Department of Law Enforcement	Criminal Justice Commission	180,000
Bryne Memorial Justice Assistance Grant - West Palm Beach Community Service Center	Florida Department of Law Enforcement	Criminal Justice Commission	400,000
Early Headstart Expansion	US Department of Health and Human Services	Community Services/Headstart	1,214,364
<b>TOTAL</b>			<b>51,282,775</b>

b. **Specific Community Development Objectives**

To achieve its goals and objectives, the Palm Beach County jurisdiction, through its Department of Housing and Community Development, the participating municipalities, as well as eligible public and private agencies, proposes to undertake the following activities or actions aimed at assisting extremely low-, low-, and moderate-income persons through the primary use of CDBG funds and leveraging:

- Acquisition for Public Purposes
- Public Facilities and Improvements
- Infrastructure and public improvements
- Clearance Activities
- Code Enforcement
- Public Services Economic Development and Microenterprise Assistance
- Historic Preservation Special Economic Development Activities

**Long-Term Community Development Goal**

The County’s long term community development objective is to utilize funds that are reasonably expected to be made available over the five-year period to: provide a suitable living environment by improving the safety and livability of neighborhoods; increasing access to quality public and private facilities and services and to economic development opportunities. The table below outlines the Five-Year Plan’s community development goals as it relates to infrastructure, public facilities, public services and economic development.

**Summary of Specific Objectives  
HUD’s Table 2C  
Grantee Name: Palm Beach County**

<b>Availability/Accessibility of Suitable Living Environment (SL-1)</b>							
<b>Obj #</b>	<b>Specific Objective</b>	<b>Source of Funds</b>	<b>Performance Indicators</b>	<b>Year</b>	<b>Expected Number</b>	<b>Actual #</b>	<b>Percent Complete</b>
6.1	<b>Infra-structure Objective:</b> Improve quality and increase quantity of public	CDBG CDBG-R	Number of infrastructure projects planned to be undertaken/ Number of persons benefitting	2011 2012 2013 2014 2015	7/ 14,683 6/ 22,577 6/ 22,576 5/ 22,576 5/ 22,576		% % % % %

Availability/Accessibility of Suitable Living Environment (SL-1)							
Obj #	Specific Objective	Source of Funds	Performance Indicators	Year	Expected Number	Actual #	Percent Complete
	improvements for low income persons.		MULTI-YEAR GOAL		29/104,988		%
7.1	<b>Public Facilities Objective:</b> Improve quality and increase quantity of neighborhood facilities for low income persons.	CDBG NSP-1	Number of public facilities projects planned to be undertaken/ Number of persons benefitting	2011 2012 2013 2014 2015	7/ 10,554 4/ 24,993 3/ 24,990 3/ 24,990 3/ 24,990		% % % % %
			MULTI-YEAR GOAL		20/ 110,517		
8.1	<b>Public Service Objective:</b> Improve quality and increase quantity of public service activities for low income persons.	CDBG ESGP	Number of persons planned to be assisted	2011 2012 2013 2014 2015	5,062 9,295 9,295 9,295 9,294		% % % % %
					42,241		
9.2	<b>Economic Development Objective :</b> Improve economic	CDBG CDBG-R Section 108 Loan/	Number of businesses planned to be assisted/ Number of jobs created	2011 2012 2013 2014 2015	134/726 117/227 117/226 116/226 116/226		% % % % %

Availability/Accessibility of Suitable Living Environment (SL-1)							
Obj #	Specific Objective	Source of Funds	Performance Indicators	Year	Expected Number	Actual #	Percent Complete
	opportunities for low-income persons by creating/retaining jobs	BEDI	MULTI-YEAR GOAL		600/1,631		%

### C. Barriers to Affordable Housing

From 2001-2006, the high demand for housing in Palm Beach County resulted in a significant increase in the average price of homes. Rapid population growth, investor speculation, lax lending practices, and a very large demand for higher priced homes, resulted in the production of predominantly higher priced homes, particularly in the suburban portions of western/central Palm Beach County. Additionally, large developers were reluctant to build affordable units since the return on this investment is less than what could be earned on investments in the production of more expensive units. According to data from the Florida Housing Data Clearinghouse, the median sales price for single family homes increased from \$300,900 in 2004 to \$375,000 in 2006, which represents a 25% increase. This increase in the price of housing prevented many very-low and low income households from becoming first-time homebuyers.

Since 2007, due to various factors, including economic conditions throughout the United States, the local housing market collapsed resulting in a decrease in the purchase price of homes in Palm Beach County. According to the Florida Association of Realtors, by year end 2009, the median sales price of existing single family homes in Palm Beach County had decreased to \$239,000, or a 36.2% decrease from the median sales price of a single family house in 2006.

Although housing prices have declined in Palm Beach County, many existing homeowners who purchased homes at the height of the housing market are saddled with mortgages that greatly exceed their ability to pay. These households, paying more than 30% of their income for mortgage costs, are considered by HUD to be cost burdened. According to information from the Florida Housing Data Clearinghouse ([www.flhousingdata.shimberg.ufl.edu](http://www.flhousingdata.shimberg.ufl.edu)), approximately 49.7% of extremely low income households (30% or less of AMI) in Palm Beach County pay more than 50% of their income toward housing costs (severely cost burdened), while only 4% of extremely low income households pay 30% or less of their income toward housing costs.

Additionally, other factors have been identified as barriers to accessing affordable housing in the County:

- High unemployment levels.

- Foreclosure of properties by financial institutions unwilling or hesitant to negotiate re-financing of mortgages with borrowers.
- Tightening of lender's underwriting requirements to homebuyers.
- Unavailability of adequate public sector financing to address the need for additional affordable housing.
- Escalating construction costs coupled with additional development and/or permitting fees.
- Foreclosure of investor-owned rental units resulting in the removal of these units from the local affordable rental housing stock.

In order to provide for the need for decent affordable housing units, Palm Beach County has put together a list of strategies which are designed to encourage the development and retention of affordable housing within its boundaries. The County has also made as a priority, the provision of viable housing choices for very-low, low and moderate income families and to this end has included the following objectives in the Housing Element of the Comprehensive Plan, *viz.*:

- The provision of affordable housing;
- The elimination of sub-standard housing;
- The relocation of housing;
- The provision of special needs housing;
- The dispersal of affordable housing.

### **Strategies to Remove Barriers to Affordable housing**

The County, through HCD and the Planning, Zoning and Building Department, will implement the following strategies to ameliorate the aforementioned identified barriers to affordable housing. These strategies will be aimed at constructing new single-family and multi-family housing units as well as maintaining and extending the life of existing ones. Also, through homebuyer purchase assistance programs, homes not categorized as affordable, and therefore not subject to any affordability restrictions will become so when their purchase is effected with assistance from a homebuyer program.

- In December 2006, Palm Beach County amended the Unified Land Development Code (ULDC) and created a mandatory **Workforce Housing Program (WHP)** intended to increase the supply of housing opportunities for persons employed in Palm Beach County in jobs that residents rely upon to make the community viable, such as police officers, teachers, etc. The program mandates the development and equitable geographic distribution of workforce housing units for low, moderate and middle income households. The program also ensures that there is a minimum affordability period and provides for a density bonus and other incentives.
- Under the WHP, new residential developments in unincorporated Palm Beach County which will produce 10 or more residential units are required to comply with the program. In November 2009, the WHP ordinance was amended by the Board of County Commissioners to allow developers to apply for a density bonus incentive of up to 30% for low residential (1-3 structures per acres) and up to 100% for new medium residential

(5 units) through high residential (18 units) developments. In order to receive approval for the incentive, developers are required to sell or rent at least 40% of units as Workforce Housing Units. Since the inception of the ordinance, 3,097 total housing units have been approved, with 1,136 of the units designated as Workforce Housing.

- Concurrent with the WHP, the County also implements an **Affordable Housing Program (AHP)** which is a voluntary program used by a developer seeking additional density for an affordable housing project. An applicant under the AHP elects to provide at a minimum 65% of the total number of dwelling units targeted to households whose incomes are at or below 60% of the Area Median Income (AMI). In any proposal, a maximum of 20% of all units will target incomes of 30% and below the AMI.
- The County will continue to implement the **Traffic Performance Standards Affordable Housing Exception** which was first introduced in 1994. Under this program reduced level of service to the Traffic Performance Standards are granted in order to encourage the geographic dispersal and expansion of affordable housing opportunities. Developments which are mixed use (residential and commercial) developments or are 100% very-low and low-income are eligible to receive this incentive.
- The County, through the Housing Element of the Five-Year Comprehensive Plan requires the preparation of an inventory of surplus County owned and other publicly owned land suitable for affordable housing development. This list continues to be prepared and maintained by Palm Beach County's Property and Real Estate Management (PREM) Division and is reviewed annually to identify sites which are suitable for affordable housing development and special needs housing. HCD has utilized surplus properties in the past in its affordable housing activities.
- The County will intensify efforts to **partner with other municipalities and private sector agencies** to foster the production and/or maintenance of affordable housing. These partnerships will take the form of :
  - The County providing land or land with infrastructure to municipalities or private agency(s) which would be responsible for the construction of the affordable units. Affordability would be required as a result of the County's subsidy contribution.
  - The County will continue to offer direct financial assistance to home purchasers who are low and moderate income. Funding for this form of assistance will come from HCD either through Federal programs (HOME, Neighborhood Stabilization), State (SHIP – if available) or County (Housing Finance Authority).
  - The County will continue to provide financial assistance to rehabilitate existing homes for owner occupancy by very-low, low, or moderate-income families.

- The County will continue to support developers in their quest to access State and Federal funding and incentives for affordable housing developments by providing letters of support and consistency certifications where appropriate.

**Performance Measure and Summary Table**

<b>Specific Objectives/ Policies</b>	<b>Proposed Activities</b>	<b>Proposed 5YR Accomplishments</b>	<b>Performance Indicator</b>	<b>Proposed Program Resources</b>
1.1a, 2.1a	Participate in County initiatives relative to the removal of barriers to affordable housing and de-concentration of affordable housing	Adopt and implement policies relative to the objectives	# of initiatives undertaken	CDBG, HOME and SHIP (if available)
14.1	Coordinate CDBG community development efforts with the provision of affordable housing in CDBG Target Areas	Fund/ support infrastructure improvement and economic development projects in TAs	# of projects funded in TAs	CDBG

**D. Lead-based Paint 91.215(i)**

**Proposed and Current Actions**

In order to address the issue of lead hazards posed by paint, dust and soil in residential structures, the Housing and Community Development Act of 1974 was amended to include the Residential Lead-Based Paint Hazard Reduction Act of 1992 also referred to as Title X. *Guidelines for the Evaluation and Control of Lead-Based Paint Hazards in Housing* published by HUD in June 1995 provides detailed, comprehensive and technical information on how to identify and deal with lead-based paint hazards. Additionally, HUD published the *Requirements for Notification, Evaluation and Reduction of Lead- Based Paint Hazards in Federally Owned Residential Property and Housing Receiving Federal Assistance* in the Federal Register on September 15, 1999 with an effective date of September 15, 2000.

In order to address LBP hazards, HCD follows the federal requirements as outlined under Title X and the *Requirements for Notification*. Additionally, in December 2001, the County approved guidelines for compliance with LBP requirements for HCD’s housing rehabilitation programs.

Under Title X, lead-based paint is defined as “paint or other surface coatings that contain lead equal to or in excess of 1.0 milligram per square centimeter or 0.5 percent by weight.” Lead based paint hazards are defined under the same regulation to include “any condition that causes exposure to lead from dust-lead hazards, soil-lead hazards, or lead-based paint that is

deteriorated or present in chewable surfaces, friction surfaces, or impact surfaces, and that would result in adverse human health effects.”

Beginning April 2010, the US Environmental Protection Agency requires, under the Renovation, Repair and Painting Rule (RRP), that all contractors performing renovation, repair and painting projects that disturb lead-based paint in homes, child care facilities, and schools built before 1978 must be certified and must follow specific work practices to prevent lead contamination. HUD has changed its Lead Safe Housing Rule in order to comply with the RRP.

Property owners who receive funding through the County are advised of potential lead based paint (LBP) contamination in older homes, especially if children will be living in the homes. In connection with the rehabilitation of housing units, HCD has allocated funds under the CDBG Program (and SHIP Program, if available) to cover the costs of conducting LBP testing and abatement, and maintains a list of companies certified to perform LBP abatement. HCD is authorized to expend up to \$10,000 per rehabilitation job on costs related to lead based paint.

In order to address and/or reduce LBP related hazards, HCD plans to have its contractors perform twenty (20) LBP inspections per year and ten (10) abatements per year for those occupied housing units constructed prior to 1978 as shown in the following table.

**Performance Measurement Summary Table  
Lead Based Paint Assessments/Abatements**

<b>Availability/Accessibility of Decent Housing (DH-1)</b>						
<b>Specific Objective</b>	<b>Source of Funds</b>	<b>Year</b>	<b>Performance Indicators</b>	<b>Expected Number</b>	<b>Actual Number</b>	<b>Percent Completed</b>
Conduct an assessment of housing units built prior to 1978 that may contain lead based paint hazards	CDBG	2011	20			%
		2012	20			%
		2013	20			%
		2014	20			%
		2015	20			%
		<b>MULTI-YEAR GOAL</b>		<b>100</b>		
Perform an abatement of housing units built prior to 1978 that contain lead based paint hazards	CDBG	2011	10			%
		2012	10			%
		2013	10			%
		2014	10			%
		2015	10			%
		<b>MULTI-YEAR GOAL</b>		<b>50</b>		

## **Description of how the Lead-Based Paint Hazard Reduction Program will be integrated into Housing Policies and Programs**

Under the Childhood Lead Prevention Program, established by the Florida Department of Health in 1992, Palm Beach County's Division of Environmental Health and Engineering conducts free lead-poisoning screenings for children at the various Health Department clinic locations around the County. In 2006, approximately 12,910 children under the age of 72 months were screened for lead poisoning. Results of the testing were transmitted to the State's Bureau of Environmental Epidemiology for inclusion in the State-wide database. Of the above cases, 19 tested positive with blood lead levels at or above 10 micrograms per deciliter ( $\mu\text{g}/\text{dL}$ ), which is considered by the CDC to be the definition of childhood lead poisoning.

Over the next five year period, the County plans to continue addressing LBP hazards as follows:

- The PBC Health Department will continue in its public education efforts to make the general public, most particularly the lower and moderate income and minority residents of the County, aware of the LBP hazards.
- The Health Department will continue to screen young children (particularly under the age of 72 months) who are suspected of lead poisoning and are eligible for Medicaid assistance. Children showing blood lead levels at or above 10  $\mu\text{g}/\text{dL}$  will be reported to the State Health Department for inclusion in the Children's Lead Poisoning Database.
- If elevated blood lead levels are detected, a case manager is assigned and an environmental assessment of the child's household is performed to determine the source of the lead exposure.
- The Health Department will continue to apply for grant funding (with assistance from other agencies) in order to implement LBP reduction programs.
- HCD will continue to require inspections of residential structures built prior to 1978 for lead based paint hazards as they relate to rehabilitation funded under a federal or State program.
- HCD will also require lead based paint inspections of commercial buildings built prior to 1978 if the buildings will be used by children.
- If lead hazards are discovered during the assessment, HCD will hire and pay for a certified contractor to perform an abatement of the structure.

### **E. Antipoverty Strategy (91.215 (h))**

#### **Goals, programs, and policies for reducing poverty level families**

According to the U.S. Census Bureau (2006-2008 American Community Survey), the population of Palm Beach County is estimated at 1,241,691 persons of which 133,553 or 10.8% are below

the federal poverty level. The highest percentages of people below the poverty level are female headed households with children under the age of five conversely; families represent the group with the smallest percentage below the poverty level.

Group	Percent Below Poverty Level
Families	7.3%
Families with children under Age 18	12.4%
Families with children under Age 5	13.3%
Female Headed Households with Children	21.9%
Female Headed Households – Children < Age 5	37.8%
Individuals	10.8%
Persons over Age 18	9.4%
Persons over Age 65	7.6%
Children under Age 18	15.8%
Unrelated Individuals over Age 15	18.5%

Palm Beach County is committed to the provision of services and facilities to serve low-income persons and the reduction of poverty has been identified as an Objective in the County’s Comprehensive Plan (revised 11/28/05). The Health and Human Services Element of the Plan states that the County will “promote, fund, and provide initiatives that reduce the incidence of poverty”. The County will achieve this Objective by advocating services and funding to address self-sufficiency and economic stability.

For FY 2010-2015, it is estimated that the number of persons in

poverty will be reduced annually by directing funding to family stability programs, employment related supportive services, economic opportunities, and to the provision of affordable housing. The number of poverty level families will also be reduced through the County’s compliance with Section 3 requirements.

Implementation of the Health and Human Services Element is the responsibility of the Palm Beach County Department of Community Services. The Department of Community Services will collect and analyze data from departmental information systems and also qualitative means with regard to economic and housing needs of clients and will share data with the Office of Economic Development and other County departments such as the Department of Housing and Community Development as well as with various organizations who plan to fund affordable housing, develop economic growth, and job training. The Department of Community Services also plays a major role in regard to the economic needs of County residents and administers several programs with the overarching goal of attaining self-sufficiency and providing financial relief. Programs managed by the Community Services Department aimed at reducing the number of poverty level families include the following:

**Community Action Programs** including the Family Self Sufficiency Program. This program identifies the needs of at-risk families and delivers a coordinated set of services to facilitate self-sufficiency. Services may include housing, job training, child care, literacy, education, budget and credit counseling, employment development and emergency services such as food and clothing. Community Action Programs also consist of food and nutrition, and utility assistance.

**Farmworker Program** where migrant and seasonal farm workers are provided the opportunity to gain the education, training, and on-the-job experience necessary to make the transition to a stable, productive career.

**Head Start** provides comprehensive developmental services to low-income, pre-school children and their families. Head Start programs emphasize education, social services, medical, dental, nutritional and counseling services, and parental involvement to enable each child to develop to his or her fullest potential.

**Economic Stability and Self-Sufficiency Services** are provided to individuals/families that live independently in the community, but have a need for assistance to enable them to maximize their ability to gain, regain and/or maintain self-sufficiency.

The Community Service Department also collaborates with a number of local agencies in order to maximize the resources and benefits available to Palm Beach County residents. Through the **Financially Assisted Agencies Program**, Palm Beach County augments its own services mix by providing financial assistance to community-based organizations.

The department includes a Senior Services Division and Veterans Services Office to provide accessible and high-quality services to help seniors 60 and older attain optimal independence, and to assist and counsel former and current members of the Armed Forces who reside in Palm Beach County, respectively.

Other than supporting the delivery of human services, Palm Beach County recognizes that employment and economic opportunities are paramount issues to be addressed to facilitate a reduction in the number of poverty level families. The PBC Economic Development Office (EDO) provides coordination on economic issues, programs and projects affecting the entire County. Among its initiatives are the CDBG funded Economic Development Program which enables entrepreneurs, businesses, and appropriate community-based agencies to conceive and implement business ventures that will create jobs and revitalize communities. The program is primarily geared towards the creation of jobs for low- and moderate-income persons thus allowing these individuals to earn a living wage. Another strategic economic development initiative by Palm Beach County to increase employment, develop the workforce, and diversify and expand the local economy is the business incubation centers. The centers offer services to entrepreneurial firms, such as: inexpensive work-site facilities that include shared office services and access to equipment; flexible leases and expandable space; business training; and technical assistance.

Workforce Alliance, a private, nonprofit organization operating in the County, is charged with creating and overseeing a workforce development strategy responsive to the needs and concerns of Palm Beach County, potential employers, and job seekers. The Board helps persons of low- to moderate-income, the recently unemployed, and other job-seekers, to learn new skills that will enable them to be of value to employers. The Board also brings employers together with job applicants at job fairs and other events in order to place more people into the job market.

In relation to Section 3, Palm Beach County has sought to comply with the requirements of Section 3, as promulgated at 24 CFR 135, in its own operations and to ensure compliance in the operations of its subrecipients, contractors, and sub-contractors. Stringent measures have been adopted to encourage the participation of Section 3 eligible firms to compete for contracts and to increase the propensity of other firms to employ Section 3 workers. HCD has incorporated a Section 3 clause into all of its construction related contracts and updated its list of Section 3 contractors and subcontractors. Subrecipients, their contractors, and subcontractors may demonstrate compliance with the requirement by committing to award to Section 3 businesses.

Palm Beach County is also a HUD subrecipient of Community Development Block Grant Recovery (CDBG-R) program funds. The goal of the CDBG-R Program is to stimulate the economy through job creation. With the \$1,846,758 award, the County funded four capital improvement projects, a public service activity, and a special economic development activity through EDO. The six activities are anticipated to create/retain 90 jobs.

According to the Department of Children and Families (DCF), the recipient of the TANF Block Grant, 4,045 persons in Palm Beach County received cash assistance in April 2010 under the TANF Program (Temporary Assistance for Needy Families) with expenditures of \$544,112. The purpose of TANF is to:

- provide assistance to needy families with children so that they can live in their own home or the homes of relatives;
- end the dependency of needy parents on government benefits through work, job preparation, and marriage;
- reduce the incidence of out-of-wedlock pregnancies; and
- promote the formation and maintenance of two-parent families.

To participate in the Temporary Cash Assistance program, gross income must be less than 185% of the Federal Poverty level which is considered extremely- low to low income using the HUD definition.

The goals of the TANF program are similar to the County's goals to address the need of families in poverty as it relates to meeting their housing needs and securing and maintaining self-sufficiency through employment and training.

In regards to meeting the housing needs of the County's low income residents, HCD partners with various non-profit, public and private organizations, and municipalities to provide permanent affordable housing to renters as well as homeowners. With the use of CDBG, HOME, SHIP, and NSP funding, existing housing stock is being rehabilitated/redeveloped, new housing is being constructed through urban infill programs, downpayment assistance and financing to purchase homes is being provided, and in the case of extremely indigent or homeless persons, funding for emergency and transitional housing programs and the supportive services that go along with these continue to be available through funding sources such as the ESGP. Some of these programs are provided in collaboration with the Palm Beach County Human Services Division such as:

**Rental Housing Entry Assistance (REAP)** used to cover the required costs of: first and/or last month's rent; rental security deposits; and utility deposits and connection fees.

**Homeless Prevention and Rapid Re-Housing (HPRP)** provides housing stabilization through temporary financial assistance to currently homeless persons/families and/or homeless prevention services which would ultimately result in housing stability upon program completion. Funding for this program resulted from a three year allocation under the American Recovery and Reinvestment Act of 2009 (ARRA).

## **F. Institutional Structure and Coordination**

Palm Beach County Department of Housing and Community Development (HCD) is the lead administrative agency for the Consolidated Plan and is responsible for administering the HUD funded Community Development Block Grant Program (CDBG), HOME Investment Partnership Program (HOME), and Emergency Shelter Grant Program (ESGP). The Department also administers the federally funded Disaster Recovery Initiative Program (DRI) whereby federal funds are channeled by HUD through the State of Florida Department of Community Affairs. Other federal grants related to housing, economic, and community development that may become available are also managed by HCD. These include funds allocated under the Housing and Economic Recovery Act of 2008 and the American Recovery and Reinvestment Act of 2009 specifically, the Homeless Prevention and Rapid Re-housing Program (HPRP), Community Development Block Grant Recovery Program (CDBG-R) and the Neighborhood Stabilization Programs (NSP1 and NSP2). Additionally, the Housing Element of the Palm Beach County Comprehensive Plan (revised 8/21/08) designates HCD and the Commission on Affordable Housing (CAH) as the lead entities responsible for the County's housing delivery system. The following is a summary of the three major programs which HCD administers:

Community Development Block Grant (CDBG) Program: Funds available under this program are allocated to public and/or private agencies via a competitive process or to local government entities via a formula which utilizes measurements of need. Eligible activities include neighborhood revitalization, economic development, improvements to community facilities, and other activities designed to eliminate slum or blight and/or benefit low-to moderate-income families. Eligible activities can be designated by non-profit organizations and government entities to service clients on a countywide basis or within localized areas. HCD also utilized this funding directly for the provision of housing rehabilitation and demolition services.

Emergency Shelter Grant (ESG) Program: Palm Beach County makes ESG Program funds available to local non-profit service providers on a competitive basis in order to improve the quality of existing emergency homeless shelters and to increase the number of developing shelters for the homeless population. Due to the small amount of ESG funds received from HUD, the County, through the ESG Advisory Board, provides grants to qualified agencies via a competitive process for operation and maintenance of shelter facilities, provision of essential services to the homeless, and homeless prevention initiatives. Advisory Board members represent different organizations that deal with homelessness in the County and are appointed by the Board of County Commissioners (BCC).

HOME Investment Partnership Program (HOME): The HOME Program and the American Dream Downpayment Initiative (ADDI) were created to assist low-income families in becoming first-time homebuyers and to strengthen public/private partnerships for the provision of affordable housing opportunities for very-low and low-income households. Funded through the HOME Program, Community Housing Development Organizations (CHDOs) assist prospective homebuyers navigate between private lending institutions and the County to secure financial assistance for the purchase of their first home, and also undertake new development of both rental and for-sale housing. Designated CHDOs in Palm Beach County include Northwest Riviera Beach Community Redevelopment Corporation; NOAH Development Corporation; Lake Worth Community Development Corporation (CDC); We Help CDC; and Housing Partnership, Inc.

### **Institutional Structure**

HCD partners with County departments and offices, local governments, public agencies, private industry, and numerous non-profits to responsibly manage the programs governed by the Consolidated Plan. HCD collaborates with County departments to implement activities as well as to have a coordinated effort in the jurisdiction to facilitate the accomplishment of the plan's community development goals and objectives. The County also encourages partnerships with subgrantees including public service providers that have similar objectives as the County, whose projects are consistent with the County's strategy, and who have the capacity to perform satisfactorily. The following subsections will describe a few of the groups that HCD coordinates with either directly or indirectly to implement its strategies regarding housing, homelessness, and non-housing community development needs.

## **1. County Departments and Divisions**

### **Commission on Affordable Housing**

Under the Housing Element of the Comprehensive Plan, the Commission on Affordable Housing (CAH) was created to serve as the County's affordable housing advisory committee as required by Florida Statute 420.9073, F.S. The commission is responsible for the review of established and proposed policies and procedures, programs, regulations and affordable housing developments in order to encourage the production of affordable housing throughout the County.

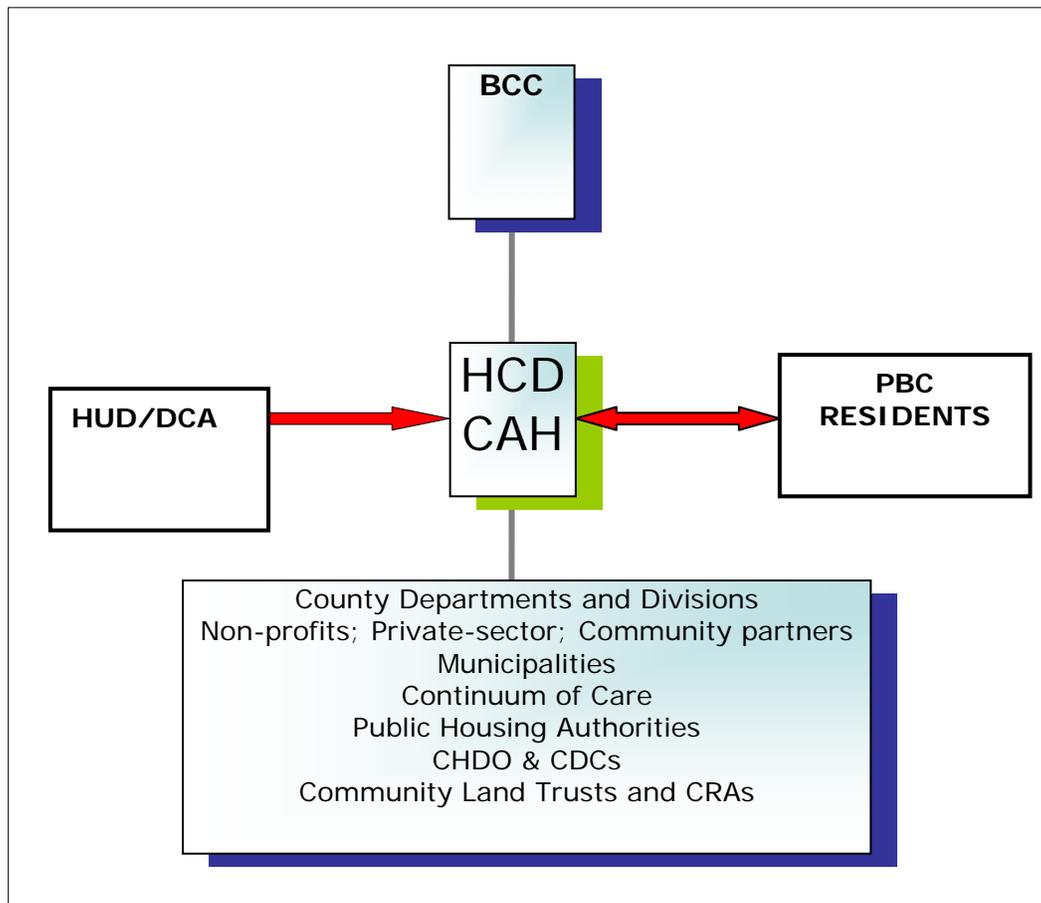
CAH staff administers funds provided by the State under the State Housing Initiatives Partnership (SHIP) Program. Under the SHIP Program, CAH provides mortgage assistance to first time homebuyers, assistance to homeowners for utility hookups, financial assistance to prevent foreclosures on property, financial assistance to subsidize the development and/or rehabilitation of affordable housing, and provides local matching funds to the HOME Program.

CAH also has the responsibility for the management and implementation of the NSP funded First and Second Mortgage Loan Programs where funds are used to subsidize acquisition of foreclosed upon single-family housing units. Implementation and management of the program includes the intake of applications from prospective homebuyers to determine program eligibility, property inspections, loan closings, and reporting of program outcomes as required.

CAH also works with private for-profit and non-profit developers, such as local CHDOs, in the development of affordable housing. Generally, CAH funding for housing developments is made available through a Request for Proposal (RFP) process.

**Planning Zoning & Building Department**

Planning, Zoning, and Building Department (PZ&B) is the lead department responsible for all data efforts related to the Housing Element of the Comprehensive Plan. Palm Beach County, through this department provides incentives to developers of affordable housing via the Voluntary Workforce Housing Program and the Mandatory Workforce Housing/Inclusionary Zoning Program whereby developers of new residential developments receive incentives and density bonuses to provide a percentage of housing units for lower-income households. This strategy also addresses the geographic distribution of affordable housing to prevent concentration of housing for lower income persons. PZ&B was also involved in the establishment of the County’s Urban Redevelopment Area (URA) in 2005. The County focuses on redevelopment and infill efforts by promoting economic growth, improving the present conditions of infrastructure, investment, and reinvestment in the URA, and discouraging urban sprawl by directing development where resources exist. NSP funding has been directed to this area to assist in the stabilization of residential neighborhoods and curb the deterioration of neighborhood conditions.



*Palm Beach County Consolidated Plan Delivery System*

### **Office of Community Revitalization/Countywide Community Revitalization Team**

The Palm Beach County Office of Community Revitalization (OCR) was created to administer the County's Community Revitalization and Redevelopment Program. OCR helps to coordinate and facilitate community development projects within 85 established Countywide Community Revitalization Team (CCRT) target areas, as well as the Glades Region municipalities of Belle Glade, South Bay, and Pahokee. Many of these areas mirror HCD's target areas making for a coordinated revitalization effort by County agencies. As a result of the 2010 CCRT Reassessment Study, 20 CCRT areas were removed from the original list of designated areas and one new area was given CCRT designation. Additionally, the boundaries of five areas were redefined. HCD is a member of the CCRT board and participates in regular meetings to allow the departments and residents to exchange information about what departments are doing, receive input from the residents and prevent duplication of efforts. OCR also oversees varied community improvement programs such as the Neighborhood Partnership Grant Program, Glades Technical Advisory Committee, Neighborhood Street Lighting Program, Home Beautification Improvement Grant Program, and the Resident Education to Action Program.

### **Economic Development Office**

As part of its goals to foster countywide economic development, the Economic Development Office (EDO) is tasked with administering countywide economic development initiatives and provides coordination on economic issues, programs and projects affecting the entire County. In order to determine where incentives are needed, EDO has defined areas of the county as "Development Regions" based on Census data showing poverty rates of 10% and greater. HCD utilizes these defined areas of the County for its CDBG Economic Development Set-Aside Program, whereby ten percent (10%) of its annual CDBG entitlement is set-aside for eligible economic development activities under CDBG regulation, with an emphasis on creating/retaining full time equivalent jobs for low- and moderate-income individuals residing in the County.

EDO is one of the recipients of CDBG-R funding and will undertake Special Economic Development Activities to maximize job creation and economic benefit by creating or retaining jobs in PBC. The CDBG-R program is one of the federal stimulus programs designed to preserve and create jobs thus promoting economic recovery.

### **Water Utilities Department**

The County Water Utilities Department (WUD) serves the unincorporated areas of PBC. Recently, the County and the South Florida Water Management District partnered in the construction of the Lake Region Water Treatment Plant, a \$58 million project to provide potable water to the three western county cities of Belle Glade, South Bay, and Pahokee. A portion of the project was financed with CDBG funds. In 2009, the Glades Utility Authority, an independent non-profit authority, was created for the purpose of providing water, wastewater, and reclaimed water service to residents of the western cities and surrounding areas. HCD also works closely with WUD on the implementation of capital improvement projects on a case by case basis when subrecipients lack the capacity to implement.

### **Community Services Department**

The Department of Community Services administers various programs, health and human service boards, and community initiatives. Under its administrative arm, through the Financially Assisted Agencies (FAA) Program, local match and operating funds are provided to support local non-profit agencies that offer services within the categories of domestic abuse/sheltering; economic stability/poverty; homelessness; mental health; senior services; special needs/developmental disabilities; substance abuse; youth violence/diversion; and new and/or continuing initiatives and innovative programs. The service providers funded under the FAA program are oftentimes recipients of CDBG and ESGP funding. This overlap in grantees allows HCD and Community Services Dept. to ensure that there is no funding duplication occurring and through the independent monitoring of the agencies, allows both departments to have a better understanding of the organization’s capabilities, capacity, and stability.

The Division of Human Services within the Department of Community Services is the lead entity for the Continuum of Care and also the lead administrator of the Homeless Prevention and Rapid Re-Housing Program. The Rapid Re-housing portion of the HPRP is carried out by Adopt-A-Family of the Palm Beaches operating in collaboration with the Family Empowerment Coalition. The Homeless Prevention component of HPRP is implemented directly by PBC Human Services.

**2. Municipalities**

Palm Beach County undertakes essential housing assistance and community development activities not only in its unincorporated areas but also in municipalities that have executed Interlocal Cooperation Agreements through the Urban County Qualification Program for implementation of the CDBG and the HOME programs. The following list is the 28 municipalities that have entered into the agreements:

1. City of Atlantis	8. Town of Haverhill	15. Town of Manalapan	22. City of Riviera Beach
2. City of Belle Glade	9. Town of Hypoluxo	16. Town of Mangonia Park	23. Village of Royal Palm Beach
3. Town of Briny Breezes	10. Town of Juno Beach	17. Village of North Palm Beach	24. City of South Bay
4. Town of Cloud Lake	11. Town of Jupiter	18. City of Pahokee	25. Town of South Palm Beach
5. Town of Glen Ridge	12. Town of Lake Park	19. City of Palm Beach Gardens	26. Village of Tequesta
6. City of Greenacres	13. City of Lake Worth	20. Town of Palm Beach Shores	27. Village of Golf
7. Town of Gulf Stream	14. Town of Lantana	21. Village of Palm Springs	28. Village of Wellington

**3. Non-Profit Organizations/Social Service Agencies**

### **Community Land Trust of PBC**

The CLT of PBC was formed in early 2006 to help address the need for affordable housing in Palm Beach County. The CLT of PBC is a countywide housing non-profit organization created for the purpose of providing permanently affordable housing opportunities. The agency undertakes land acquisition, housing development, and preservation activities to create a permanent supply of both rental and homeownership opportunities. This is accomplished through the acquisition of land that is made available in perpetuity for affordable housing. The CLT separates ownership of the land from ownership of the housing unit. The housing units are sold to income eligible households at an affordable price and the land is made available to homeowners through a 99 year land lease. HCD has been the primary funder of CLT projects to date, and anticipates continued collaboration on projects throughout the five year period.

### **Housing Finance Authority of PBC**

The Housing Finance Authority (HFA) issues tax-exempt housing revenue bonds made available for 30-year fixed rate mortgage loans at below conventional market rates to persons of moderate, middle and lower incomes for the purchase of newly constructed or existing homes. The HFA also issues tax exempt bonds for the development or acquisition and rehabilitation of multifamily rental housing complexes. Owners of such facilities are required to set aside a portion of the units for lower income persons and families. HCD and the HFA readily share information and often provide assistance to the same large-scale development projects.

### **Social Service Agencies**

Non-profit organizations are instrumental players in implementing the goals of the Consolidated Plan. There are numerous organizations that are actively involved in providing services to low and moderate income persons in PBC several of which seek funding through the County. Funding for public services activities through the CDBG Program typically fall within the categories of homeless services, victims of domestic abuse, abused and neglected children, youth services, health services, fair housing, special needs services, and housing and financial counseling. These organizations manage federal and non-federal funds and most of the agencies are recipients of financial support from various other sources including local foundations and agencies with which the County has a relationship such as the Public Health Department and the Children's Services Council. This creates an indirect link between the County and other funding organizations and in essence helps to carry out the Consolidated Plan. Non-profits are also involved to a large extent with the ESGP, SHIP, and HOME programs.

## **4. Public Institutions**

### **Florida Department of Children and Families**

The Florida Department of Children and Families (DCF) District IX Office is the primary provider of supportive services in the County. A number of services are provided by DCF to eligible County residents including food stamps, Temporary Aid to Needy Families (TANF), foster care, child support, medical assistance, and developmental services. Additionally, DCF's Adult Services Program provides assistance to permanently disabled adults who need assistance to remain in their homes in the community and vulnerable adults (elderly and disabled) who are

victims of abuse, neglect, exploitation, or in need of services due to neglect by the vulnerable adult themselves. The Department is also responsible for licensing and monitoring assisted living facilities and skilled nursing facilities within the County.

### **Palm Beach County Public Health Department**

The Palm Beach County Public Health Unit, a part of the Florida Department of Health provides preventive health services including maternity health services, family planning, pediatrics and communicable disease testing.

## **5. Public Housing Authorities**

Palm Beach County cooperates with the four public housing authorities within the Palm Beach County Jurisdiction in their efforts toward improvements to their facilities and toward improving the quality of life for public housing residents. The four public housing authorities are as follows:

- Palm Beach County Housing Authority (PBCHA)
- Pahokee Housing Authority (PHA)
- Riviera Beach Housing Authority (RBHA)
- Belle Glade Housing Authority (BGHA)

These authorities are responsible for providing public housing units for their respective municipalities and for unincorporated Palm Beach County. All housing authorities operating within the State of Florida are governed by Florida Statute 421.01, known as the “Housing Authorities Law”.

Under 421.05 F.S., the governing body of a city may adopt a resolution declaring that there is a need for a housing authority that will operate on behalf of residents in the city and the immediate area. Upon creation of the housing authority, the mayor, with approval of the city’s governing body, may appoint five to seven commissioners to the housing authority. The mayor, with approval of the governing body, is also provided with the ability to remove a commissioner from the board of the housing authority pursuant to 421.07 F.S. For the housing authorities of Riviera Beach, Pahokee and Belle Glade, the board of the housing agency is appointed by the Mayor of the respective municipalities. Additionally, the Mayor, with approval of the respective City Councils, is provided with the authority under state statute to remove an appointed commissioner for inefficiency, neglect of duty or misconduct in office.

Under 421.27 F.S., the governing body of a county, (i.e. the Board of County Commissioners) may create a countywide housing authority similar to the creation of a housing authority by a city. However, under the same statute, the commissioners of a county-wide housing authority are appointed by the Governor, with the approval of the Board of County Commissioners. Under the statute, the Governor can remove or suspend housing authority commissioners in the same manner and for the same reasons as other officers appointed by the Governor. This is the situation at the Palm Beach County Housing Authority, where the Governor can appoint or

remove board members, based on recommendation made by the Board of County Commissioners.

Under 421.08 F.S., public housing authorities are provided with the ability to execute contracts or other instruments in order to carry out its duties within its area of operation. This means that the agencies are able to hire, contract and procure services by any person or public/private agency without having to participate in either the County's or a local government's hiring and procurement process. Additionally, under the statute, the County or the local governmental entity has no jurisdiction over the demolition or disposition of property within the purview of a public housing authority.

HCD provides service to the housing authorities by giving reasonable consideration to applications filed by the housing authorities under the CDBG Program. One example is that the County has allocated CDBG funds as a local match toward the Redlands Christian Migrant Association (RCMA) Child Care Center for the salary of a Center Coordinator. RCMA operates the facility for the benefit of low-income families located at the Belle Glade Housing Authority's Okeechobee Center. The housing authorities have also been funded under the Disaster Recovery Initiative (DRI) Program for hardening of their properties to prevent against damage from natural disasters. The Pahokee Housing Authority received \$1,600,580, Palm Beach County Housing Authority received \$1,486,570, and the Belle Glade Housing Authority received \$1,266,432.

HCD also provides Certifications of Consistency to the public housing authorities in their quest to seek Federal or other funding for their housing programs. These certifications are issued after a review of the authorities' Annual and Five Year Comprehensive Plan to determine if they are consistent with the goals and objectives of Palm Beach County's Five Year Consolidated Plan.

Additionally, HCD has established CDBG target areas which encompass one of the Belle Glade Housing Authority's housing developments (Okeechobee Center); three of the Pahokee Housing Authority's developments (Padgett Island Homes, Stuckey Homes, and Fremd Village), and four of the Palm Beach County Housing Authority's developments (Dyson Circle, Schall Circle, Seminole Circle, and Marshall Heights). HCD will continue to help address the needs identified by the housing authorities through the establishment of additional target areas, if needed, and/or the funding of eligible projects.

## **6. Continuum of Care**

In order to address the countywide nature of homeless individuals and families, the Homeless and Housing Alliance (HHA) of Palm Beach County was created to bring all segments of the public community together to address the needs of the homeless. Under this umbrella, the County's Continuum of Care (CoC) identifies and responds to the priority needs of the County's homeless population. The CoC coordinates the Collaborative application for Supportive Housing Program funds from HUD. The primary functions are to: quantify the need for homeless services, streamline the dissemination of the availability of homeless services, coordinate solicitations for funding, and help increase capacity among service provider agencies.

## **7. Homeless Advisory Board**

The Homeless Advisory Board (HAB) was established by the BCC in May 2007. The Board's mission is the development and implementation of the Ten-year Plan to End Homelessness in Palm Beach County. The objective of the plan is to create a local homeless response system that will completely eliminate homelessness in ten years. HAB collaborates with various County departments, governmental agencies, community-based non-governmental non-profit organizations and business interests in order to ensure the efficient and timely implementation of the plan. HCD has been involved with funding activities that directly relate to implementation of the goals of the Board such as: a) the development of the County's first Homeless Resource Center that will provide a central access point for the homeless and nearly homeless who are seeking housing and associated homeless services and; b) the coordination of the Homeless Prevention and Rapid Re-Housing Program which assists in the prevention of individuals and families from becoming homeless and re-housing of currently homeless individuals.

### **Consolidated Plan Delivery System – Strengths and Gaps**

Palm Beach County has a record of successful partnerships with non-profit organizations, community and faith-based organizations, public institutions, and private industry in administering the Consolidated Plan programs. HCD recognizes that while coordination occurs between it and a wide range of organizations there is still a need for more structured partnerships. The County is committed to providing means to coordinate the efforts of private and public entities in order to alleviate deficiencies and promote cohesiveness in the delivery of services to its residents. Collaborative efforts between the County, municipalities, and other private and public entities direct needed funding to areas that are lacking, such as providing services to homeless persons, persons with special needs, or persons who are of low- and moderate-income. The available funding to these various organizations however has been continuously declining over the years and the lack of adequate funding is probably the most prevalent impediment in the delivery system as agencies are finding it more difficult to maintain existing levels of service and hard to expand the services that are provided. Some agencies have been able to overcome this challenge by engaging in innovative strategizing and planning that has led to better program management and administration. In the long run the closer monitoring of operations may lead to a more focused agenda thus having a greater overall impact on meeting the needs of low and moderate income persons.

As mentioned before, Palm Beach County has a wide variety of supportive services available to its residents and the County has committed to providing comprehensive and accessible services through technologically advanced means such as the Client Management Information System (CMIS). Palm Beach County will continue to support and expand utilization of the CMIS to increase the number of licensed service providers, and to promote full utilization of the system through timely data entry and updating practices by all member agencies. The County directed funding through the Homeless Prevention and Rapid Re-housing Program to 211 Palm Beach/Treasure Coast in 2009. 211 Palm Beach/Treasure Coast is the lead entity of the CMIS system and is responsible for data collection as well as crisis intervention, information,

assessment, and referral. The following is a list of the top 50 agencies to which clients were referred after contacting '211' for FY 2008-09, the most recent completed year for which data was available.

PBC Division of Human Services and Veterans Services	Youth, Family & Community Services
Community Action Program of Palm Beach County	Palm Beach County Division of Senior Services
Center for Family Services of Palm Beach County, Inc.	Oakwood Center of the Palm Beaches, Inc.
Urban League of Palm Beach County, Inc.	Christians Reaching Out to Society
The Lord's Place, Inc.	Extended Hands Community Outreach, Inc.
Comprehensive Alcoholism Rehabilitation Programs, Inc.	211 Palm Beach/Treasure Coast, Inc.
The Salvation Army	Palm Beach County Sheriff's Office
Community Caring Center	The Church of the Risen Messiah, Inc.
Florida Department of Children & Families	Holy Name of Jesus Church
Florida Department of Elder Affairs	YWCA of Palm Beach County, Inc.
Legal Aid Society of Palm Beach County, Inc.	South County Mental Health Center, Inc.
St. Joan of Arc Catholic Church	U.S. Department of Housing and Urban Development
Families That Care	Clerk & Comptroller - Palm Beach County
Coalition for Independent Living Options, Inc.	First Baptist Church of Greenacres
Palm Beach County Health Department	Caridad Center, Inc.
Florida Rural Legal Services, Inc.	Holy Redeemer Episcopal Church
Florida Department of Children & Families (Circuit 15)	Association for Abused Women and Children, Inc.
Workforce Alliance, Inc.	Palm Beach County Housing Authority
Area Agency on Aging - Palm Beach/Treasure Coast, Inc.	City of West Palm Beach
Health Care District of Palm Beach County	G.A. Food Service, Inc.
Catholic Charities, Diocese of Palm Beach, Inc.	CSI - Caring for Seniors, Inc.
Adopt-A-Family of the Palm Beaches, Inc.	Faith Farm Ministries Ft. Lauderdale Rescue Tabernacle
Palm Tran	Alpert Jewish Family & Children's Service
Families First of Palm Beach County	Access Florida Neighborhood Locations
Boca Helping Hands	Agency for Workforce Innovation

Other strategies formulated to allow the County to meet its goals and objectives in addressing the needs of low- and moderate-income persons are outlined in several studies and reports, such as

the County's adopted Comprehensive Plan and subsequent evaluation and appraisal reports, the Local Housing Assistance Plan for Palm Beach County (LHAP), the Affordable Housing Ordinance for Palm Beach County, the Affordable Housing Study (2005), the CCRT 2010 Reassessment Study, and the Ten Year Plan to End Homelessness. While not exclusive, these strategies were designed to provide a comprehensive understanding of the County's needs and assist in achieving the goals and objectives of the Consolidated Plan Programs.

## **Coordination**

Palm Beach County is committed to establishing and reinforcing lines of communication between public housing authorities, Federal, State, and local governments, private and public health agencies, mental health agencies and service agencies. Coordination between entities in connection with HCD's various programs and activities presents service providers, other funding agencies, affected persons, and the public in general, with ready access to information about services being offered and the opportunity to take advantage of those services. Some of the programs/activities established to promote countywide coordination are described below:

- Palm Beach County has traditionally coordinated with the four public housing authorities within its jurisdiction, as well as assisted housing providers, affordable housing developers and service providers to help them promote activities that will benefit residents of their facilities. Palm Beach County will continue to provide Certifications of Consistency to the public housing authorities as part of their pursuit of Federal or other funding for their housing programs. These certifications will be approved by the County if the proposed programs continue to address priority needs identified in the County's Five Year Consolidated Plan.
- HCD, working with the Countywide Community Revitalization Team (CCRT) identified CCRT target areas within unincorporated Palm Beach County, and the Glades Region municipalities of Belle Glade, South Bay and Pahokee. This coordinated effort enables the County to concentrate its revitalization efforts in areas that have a high percentage of low- to moderate-income individuals and households.
- The Homeless Coalition of Palm Beach County will continue to operate and carry out its mandate of offering a forum for agencies offering homeless and homeless prevention services, to interact with each other and to utilize available resources more efficiently in providing services to clients. The coalition is comprised of: government agencies; service providers; funding institutions; and members of the professional community.
- The Homeless and Housing Alliance is primarily responsible for coordinating the Palm Beach County Continuum of Care application to HUD for Supportive Housing Program funds. The Continuum of Care is the countywide strategy for meeting the needs of individuals and families who are homeless or at risk for homelessness. This strategy involves all agencies located in the County whose activities address homelessness. Additionally, under the Continuum of Care process, the committee forms a subcommittee, known as the Bed and Gap Committee that is responsible for updating the Annual Gaps Analysis as mandated by HUD.

- The Emergency Shelter Grants Program (ESGP) Advisory Board was established by the county to maximize the benefits to be derived from the ESG Program and to eliminate duplication and inefficiencies in the delivery of services to the homeless. The Advisory Board's primary function is to make funding recommendations to the Board of County Commissioners (BCC) on the County's ESGP allocation.

Palm Beach County cooperates with the State of Florida and with municipalities within its boundaries to develop and implement its plans and strategies for development. Some aspects of this cooperation are mandated by law or are requirements of various programs, while others are purely voluntary. Together, all forms of cooperation are designed to promote cohesion and consistency of plans and programs and to ensure that to the greatest extent possible, benefits are maximized to all parties. Following is a list of activities that illustrate coordination between the State, the County and/or local governments.

- Comprehensive Plan: The County's Comprehensive Plan and the Evaluation and Appraisal Review (EAR) process attached to the Plan were developed to be consistent with Chapter 163.3161-163.3215, Florida Statute (Local Government Comprehensive Planning and Land Development Regulation Act) and Chapter 9J-5, Florida Administrative Code (Minimum Criteria for Review of Local Government Comprehensive Plans and Determination of Compliance). Also, as required, the plan is compatible with the Treasure Coast Regional Planning Council Policy Plan.
- State Clearinghouse: Per Executive Order 12372, the Florida State Clearinghouse, under the Department of Environmental Protection, administers the intergovernmental coordination and review process of certain state and federal activities within the State of Florida which involves federal financial assistance. The Clearinghouse distributes the activity for review to appropriate state agencies and Water Management Districts. The County submits its Consolidated Plan and amendments to the Plan to the State under this process. The County also submits documents to the Treasure Cost Regional Planning Council for approval and comments.
- Activities Impacting Historic Structures: Activities proposed under the Consolidated Plan which may have possible impact on a historic structure (i.e. at least 50 years old) or archeological historic site are sent to the State Historic Preservation Office for review.
- Urban County Qualification Process: In order to qualify as a CDBG Entitlement Jurisdiction and to define the geographic area to be encompassed within its jurisdictional boundaries, municipalities are solicited to enter into Interlocal Agreements with the county. These agreements are binding for a three year period and allow the municipalities to have access to CDBG and HOME funds received by the county.
- Identification of CDBG Planning Areas: The Study to Identify HCD Planning Areas for the Community Development Block Grant Program (2003-2009) identified Target Areas within unincorporated Palm Beach County and municipalities that have an Interlocal Agreement

with the County. Target Areas within municipalities were identified through a collaborative effort with the municipalities so as to better coordinate municipal and county efforts to address needs in these areas. The Study is being updated and the results include the addition of two new unincorporated target areas, one target area within a municipality, and the expansion of two existing municipal target areas.

- CDBG Housing Rehabilitation Program: In implementing its housing rehabilitation program, HCD coordinates with municipalities whose responsibilities include identification of properties to be rehabilitated, determination of the structure's status with regards to local building code, and completion of the paperwork HCD requires allocating funds for the activity. Housing and capital improvement activities also enhance coordination with the private sector through the competitive bid process which enables developers, contractors, engineers and architects, and construction companies to access CDBG and HOME funding.
- Coordination with CDCs and CRAs: HCD, in implementing the HOME and CDBG Programs, coordinates with both Community Redevelopment Agencies (CRAs) and Community Development Corporations (CDCs) to implement aspects of each program. In order to assist economically depressed areas of the County, the County and several municipalities have established CRAs in order to obtain funds and help bring needed redevelopment to these areas. The Westgate/Belvedere Homes CRA is located in unincorporated Palm Beach County and is undertaking multiple infrastructure and housing-related projects with HCD assistance. In order to assist low- and moderate-income households obtain affordable housing, fifteen percent (15%) of HOME Program funds are allocated to Community Housing Development Organizations (CHDOs) to develop affordable housing for very low and low income individuals and families; assist eligible first time homebuyers with securing funding to purchase houses; and facilitate mortgages on behalf of new homebuyers. These CHDOs serve as liaisons between HCD and the potential homebuyer, lending institutions, realtors and title companies, as well as coordinating the various activities required for the eligible homebuyers to successfully complete the process. Currently, Palm Beach County has designated several CDCs as CHDOs under the HOME Program:
  - NOAH Development Corporation
  - Lake Worth Community Development Corporation
  - Northwest Rivera Beach Community Development Corporation
  - We Help Community Development Corporation
  - Housing Partnership, Inc.

## **G. Monitoring (91.230)**

The Department of Housing and Community Development (HCD) implements subrecipient monitoring standards and other appropriate procedures through Policies and Procedures Memorandum (PPM) Number HC-0-101. Adhering to this PPM should ensure that all federally funded programs administered by HCD comply with HUD and other Federal, State, and County regulations. A summary of those policies and procedures is described below.

In general, the section managers are responsible for the monitoring of agreements their section administers. The Planning Section is responsible for all Community Development Block Grant (CDBG) funded activities related to public services and purchases of office equipment, as well as Emergency Shelter Grant (ESG) activities. The HOME Section is responsible for the monitoring of all entities funded under the HOME Program, such as Community Housing Development Organizations (CHDOs) and recipients of competitive HOME funding for individuals receiving second mortgage assistance. The Capital Improvements/Housing and Rehabilitation staff is responsible for monitoring of construction, land acquisition, real property acquisition, installation, and demolition activities. Recently, with the receipt of funding by the County from the Housing and Economic Recovery Act (HERA) and the American Recovery and Reinvestment Act of 2009 (ARRA), the department's monitoring responsibilities have been expanded to include the Neighborhood Stabilization Program 1, Neighborhood Stabilization Program 2, Homeless Prevention and Rapid Rehousing (HPRP), and the Community Development Block Grant Recovery Program (CDBG-R). Monitoring of activities funded under these programs is undertaken by the section that oversees the implementation of each activity.

Note that in summarizing these monitoring procedures, the term *agencies* refers to all recipients of federal funds from programs administered by HCD (local governments, non-profit agencies, for-profit agencies and public agencies). Individuals receiving assistance to purchase and rehabilitate homes are also monitored to determine compliance with mortgage terms.

Orientation: With respect to the CDBG and ESGP Programs, HCD's Planning Section organizes an annual orientation workshop at the beginning of each fiscal year for all agencies to outline programmatic, fiscal, and reporting requirements. Presenters provide clear and explicit instructions on completing required reports and invoices, explain key provisions of the agreement, and convey the importance of and purpose of complying with the terms of the agreement.

As a follow up activity, individual HCD sections may hold additional workshops tailored to issues specific to their programs at their discretion or at the agencies' request. Examples may include the Planning Section giving technical assistance to agencies to explain how to correctly complete required reports; the Capital Improvements/Housing and Rehabilitation Section holding workshops to explain Davis-Bacon or Section 3 requirements; or the HOME Section conducting workshops to explain affirmatively furthering fair housing. All sections will also provide technical assistance, as needed, to individual agencies.

Reporting: Agencies must submit reports to HCD as outlined in the agreements. These reports are initially submitted to the HCD Executive Director, who forwards the reports to the appropriate section for review. If the administering section identifies deficient or untimely progress reports, the agency is advised of the shortcoming and corrective actions are recommended. If an agency continues to be noncompliant, HCD will apply appropriate sanctions based on the terms of the agreement. According to the agreements with the agencies, HCD can require an agency to submit additional information to HCD in order that HCD can complete reports that are requested by HUD.

Invoicing: HCD staff reviews and processes all invoices and reimbursement requests to ensure that all invoices and reimbursement requests: a) cover an allowable expense under the designated programs, and b) are submitted in compliance with the requirements of Palm Beach County and HUD. Planning, Housing and Rehabilitation, and HOME staff review invoices for programmatic compliance for the agreements for which they are responsible and submit the invoices to HCD's Fiscal Section for further review and processing. Upon completion of this review, the Fiscal Section forwards the invoices/reimbursement requests to HCD's Director for final department approval and signature. The invoices are then forwarded to the County Finance Department for further review and payment. The County Finance Department issues the check and mails them directly to the agencies.

Ineligible items and items with insufficient documentation are deducted from the final payment. However, staff may request any additional information and/or documentation from the agency by telephone or in writing. If staff believes the invoice is wholly ineligible, the invoice may be returned to the agency for resubmission. All action taken is thoroughly documented.

The HCD Director may approve budget amendments to reallocate not more than 10% of the existing total budget amount on a cumulative basis among budget line items and to create new line items provided that the creation of new budget line items does not materially change the intent of the agreement or exceed 10% of the original contract amount on a cumulative basis. Time extensions for agreements can be approved by the County Administrator. This authority only applies to the first request for an extension and is limited to granting extensions not exceeding twelve (12) months. The HCD Director forwards a request for the agreement's time extension to the County Administrator outlining the need for the extension as well as the agency's request for the extension. The Board of County Commissioners (BCC) must approve all other amendments to agreements. Except under extraordinary circumstances, agencies are allowed only one contract amendment per fiscal year.

On Site Monitoring: Responsibilities for all on-site monitoring are described below. Additional visits or special monitoring tasks may be undertaken, if required, as determined by the appropriate staff.

CDBG Public Service Activities: Planning and Fiscal staff are responsible for performing on-site monitoring visits to agencies that undertake public service activities. Each year the Planning staff determine which agencies are to be monitored and establish a time frame for the monitoring to be completed. A risk assessment methodology may be used to focus on-site monitoring to agencies that need it, but in the absence of implementing a risk methodology all agencies will be monitored.

CDBG-R Activities: The Planning section in conjunction with the Fiscal section is responsible for monitoring two activities funded under the CDBG-R Program. The Urban League of Palm Beach County administers one activity and the second by Palm Beach County Economic Development Office. The Urban League of Palm Beach County uses a portion of funding under the CDBG-R program for the provision of a Foreclosure Mitigation Counseling Program to

families at-risk of losing their homes by offering counseling services and engaging in negotiations on behalf of clients in loan modification, special forbearances, refinancing proceedings, among other services. The second activity administered by Palm Beach County Economic Development Office will utilize funds toward creating or retaining jobs and generating the maximum economic benefit for low- and moderate-income persons. Those activities include to assist businesses through sourcing of finance to be used for working capital and business expansion among others; development of business plans; assistance in sourcing employees; and provide technical assistance to ensure effective marketing and financial recordkeeping.

ESG Activities: Planning and Fiscal staff are responsible for performing on-site monitoring visits to agencies that undertake activities funded with ESG dollars. Each year the Planning staff will determine which agencies are to be monitored and establish a time frame for the monitoring to be completed. A risk assessment methodology may be used to focus on-site monitoring to agencies that need it, but in the absence of implementing a risk methodology all agencies will be monitored.

HOME CHDOs: The HOME staff is responsible for all on-site monitoring of all HOME activities and projects.

Recipients of HOME Competitive Funding: The HOME staff is responsible for all on-site monitoring of all HOME activities and projects.

Recipients of HOME Second Mortgage Assistance: The HOME staff is responsible for all on-site monitoring of all HOME activities and projects.

Neighborhood Stabilization Program 1 (NSP1) Activities: Activities that are to be funded under the NSP1 program include the provision of first and second mortgages directly by the county; the purchase, rehabilitation and sale of abandoned and foreclosed homes; acquisition and redevelopment of a vacant public facility to be used as a homeless assessment center; and general administrative and planning costs. The first and second mortgage loan program is administered directly by HCD with the Department's Commission on Affordable Housing (CAH) having direct responsibility for its management and implementation. HCD's Planning Section and the Housing and Capital Improvement Section administer the residential redevelopment program. The acquisition of a public facility is administered by the County's Facilities Development and Operations Department (FDO). HCD is responsible for ensuring that all program participants are income eligible and that all housing units remain affordable for a period of specified years. HCD staff will monitor client files to certify participants' income and the County will reinforce the affordability requirement through deed restrictions and the annual monitoring of organizations that have contracted with Palm Beach County to provide NSP1 activities.

Neighborhood Stabilization Program 2 (NSP2) Activities:

Activities that are to be funded under the NSP2 program include a: second mortgage loan program; residential redevelopment program; neighborhood redevelopment program; and general administration and planning costs. The second mortgage loan program and residential

redevelopment programs is administered by HCD and the neighborhood redevelopment program is administered by HCD in conjunction with The Community Land Trust of Palm Beach County, Inc. HCD staff will monitor client files to certify participants' income and the County will reinforce the affordability requirement through deed restrictions and the annual monitoring of organizations that have contracted with Palm Beach County to provide NSP2 activities.

Homeless Prevention and Rapid Re-Housing Program (HPRP) Activities: The County's Community Services Department leads the administration the Homeless Prevention and Rapid Re-Housing Program (HPRP) funds. The Community Services Department prepares sub-grantee agreements between the County and selected service providers. All sub grantees are required to submit monthly reports confirming the number of persons assisted, amount of funds expended, type of service offered and problems being encountered in implementing the program. During the first year of the program, the Community Services Department monitored the sub-grantees within the first three months of implementation to comprehensively review client files and monitor records. Additionally, Community Services conducts monthly desk audits to ensure accuracy of reimbursement requests and programmatic compliance. HCD, in turn, will monitor the Department of Community Services to ensure that all HPRP activities comply with all regulations and to accurately track expenditures.

Construction-Related Activities: The Capital Improvements/Housing and Rehabilitation staff will be responsible for monitoring agencies for procurement procedures, Section 3, and compliance with all labor regulations. Housing and Rehabilitation staff will observe construction activities as to their general nature and progress; however, the project consultant will monitor projects to ensure that work is performed to all specifications. Fiscal staff will be responsible for monitoring agency record-keeping and fiscal management, as it applies to the activity, every three (3) years for municipalities and during the term of the agreement for other agencies. The Housing and Rehabilitation staff is also responsible for complying with all Uniform Relocation Act (URA) requirements, asbestos and lead-based paint requirements.

Equipment Purchase: The section administering the agreement will notify the Fixed Assets Division, in writing, of the purchase and installation of all fixed assets that are valued at over \$1,000. Fiscal staff will be responsible for monitoring fixed assets and smaller durable goods that are valued at less than \$1,000 and do not meet the County's threshold as County Property.

Facility Use: Housing and Rehabilitation staff will maintain a list of facilities and the time period to be monitored. Planning staff will be responsible for monitoring to ensure that public facilities are used for the purpose stated in the agreement. HOME staff will be responsible for verifying the period of affordability of housing units assisted with HOME funds. For homes rehabilitated with CDBG funds, Fiscal staff will be responsible for mortgage payment processing, satisfactions, and documenting that the homes are the beneficiary's primary residence.

The results of all monitoring efforts shall be documented. For CDBG public service activities, ESG activities, and HOME CHDOs, agencies have two (2) weeks from the date of the monitoring visit to provide documentation that was requested by HCD staff. HCD staff will

forward a monitoring report to the agency within fifteen (15) working days of receipt of the requested documentation or of the established deadline. The monitoring report will include a brief description of the agency and its services, an outline of the scope of the monitoring visit (e.g. dates, persons in attendance, topics discussed), a description of any findings, concerns, or observations noted by staff and any corrective action required and a time frame for the agency to respond. Staff will review the corrective action plan the agency submits and will notify the agency in writing, when all findings and/or concerns have been addressed and are deemed closed.

## **IX. OTHER NARRATIVES AND ATTACHMENTS**

### **APPENDIX I: Section 108 Loan Guarantee**

#### **Section 108 Loan Guarantee Program Report**

The Palm Beach County Economic Development Office (EDO) administers three Section 108 Loan Allocations funded through the U.S. Department of Housing and Urban Development (HUD). The Board of County Commissioners established the Palm Beach County's Section 108 Loan Program in March 2002. The main purpose of the Section 108 Loan Program is to create job opportunities for persons of low to moderate income through economic development activities.

Section 108 Loan Program provides subordinated financing to borrowers committed to establishing or expanding business interests in Palm Beach County. The loan is for closing a financial gap of the project. The program will contribute with up to 40% of the project total cost or up to \$1,000,000, whichever is lower. Through this Program, the County can attract appropriate businesses and industries, assist existing businesses/industries to expand, assist distressed areas and local communities in their economic revitalization efforts and assist in creating additional job opportunities.

Eligible applicants must meet the following key qualifications: (a) Agree to create the appropriate number of full-time equivalent jobs, (b) benefit with job opportunities to persons of low to moderate income, (c) sustain current business activities for at least two years, (d) engage in projects related to their expertise, (e) receive funding from a bank or the SBA to cover at least 50% of the project cost, (f) contribute with a minimum of 10% of the total project cost with equity or cash, and (g) meet locally-established underwriting guidelines.

HUD Regulations at 24 CFR 570.209(b) require Palm Beach County (as CDBG grantee) to be responsible for assuring that at least a minimum level of public benefit is obtained from the expenditure of CDBG funding through the Community Development Business Loan Program. The HUD standards identify the types of public benefits that must be recognized before the approval of any loan under HUD's Section 108 Loan Guarantee Program. Palm Beach County's Community Development Business Loan Program is a revolving loan fund that will only provide financial assistance to borrowers who are seeking to create or retain jobs, of which 51% must be provided to low- to moderate-income individuals. Therefore, requests for loan or loan guarantee assistance will be reviewed and scored according to the amount of funds requested per job created. The less the amount of funds requested per job created, the higher the application will score upon review.

The only other means by which borrowers can access local Section 108 loan funds is to provide a L/M area benefit; assist a limited clientele; or eliminate slum and blight.

In March 2002, HUD approved the first Section 108 Loan allocation for \$15,000,000 for the Section 108 Loan Program and in January 2009, renewed it for \$13,340,000. In September 2008, HUD approved a second Section 108 Loan allocation for \$2,600,000 and a Brownfields Economic Development Initiative (BEDI) Grant for \$1,200,000 for the Avenue A Revitalization

Project. In August 2009, HUD approved a third Section 108 Loan allocation for \$2,824,000 and a BEDI Grant for \$1,058,971 for the Pahokee Downtown Revitalization Project. The loan allocations total \$18,764,000 and the grant allocations total \$2,258,971.

Under the first allocation, the Section 108 Loan Program, two projects have been funded: (1) In May 2004, Thirteenth Street Industrial Park, Inc dba Baron Sign Manufacturing was granted \$1.6M for acquisition of land, construction of a new manufacturing building and machinery & equipment in Riviera Beach, FL. The contracted jobs are 70 full-time, of which 45 jobs have been created, (2) In July 2009, The Baron Group dba Baron Sign Manufacturing received a second loan for \$1M for working capital in Riviera Beach, FL. The contracted jobs are 33 full-time, of which 0 jobs have been created. The company has until 2014 to create the jobs. EDO has approved four new projects that are pending closing, totaling \$6,518,996 of Section 108 loans (with 426 new jobs to be created); and it is in the process of approving one more project for \$257,000 (with 8 new jobs).

Under the second allocation, the Avenue A Revitalization Project, two projects have been funded: (1) In March 2009, Glades Gas & Electric Corporation was granted \$199,000 of Sec. 108 loan and \$99,258 of BEDI grant for working capital and the renovation of two existing commercial buildings in Belle Glade, FL. The contracted jobs are 9 full time, of which 1.5 jobs have been created. The company has until 2014 to create all the jobs, (2) In April 2010, Glades Home Health Care Medical Center was granted \$89,000 of Sec. 108 loan and \$44,337 of BEDI grant for working capital, equipment and the renovation of an existing commercial building. The contracted jobs are 14 full-time, of which 0 jobs have been created. The company has until 2015 to create the jobs. EDO has approved another new project that is pending closing, totaling \$878,000 of Sec. 108 loan and \$438,886 of BEDI grant (with 52 new jobs to be created); and it is in the process of approving one more project for \$86,980 of Sec. 108 loan and \$43,490 of BEDI grant (with 4 new jobs).

Under the third allocation, the Pahokee Revitalization Project, EDO is processing the approval of the first application for Circle S Pharmacy, Inc. for \$180,358 of Sec. 108 loan and \$90,190 of BEDI grant for the renovation of an existing commercial building and machinery & equipment. The company will create nine new full-time jobs.

It is the responsibility of the Office of Economic Development to prepare, package and submit all HUD Section 108 application documentation to HUD for appropriate review and approval.

**Table IX-1, Section 108 Loan and BEDI Program Report**

<b><u>AVENUE A PROJECTS</u></b>						
	<b>Projects</b>	<b>Sec. 108 Loan</b>	<b>BEDI Grant</b>	<b>Private Investment</b>	<b>Total Investment</b>	<b>Jobs to be Created</b>
<b><u>DISBURSED</u></b>						
1	Glades Gas & Electric Corp	\$199,000	\$99,258	\$298,516	<b>\$596,774</b>	9

2	Glades Home Health	\$88,678	\$44,337	\$88,675	<b>\$221,690</b>	14
	<b>APPROVED</b>					
3	Muslet Brothers	\$877,572	\$438,886	\$877,972	<b>\$2,194,430</b>	38
4	Building 361 (Nasser Halum)	\$86,980	\$43,490	\$86,980	<b>\$217,450</b>	
	<b>POTENTIAL</b>					
	<b>TOTAL</b>	<b>\$1,252,230</b>	<b>\$625,971</b>	<b>\$1,352,143</b>	<b>\$3,230,344</b>	<b>61</b>

	<b><u>PAHOKEE PROJECTS</u></b>					
	<b>Projects</b>	<b>Sec. 108 Loan</b>	<b>BEDI Grant</b>	<b>Private Investment</b>	<b>Total Investment</b>	<b>Jobs to be Created</b>
	<b>DISBURSED</b>					
	<b>APPROVED</b>					
	<b>POTENTIAL</b>					
1	Circle S Pharmacy	TBD	TBD	TBD	TBD	
2	Perez Investments	TBD	TBD	TBD	TBD	
	<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

	<b>COUNTYWIDE PROJECTS</b>					
	<b>Projects</b>	<b>Sec. 108 Loan</b>	<b>BEDI Grant</b>	<b>Private Investment</b>	<b>Total Investment</b>	<b>Jobs to be Created</b>
	<b>DISBURSED</b>					
1	The Baron Group	\$1,000,000		\$1,511,482	<b>\$2,511,482</b>	33
	<b>APPROVED</b>					
2	Concrete Services	\$250,000		\$590,000	<b>\$840,000</b>	12
3	Donia Roberts, PA	\$264,256		\$396,385	<b>\$660,641</b>	8
4	Kiddie Haven	\$57,000		\$525,000	<b>\$582,000</b>	6
5	Oxygen	\$5,947,740		\$17,331,647	<b>23,279,387</b>	400

	<b>POTENTIAL</b>					
6	F&T of Belle Glade	\$250,950		\$376,427	<b>\$627,377</b>	
	TOTAL	\$7,769,946		\$20,730,941	<b>\$28,500,887</b>	<b>459</b>
	<b>TOTALS</b>	<b>\$9,022,176</b>	<b>\$625,971</b>	<b>\$22,083,084</b>	<b>\$31,731,231</b>	<b>520</b>
	<b>TOTAL SEC. 108 + BEDI</b>		<b>\$9,648,147</b>			
	<b>RATIO PUBLIC INVESTMENT: PRIVATE INVESTMENT</b>		<b>\$1.00:\$2.45</b>			

## **APPENDIX II: Citizens' Participation Plan**

### **INTRODUCTION**

As delineated in the Consolidated submission for Community Planning and Development Programs, Final Rule (24 CFR Part 91, et al.) prepared by the U.S. Department of Housing and Urban Development, Office of Community Planning and Development, the Consolidated Plan Strategy must be representative of an effective citizen participation process. Accordingly, the jurisdiction is required to adopt a detailed plan which serves to provide for and encourage citizen participation in the development of the Consolidated Plan, any substantial amendments to the Consolidated Plan and annual performance reports. The Palm Beach County Department of Housing and Community Development (HCD) has prepared a Citizen Participation Plan which delineates the County's policies and procedures for citizen participation related to the Consolidated Planning Process.

### **1. ENCOURAGEMENT OF CITIZEN PARTICIPATION**

Palm Beach County's Citizen Participation Plan provides for and encourages citizens to participate in the development of the consolidated plan, any substantial amendments to the consolidated plan, and the performance report, by holding meetings, publishing ads in the newspaper, disseminating the information via the County's Public Affairs Department, or posting notices at the County's and HCD's website.

The County's Citizen Participation Plan especially encourages participation by low- and moderate-income persons, particularly those living in slum and blighted areas and in areas where CDBG funds are proposed to be used, and by residents of predominantly low- and moderate-income neighborhoods, as defined by Palm Beach County in its Five Year Consolidated Plan, by requesting all applicants to CDBG funding, specially participating municipalities with Target Areas, to include a description of their citizen participation efforts. Palm Beach County also encourages the participation of all its citizens, including minorities and non-English speaking persons, as well as persons with disabilities. It also encourages the participation of local and regional institutions and other organizations (including businesses, developers, and community and faith-based organizations) in the process of developing and implementing the consolidated plan.

To this effect, the Citizen Participation Plan identifies how the needs of non-English speaking residents will be provided for in the case of public hearings where a significant number of non-English residents can reasonably be expected to participate by making bilingual translators available. Palm Beach County makes bilingual staff (Spanish and Creole) available to the hearings, if the need arises. Also, this need may be met by making arrangements with the pertinent organization(s) to provide interpretive services.

It should be further noted that Palm Beach County complies with Americans with Disabilities Act (ADA) requirements as it relates to public hearings and related activities. All printed documentation incorporates a statement which serves to inform interested participants that it (the document) can be made available in an alternate format. Additionally, each public notice

includes language which informs the reader of the availability of special arrangements for persons with disabilities; these provisions will be made available with a three (3) day notice in advance, on the part of the participant in need. All public hearings are scheduled and conducted in locations which comply with ADA requirements.

The County's Department of Housing and Community Development utilizes public input received by other County Departments which use alternative public involvement techniques; such as information compiled from the Office of Community Revitalization via public forums.

Palm Beach County shall encourage, in conjunction with consultation with public housing agencies, the participation of residents of public and assisted housing developments, 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. Palm Beach County shall make an effort to provide information to the public housing agency about consolidated plan activities related to its developments and surrounding communities so that the public housing agency can make this information available at the annual public hearing required for the PHA Plan. Copies of the Five Year Consolidated Plan and the yearly Action Plan are distributed to the housing authorities within the Palm Beach County CDBG program jurisdiction.

## **2. CITIZEN COMMENTS ON THE CITIZEN PARTICIPATION PLAN AND AMENDMENTS**

Palm Beach County provides citizens with a reasonable opportunity to comment on the original citizen participation plan and on substantial amendments to the citizen participation plan, and makes the citizen participation plan public. The County's Citizen Participation Plan is prepared every five years simultaneously with the Five Year Consolidated Plan. The Citizen Participation Plan becomes an Appendix of the Five Year Consolidated Plan; and as such, the Citizen Participation Plan is subject to the same public exposure and scrutiny as the Five Year Consolidated Plan. The Five Year Consolidated Plan inclusive of the Citizen Participation Plan is offered to the public in alternate format, upon request. The ADA language offering the documents in alternate format is printed in each document with a contact number.

## **3. DEVELOPMENT OF THE CONSOLIDATED PLAN**

The following requirements are adopted under this Citizen Participation Plan to guide the development of the Five Year Consolidated Plan and the annual Action Plan.

(a) Before Palm Beach County adopts the Five Year Consolidated Plan and the Action Plan, it will make the draft plans available to citizens, public agencies, and other interested parties. The draft plans include the amount of assistance the County expects to receive (including grant funds and program income) and the range of activities that it will be undertaking, including the estimated amount that will benefit persons of low- and moderate-income.

As required by the Citizen Participation regulations, Palm Beach County has prepared a Plan to minimize displacement of persons and to assist any persons displaced, specifying the types and levels of assistance the County will make available (or require others to make available) to persons displaced. This Plan is required even if the jurisdiction expects no displacement to occur.

The citizen participation plan requires the County to state when and how the jurisdiction will make this information available. The County has decided to incorporate the Displacement, Relocation and Acquisition Plan in the Five Year Consolidated Plan.

(b) Palm Beach County's Citizen Participation Plan requires that the County publish the proposed consolidated plan in a manner that affords citizens, public agencies, and other interested parties a reasonable opportunity to examine its contents and to submit comments. Palm Beach County will publish the proposed consolidated plan and give reasonable opportunity to examine the contents of the proposed consolidated plan, by publishing a summary of the proposed consolidated plan in one or more newspapers of general circulation, and by making copy of the proposed consolidated plan available at HCD's website, and at HCD's office located at 100 Australian Avenue, Suite 500, West Palm Beach, FL 33406. The summary will describe the contents and purpose of the consolidated plan, and will include a list of the locations where copies of the entire proposed consolidated plan may be examined. In addition, Palm Beach County will provide a reasonable number of free copies of the plan to citizens and groups that request it.

(c) Palm Beach County's citizen participation plan provides for at least one public hearing during the development of the consolidated plan. See the Section on Public Hearing for additional information.

(d) The summary of the proposed consolidated plan that is published in a local newspaper of general circulation will provide residents with a 30 day comment period.

(e) Palm Beach County will consider any comments or views of citizens received in writing, or orally at the public hearings, in preparing the final consolidated plan. A summary of these comments or views, and a summary of any comments or views not accepted and the reasons therefore, shall be attached to the final consolidated plan.

#### **4. AMENDMENTS**

Palm Beach County distinguishes between two (2) types of amendments to the Consolidated Plan: Regular Amendments and Substantial Amendments. It also keeps track of revisions to the Consolidated Plan. To assist in implementing the amendment process Palm Beach County has developed "Guidelines for Amendments/Revisions to the Consolidated Plan". For the HOME Program the definitions for "activity" and "project" must be followed.

##### **(a) Criteria for Amendments/Revisions to the Consolidated Plan**

###### **1. Amendments – Substantial and Regular**

Changes to the Consolidated Plan will qualify as an Amendment if any of the following criteria are met:

- a) Funds for the activity are increased by 75% or more
- b) Funds for the activity are decreased by 75% or more
- c) An activity or program is added

- d) An activity or program is deleted
- e) The purpose of the activity is changed
- f) The scope of the activity is changed
- g) The location of the activity is changed
- h) The beneficiaries of the activity are changed
- i) The allocation priorities are changed
- j) The method of distribution of funds is changed
- k) The activity has been included in general terms in the Plan and sub-recipients are later on identified

Requirements: The following requirements pertain to the Amendments:

- i. Amendments listed in a, b, c, and d (above) will be advertised in a local newspaper of general circulation and at HCD's website with a 30-day comment period. These constitute substantial amendments. Changing the use of CDBG funds from one eligible activity to another constitutes a substantial amendment per the Consolidated Plan regulations. Carrying out an activity, using funds from any program covered by the Consolidated Plan (including program income), not previously described in the action plan constitutes a substantial amendment per the Consolidated Plan regulations.
- ii. Amendments listed in e, f, g, h, i, j and k (above) will be advertised in a local newspaper of general circulation and at HCD's website with a comment period of at least 7 days. These constitute regular amendments.
- iii. Copy of the Advertisement will be distributed to HCD Planning staff
- iv. Upon advertisement of the public notice and/or expiration of the comment period, the following action is required: The HCD Director will have the discretion to decide whether the amendment requires presentation to the BCC for final approval.
- v. If the amendment is not presented to the BCC, the staff person generating the Amendment must prepare and circulate an Approval Form. Upon signature by the Department Head, a copy of the Approval Form should be submitted to the Fiscal Section and IDIS executor.
- vi. All amendments must be recorded on the running list of Amendments. If BCC approval was not required, the running list will include the date completed as the day after expiration of the advertisement.

## 2. Revisions

Changes to the Consolidated Plan will qualify as a Revision if any of the following criteria are met:

- a) Funds for the activity/project are increased by less than 75% and the rest of the activity remains unchanged.
- b) Funds for the activity/project are decreased by less than 75% and the rest of the activity remains unchanged.

Requirements: The following requirements pertain to the Revisions:

- i. The staff person generating the Revision must prepare and circulate an Approval Form. Upon signature by the Department Head, a copy of the Approval Form should be submitted to the Fiscal Section and IDIS executor.
- ii. All amendments must be recorded on the running list of Revisions.

3. Amendment Approval Form

	<u>(Insert Number)</u> <b>AMENDMENT/REVISION TO FY</b> <u>(Insert Program Year)</u>
(1)	What Fiscal Year is the Amendment/Revision being made?
(2)	Describe the Amendment/Revision, including Activity name, Activity Location/Description, and Estimated Amount (attach additional page, if needed).
(3)	Specify the Activity Classification per HUD Regulations.
(4)	Specify the CDBG National Objective (if applicable) per HUD Regulations.
(5)	Specify the Implementing Agency.
(6)	Specify the Source that Funding is Coming From (include reporting category(s)).
(7)	Specify the Source that Funding is Going To (include reporting category(s)).
(8)	Specify the Amendment/Revision Effective Date.
Requested by (HCD Section, EDO): _____	
Prepared by: _____ (Staff Person)	Date: _____
Reviewed by: _____ (Supervisor)	Date: _____
Reviewed by: _____ (Planning Section Manager, - if HCD related)	Date: _____

Reviewed by: _____ (HOME Program Coordinator – if HCD related)	Date: _____
Approved by: _____ (Fiscal Section)	Date: _____
Approved by: _____ (CAH Section Manager –if HCD related)	Date: _____
Approved by: _____ (HCI Section Manager – if HCD related)	Date: _____
Approved by: _____ (Department Head)	Date: _____

**(b) Procedure for Amendments/Revisions**

- Document the request for an Amendment or Revision.
- Conduct a determination of eligibility
- If the amendment is a complex one, generate a memo or email to the Director and seek approval to proceed.
- Request the Fiscal Section to verify funding sources/reporting categories. If the information is not readily available proceed to circulate the Approval Form with a note to the Fiscal Section to provide the information.
- Prepare the Approval Form and circulate it.
- Place an ad in a newspaper of general circulation and at HCD’s website, is applicable.
- If applicable, prepare an agenda item and present the amendment to the BCC.
- Mail the amendment to HUD and reviewing agencies (State Clearinghouse , TCRPC).
- Complete an Environmental Review, is applicable.
- Provide copy of the amendment to the Planning Assistant and include the Amendment/Revision in the corresponding running list.
- Provide copy to the Fiscal Section, and IDIS executor.

**(c) Comments on Amendments**

Palm Beach County Citizen Participation Plan provides citizens with reasonable notice and an opportunity to comment on substantial and regular amendments. Ads describing the Substantial amendments and/or regular amendments will be published in a newspaper of general circulation and posted at HCD’s website. The ad will describe the proposed amendment including activity location, beneficiaries, cost, and whether or not this is a new activity or an existing activity being deleted. If a public meeting is to be

held with regards to the amendment the ad will include information on the meeting time and place. Substantial amendments provide for a 30-day comment period and regular amendments provide for at least 7-day comment period, before the amendment is implemented.

Palm Beach County will consider any comments or views of citizens received in writing, or orally at public hearings, if any, in preparing the substantial amendment of the consolidated plan. A summary of these comments or views, and a summary of any comments or views not accepted and the reasons therefore, will be attached to the substantial amendment of the consolidated plan.

## **5. PERFORMANCE REPORTS**

Palm Beach County Citizen Participation Plan provides citizens with reasonable notice and an opportunity to comment on performance reports. Prior to submitting the Consolidated Annual Performance and Evaluation Report (CAPER), Palm Beach County will undertake the following: a) a public meeting to review the CAPER/IDIS report, and b) publish a public notice in a local newspaper of general circulation and at HCD's website advising of the availability of the CAPER/IDIS report for review and comment. All other performance reports related to HUD's programs are posted, if required, at HCD's website, or a notice of availability is posted at HCD's website. A 15-day comment period is given to receive comments on performance reports, to be submitted to HUD, before its submission.

Palm Beach County considers any comments or views of citizens received in writing, or orally at public hearings in preparing the performance report. A summary of these comments or views is attached to the performance report.

## **6. PUBLIC HEARINGS**

Palm Beach County Citizen Participation Plan must provide for at least two public hearings per year to obtain citizens' views and to respond to proposals and questions to be conducted at a minimum of two different stages of the program years. Together the hearings must address housing and community development need, development of proposed activities, and review of program performance. Prior to preparation of the Five Year Consolidated Plan Palm Beach County holds 4 Regional hearings to cover the North, South, West and East portions of the county. During preparation of the Action Plan, Palm Beach County holds a Western and an Eastern Regional hearing. The purpose of the hearings is to describe the consolidated planning process, explain the HUD-funded programs including but not limited to the range of eligible activities and levels of funding available, obtain the views of citizen on housing and community developments needs including non-housing priority community development needs, and provide information on past performance. The Action Plan meetings are scheduled around the time the Notice of Funding Availability for the CDBG and ESG programs is published in a newspaper of general circulation. At the aforementioned meetings staff responds to proposals and questions. Palm Beach County coordinates with the County's Public Affairs Department to disseminate the time and place of the meetings.

Palm Beach County will publish a summary of the proposed Consolidated Plan as a public notice (legal display ad) in a local newspaper of general circulation and at HCD's website for comment and input by interested citizens, the general public and/or organizations. The notice will include all the proposed meeting dates, times and locations to discuss the draft Consolidated Plan.

Public hearings will be posted by the County in the County calendar and at HCD's website with approximately 4-7 days notice. Public hearings are held at different times and locations in the County convenient to citizens. Notices and facilities where meetings are held comply with ADA requirements. The need of non-English speaking residents will be met by making bilingual translators available. Public hearings before the Board of County Commissioners will be advertised in a local newspaper of general circulation with a 15-day notice.

## **7. AVAILABILITY TO THE PUBLIC**

The Draft Consolidated Plan, the final Consolidated Plan, the Citizen Participation, the Analysis of Impediments to Fair Housing, the CAPER and other Performance Reports are made available to the public via public notices and via HCD's website. All printed documents incorporate a statement which serves to inform interested participants that it can be made available in alternate format. Additionally, each public notice includes language which informs the reader of the availability of special arrangements for persons with disabilities. These provisions will be made available with a three (3) day notice in advance, on the part of the participant in need.

## **8. ACCESS TO RECORDS**

All information and data related to Palm Beach County's Consolidated Plan and Palm Beach County's use of assistance under the programs covered by the Consolidated Plan during the preceding five years will be on file and available for inspection by citizen, public agencies, and other interested parties during normal business hours at the following location:

Palm Beach County  
Department of Housing and Community Development (HCD)  
100 Australian Avenue, Suite 500  
West Palm Beach, FL 33406

This information will continue to be accessible to the same, for not less than five years following final adoption of the Consolidated Plan. Minutes from hearings are also available for review at HCD. Persons interested in viewing consolidated planning process documentation may be required to submit their request in writing if it is determined that excessive staff time will be required to process a request.

The citizen participation plan must require the jurisdiction to provide citizens, public agencies, and other interested parties with reasonable and timely access to information and records relating to the jurisdiction's consolidated plan and the jurisdiction's use of assistance under the programs covered by this part during the preceding five years.

## **9. TECHNICAL ASSISTANCE**

The Palm Beach County Citizen Participation Plan provides for technical assistance to groups representative of persons of low- and moderate-income that request such assistance in developing proposals for funding assistance under any of the programs covered by the consolidated plan, with the level and type of assistance determined by the County. The provision of assistance does not guarantee the provision of funds to the groups. HCD staff will be available, upon request, to meet with elected officials, the general public and organizations representing all areas of concern. Information will be provided as it relates to project proposals, program delivery, and project/activity eligibility.

Palm Beach County makes the following types of technical assistance available to citizens, groups, organizations, and municipalities:

- Assistance to citizens, established citizen committees and organizations in order to provide them with adequate tools for participation in the development, planning, implementing and assessment of programs/activities.
- Assistance to groups representative of persons of low-and moderate-income that request assistance in developing proposals for funding assistance. Assistance will include the interpretation of applicable regulations, and instruction in the preparation of proposals/applications.
- Assistance to citizens in organizing and operating neighborhood and project area organizations (i.e. CDC's, CRA's, CHDO's, etc.) in an effort to engage in Community Development program related activities.

Technical Assistance is available during all stages in the program year. All scheduled hearings allow for question and answer sessions related to community development related concerns. The need for technical assistance is often greatest during the time of year prior to the submittal deadline for program applications.

#### **10. COMMENTS AND COMPLAINTS**

All comments or views of citizens, residents, community representatives, and units of local government, received in writing or orally at public meetings in preparation of the Consolidated Plan, the CAPER, amendments to the Plan, and performance reports, will be summarized and attached to each document respectively, prior to submittal, where required. A summary of any comments or views not accepted and the reasons therefore, will also be attached to each document, where required.

The Palm Beach County Citizen Participation Plan describes the County's procedures to handle complaints from citizens related to the consolidated plan, amendments, and performance reports. The Citizen Participation Plan provides for a timely, substantive written response to all written citizen and/or organizational complaints, within fifteen (15) working days, where practicable. Upon receipt of any such complaint by HCD, Housing and Community Development (HCD) will make every reasonable effort to provide for an answer in a timely manner.

Those persons who desire to issue a complaint regarding the consolidated plan, amendments, and performance reports, may do so in writing, and submit it to:

- Department Director  
Housing and Community Development  
100 Australian Avenue, Suite 500  
West Palm Beach, Florida 33406  
Phone: (561) 233-3600

If the response received is found to be unsatisfactory, the individual(s) may elect to extend their complaints to the Assistant County Administrator. If again, the person(s) are not satisfied with the decision made by the Assistant County Administrator, matters may be brought to the attention of the County Administrator and the Board of County Commissioners, of Palm Beach County.

Those not satisfied with the results afforded at the local level, may elect to further extend their complaints to the Federal level:

- U.S. Department of Housing and Urban Development  
Florida State Office, Southeast/Caribbean  
Brickell Plaza Federal Building  
909 S.E. First Avenue, Room 500  
Miami, Florida 33131

**11. Use of Citizen Participation Plan**

Palm Beach County must follow its citizen participation plan.

**12. Jurisdiction Responsibility.**

The requirements for citizen participation do not restrict the responsibility or authority of Palm Beach County for the development and execution of its consolidated plan.

## **APPENDIX III: Summary of Analysis of Impediments to Fair Housing**

### **Palm Beach County Analysis of Impediments to Fair Housing Choice Fiscal Years 2010-2015**

#### **Executive Summary**

##### **JURISDICTIONAL BACKGROUND DATA**

###### **Demographic Data**

The following was extracted from the American Community Survey (ACS) from 2006-2008. The population of Palm Beach County was estimated at 1,262,353.

Persons age 65 and over comprised 21.8% of Palm Beach County population.

49% of new residents in the County come from the Northeastern United States; 21.6% of County residents were born outside the U.S.

The White population in the County increased from 70.5% in 2000 to 74.5% of the total population in 2008, the Black population increased from 13.4% in 2000 to 15.7% in 2008 of the total population; and the Hispanic population increased from 12.4% in 2000 to 17.3% in 2008 (this percentage includes other Hispanic races which may be counted in previous categories) of the total population.

The following was extracted from the Florida Housing Data Clearinghouse, Shimberg Center for Affordable Housing, University of Florida, 2004.

Persons with disabilities accounted for 24.2% of the total population in the County. Elderly persons (62 and older) make up the largest group of individuals with disabilities totaling 102,140 (70.9%), followed by 105,180 persons age 25-61 and 18,110 (20.0%) persons age 15-24 (16.1%)

163,380 households in the County include a person age 15 or older with a disability or 34.4% of total households (474,295). Elderly-headed households (age 62 and older) make up 78,930 or 48.3% and 84,450 or 51.7% are headed by individuals age 15-61.

Areas with the highest concentrations of minority households are the Glades, Riviera Beach, West Palm Beach, Boynton Beach and Delray Beach.

###### **Income Data**

The median household income in Palm Beach County, as reported by the U.S. Census Bureau, increased from \$46,015 in 2003 to \$67,600 in 2009, representing an increase of \$21,585 (46.9%).

Areas with the highest concentrations of low income households are the Glades, Riviera Beach, West Palm Beach, Boynton Beach and Delray Beach. These low income areas tend to encapsulate the areas of ethnic minority concentrations.

### Employment Data

Between 2000 and 2008, the total number of persons in the labor force increased from 510,379 to 612,269 workers (ACS). Unemployment rose from 4.8% in 2000 to 12.1% in March 2010, representing a 7.3 percentage point increase ([U.S. Bureau of Labor Statistics](#)).

### Housing Profile

A high demand for housing fueled by easy access to credit has driven the total number of housing units from 587,491 in 2003 to 636,938 in 2008 (ACS).

The median sale price of a used home in Palm Beach County was \$247,900 in December, 2009, representing a decrease of 33.3% since March, 2005 (Florida Realtors). This decrease in price was a reflection of a housing crisis which has affected the nation over the past two years, but especially Florida and Palm Beach County in particular.

Of the total of 354,776 households, 274,229 (77.3%) are owners, and 80,547 (22.7%) are renters. White households comprise the overwhelming majority of all households at 87.0%, with Black households the second-largest group at 8.1%.

The homeownership rate for households including persons with disabilities (PWD) age 15 or older is 131,616 (37.8% of the 348,609 total owned households) and the rental rate is 31,263 (25.1% of 124,490 rental units).

In 2009, foreclosure filings reached a five year high of 30,870 according to RealtyTrac. This represents a significant increase of 1012.5% from 2005 with 3,049 foreclosure filings recorded by the County Clerk's office. Palm Beach County has the third highest number of foreclosures in the state of Florida.

## EVALUATION OF JURISDICTION'S CURRENT FAIR HOUSING LEGAL STATUS

### Fair Housing Legislation and Agencies

The Office of Equal Opportunity and Legal Aid Society of Palm Beach County are the two primary agencies responsible for investigating and resolving complaints of discrimination in housing, public accommodations and employment in the County on the basis of race, sex, color, religion, national origin, disability, sexual orientation, familial status, marital status, age or and gender identity or expression, in accordance with Palm Beach County Ordinance.

### Fair Housing Center of the Greater Palm Beaches, Inc.

Fair Housing Center is a member of the National Fair Housing Alliance and carries out testing, enforcement, education, predatory lending prevention, outreach and counseling programs to ensure equal and affordable housing opportunities for all people. The Fair Housing Center serves as a Fair Housing Initiatives Program (FHIP).

### Summary of Fair Housing Complaints

The most common issues reported by the Office of Equal Opportunity and the Legal Aid Society during the period FY 2004-2005 to FY 2008-2009, were reports of housing discrimination based upon disability at 42.9% and 35.8% respectively. Race /Color ranked second with both agencies at 22.1% and 20.8%, respectively. The next most common complaint categories were Familial Status, followed by National Origin, for both agencies.

## IDENTIFICATION OF IMPEDIMENTS TO FAIR HOUSING CHOICE

### **Zoning and Site Selection**

Palm Beach County does not designate specific areas for locating affordable or workforce housing. The Workforce Housing Program and the Affordable Housing Program contains a sector analysis process where the existing concentration of very low and low income households is evaluated in order to determine the amount of density bonus. This is done to be consistent with a State Statute requirement (Ch.163.3177(f)1.g, F.S.) to “avoid the concentration of affordable housing units only in specific areas of the jurisdiction.”

### PHA and Other Assisted/Insured Housing Provider Tenant Selection Procedures; Housing Choices for Certificate and Voucher Holders

The Palm Beach County Housing Authority Section 8 Housing Choice Voucher (HCV) program waiting list has not been opened since 2002 and is not currently accepting Section 8 applications at this time. Funds totaling \$18,418,671 has been allocated by HUD toward 9,001 housing vouchers for FY 2010-2011.

As of 2010, the Palm Beach County Housing Authority owns 495 Public Housing units from Lantana to South Bay in a series of complexes.

## Sale of Subsidized Housing and Possible Displacement

Palm Beach County Department of Housing and Community Development and the Community Land Trust of Palm Beach County of Palm Beach County provides homebuyer subsidy to eligible low and moderate income homebuyers through various programs. The subsidy serves to lower the cost of the homes to these households by offering forgivable second mortgages, discounted first mortgages, and price discounts on properties as well as reducing housing costs.

## Property Tax Policies

The property tax in Florida is constitutionally a local tax, administered, levied, and collected by local officials. The Florida Constitution establishes the County Tax Collectors as independent government agencies. They are Constitutional Officers and collect property taxes for every local government agency that has the power to levy taxes. Property taxes are directly related to the value of the homes.

Notable exemptions to property taxes are: \$25,000 Homestead Exemption for a property with an assessed value up to \$50,000; Additional Homestead Exemption: Beginning at \$50,000 and continuing through an assessed value of \$75,000, the new additional benefit will increase with the increase in the property's value. A property with an assessed value of \$75,000 or more will receive the full \$50,000 exemption amount; Portability: Residential property owners with a qualified Homestead Exemption can transfer all or a significant portion of their "Save Our Homes" benefit to their new property. Portability allows you to transfer up to \$500,000 of your property's actual 3% assessment cap to your new property anywhere in Florida; Senior Citizen Exemption: Certain seniors who are 65 or older may be eligible for up to an additional \$50,000 exemption on their property's assessed value; \$5,000 Disabled Veterans Exemption with a service-connected disability of 10% or more; Combat-disabled Senior Veterans over the age of 65 with a qualified Homestead Exemption may be eligible for an ad valorem tax discount; \$500 Widow/Widower Exemption: A widow or widower who is a legal and permanent resident of Florida qualifies for this exemption; \$500 Disability Exemption for persons who are permanently disabled; and Total Exemption for civilian quadriplegics and honorably discharged veterans who are 100% disabled.

Discounts for property tax payments are allowed as follows: 4% in November, 3% in December, 2% in January, and 1% in February. Taxes and non-ad valorem assessments become delinquent April 1, at which time 3% interest and advertising costs are added.

The current millage rate is 3.7811 (FY 2009)

Property tax on a Community Land Trust of Palm Beach County (CLT) home is based on the purchase price by the buyer and does not include the net of any subsidies by CLT.

## Building Codes (Accessibility)

Federal Fair Housing Act: In 1988, Congress passed the Fair Housing Amendments Act of 1988 (the Act), which requires that most newly constructed multifamily dwellings occupied after March 13, 1991 be designed and constructed to include certain features of accessible design. In new multifamily housing, 100% of the units in a building with an elevator must be accessible. If a building with four or more units has no elevator and was ready for first occupancy after March 13, 1991, these standards apply to ground floor units.

### **Lending Policies and Practices**

Data provided under the Home Mortgage Disclosure Act for 2008 showed that in Palm Beach County, American Indian/Alaskan Natives had the lowest percentage of origination (25.5%) and the highest percentage of loan denials (45.1%) for conventional mortgage loans. Blacks followed with the second lowest percentage of origination (33.4%) along with the second highest percentage of loan denials (37.7%). Whites (White/Minority) had the highest percentage of loan origination (57.8%) and Others had the lowest percentage of loan denials (20.1%). The income category with the highest percentage of origination was 120%+ of MSA Median (53.6%) while the income category with the highest percentage of loan denials was <50% of MSA Median (37.6%).

### **Fair Housing Enforcement**

The Palm Beach County Fair Housing Ordinance states that it is to be the policy of the Board of County Commissioners in the exercise of its police power for the public safety, public health, and general welfare to assure, within constitutional limitations, equal opportunity to all persons to live in available housing facilities regardless of race, sex, color, religion, national origin, disability, familial status, sexual orientation, age, marital status, or gender identity or expression, and, to that end, to prohibit discrimination in housing by any person. The County's Ordinance has been deemed by HUD to be substantially equivalent to the Federal Ordinance.

### **Informational Programs**

The Office of Equal Opportunity, the Legal Aid Society of Palm Beach County and the Urban League of Palm Beach County provide one or more of the following informational programs and activities throughout the year: Anti-Predatory and Fair Lending education and support seminars, Presentations targeting school children, attorneys, realtors, builders, community association boards and property managers regarding what fair housing is and their rights and obligations as provided by fair housing laws, Foreclosure Prevention Clinics and counseling, housing counseling concerning affordable housing opportunities, Fair housing outreach programs, Fair Housing, counseling services to persons who lodge housing discrimination complaints, and a Disability Accessibility Awareness program geared to assist County government, countywide organizations and public facilities maintain compliance with the Americans with Disabilities Act.

### **Visitability in Housing**

Visitability concepts adds some accessibility features to single-family detached housing or townhomes where Fair House Act requirements *do not apply* and makes houses relatively easy to adapt in the future. They allow current residents to remain in their homes as they age, rather than being forced to move as more features become necessary to maintain independence.

Analysis of the actions which could be taken by the recipient to help remedy a discriminatory condition

Possible actions by the recipient where there is a determination of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by HUD under Title VI of the Civil Rights Act of 1964 or Section 504 of the Rehabilitation Act of 1973, or where the Secretary has issued a charge under the Fair Housing Act regarding assisted housing within a recipient's jurisdiction are:

The housing provider could be restricted from doing business with the recipient or within the recipient's jurisdiction.

Recipient could sue the housing provider for damages on behalf of other citizens whose fair housing rights have been violated

Changes to zoning and building codes to ensure diverse communities

**Assessment of Current Public and Private Fair Housing Programs and Activities in Palm Beach County**

The Office of Equal Opportunity and the Legal Aid Society of Palm Beach County are the primary agencies whose programs were examined to analyze the fair housing programs and activities currently being undertaken in the County.

Among the programs and activities provided throughout the year by either one or both of the agencies are Foreclosure Prevention Clinics, Anti-Predatory and Fair Lending education and support seminars, Housing counseling concerning affordable housing opportunities, Fair Housing workshops, Fair Housing outreach programs, providing enforcement or counseling services to persons who lodge housing discrimination complaints and Disability Accessibility Awareness program geared to assist County government, countywide organizations and public facilities maintain compliance with the Americans with Disabilities Act.

Between fiscal years 2004 to 2009, over 700 complaints were filed with both agencies. The prevailing basis for discrimination was disability with 292 complaints (39.4%) followed by race with 159 complaints (21.5%).

**FAIR HOUSING ISSUES IN PALM BEACH COUNTY**

**Issues Related to Disability and Other Bases for Discrimination**

Various fair housing issues related to disability were reported to the Legal Aid Society of Palm Beach County and the Office of Equal Opportunity, including failure to provide reasonable

accommodation for: persons with a disability, persons who may require the assistance of a service or emotional support animal; persons who may require the services of a 24 hour health aide or other person; or persons who may exhibit unusual behaviors and may actually be disabled with a mental illness. The lack of sufficient access for persons with wheelchairs, especially double wide wheelchairs, is reported in terms of housing for the person with the disability, as well as housing for persons not with a disability who wish to host a person with a disability. Other bases which reflect high incidences of fair housing discrimination include race/color; familial status and national origin. The most frequent occurrences of this discrimination were reported in rental, and sales of housing. American Indian/Alaskan Native applicants experienced the highest incidence of mortgage loan denials.

#### Recommendations Related to Disability and Other Bases for Discrimination

Ensure that all members of the Fair Housing Board, appointed by the Board of County Commissioners of Palm Beach County, receive fair housing training upon appointment to the Board and receive periodic refresher training in fair housing issues.

OEO, FHC, and the Legal Aid Society should be alert to the possibility of mental illness when receiving and investigating complaints of housing refusals based on behavior or personality that is "odd" or "difficult to deal with." When an impending refusal of housing can be linked to mental illness, agencies such as OEO, FHC and Legal Aid Society should treat the case as a claim of disability-based discrimination, and look for reasonable accommodations that could be requested.

Through the OEO, FHC and Legal Aid Society of Palm Beach County, continue to undertake extensive testing to identify instances of housing discrimination on all protected bases, to test for non-compliance with the accessibility building standards mandated under FHAA and other governing regulations; and to identify the education and outreach efforts needed to strengthen fair housing efforts.

Promote ongoing fair housing training for planners, building design and construction professionals.

When education and outreach needs are identified concerning fair housing issues, utilize the services of OEO, Fair Housing agencies and building industry professionals, as may be appropriate to educate others in Fair Housing requirements.

HCD should continue to provide funding under its CDBG program for Fair Housing activities. Individuals defending against housing discrimination often lack the financial resources to pursue their legal rights on their own, and some non-profit agencies have lost funding to provide legal assistance. HCD should also focus funding on foreclosure counseling and mitigation.

Concentrate fair housing education efforts, including attention to disability issues, on Boards of Directors of condominium associations, homeowners associations and apartment managers/owners, since they are most often in a position to approve or provide reasonable accommodations or modifications.

Solicit appropriate authority to require fair housing retraining as a condition for license renewal of all real estate professionals.

Solicit Boards of Realtors to promote and ultimately to require periodic fair housing training as a condition of continuing membership.

The OEO should endeavor to investigate allegations of fair housing discrimination within HUD's target period of 100 days after the OEO has received the allegation.

#### ISSUES RELATED TO ZONING, LAND USE AND OTHER PUBLIC POLICIES

County government supports several programs to make home buying affordable to low income purchasers, which includes a high percentage of persons of increased vulnerability to discrimination.

#### Recommendations Related to Zoning, Land Use and Other Public Policies

Code enforcement authorities should monitor the sources, frequency and types of code complaints received to protect the enforcement entity from manipulation into unintended harassment or discriminatory code enforcement.

Code enforcement authorities should ensure that all legally mandated access requirements are included in properties before certificates of occupancy are issued.

#### ISSUES RELATED TO MORTGAGE AND CREDIT

Issues reported in this category include: the higher rate of mortgage loan applications denied to minorities, especially American Indian/Alaskan Natives and Blacks, suspected manipulation of credit scoring practices to execute disguised discrimination and predatory lending practices.

### Recommendations Related to Mortgage and Credit

In conducting its Analysis of Impediments to Fair Housing, a jurisdiction is encouraged to identify not only those impediments within its jurisdiction, but to also identify impediments which are within the jurisdiction of other bodies. This list includes recommendations in both categories.

Federal and State governments should regularly review and revise protective legislation to keep pace with the changing tactics of predatory lenders.

OEO, Legal Aid Society and Fair Housing Center will endeavor to ensure compliance with fair housing access to credit and other facets of fair housing law.

There must be oversight of the credit scoring process by appropriate authority, since credit scoring has such a significant impact on access to credit.

Appropriate authority should bring non-bank lenders up to banking institutional standards.

Education for the responsible use of credit is essential, including credit utilization outside of the housing market, as poor credit history can predispose a potential homebuyer to abusive credit practices. First-time home buyer education programs should be continued and encouraged to grow. Experienced homebuyers/homeowners also need education to make them aware that the equity in their home can attract solicitations from predatory lenders. The Fair Housing Center of the Greater Palm Beaches, Urban League of Palm Beach County, and the Consumer Credit Counseling Service assist in various specialties within this area. HCD's use of CDBG funds to promote consumer education is very helpful to this effort.

Administrators of public funds should require developers who receive public funds for housing development to complete fair housing training and retraining, which includes a component on mortgage and credit as it relates to fair housing.

HCD should continue to provide funding under its CDBG program for fair housing activities, such as the education and outreach activities currently provided by Legal Aid Society of Palm Beach County under a CDBG Agreement with HCD and the Predatory Lending Education and Support Project Initiative now being undertaken by The Fair Housing Center of the Greater Palm Beaches with CDBG funding through Housing and Community Development. HCD should also focus funding on foreclosure counseling and mitigation.



## **APPENDIX IV: Displacement, Relocation, and Acquisition**

### **A. MINIMIZING DISPLACEMENT**

Palm Beach County, in compliance with 24 CFR 570.606 (CDBG regulations), and 92.353 (HOME regulations) will continue to take all reasonable steps to minimize the displacement of persons (families, individuals, businesses, nonprofit organizations, and farms) as a result of HOME, CDBG, Sec 108 assisted activities, or other Consolidated Plan activities where HUD requires compliance with this Plan.

Under the HOME program, to the extent feasible residential tenants must be provided a reasonable opportunity to lease and occupy a suitable, decent, safe, sanitary, and affordable dwelling unit in the building/complex upon completion of the HOME project.

### **B. TEMPORARY RELOCATION**

Under the Home Program the following policies cover residential tenants who will not be required to move permanently but who must relocate temporarily for the project. Such tenants must be provided:

1. Reimbursement for all reasonable out-of-pocket expenses incurred in connection with the temporary relocation, including the cost of moving to and from the temporarily occupied housing and any increase in monthly rent/utility costs.
2. Appropriate advisory services, including reasonable advance written notice of:
  - a. The date and approximate duration of the temporary relocation;
  - b. The location of the suitable, decent, safe, and sanitary dwelling to be made available for the temporary period;
  - c. The terms and conditions under which the tenant may lease and occupy a suitable, decent safe, sanitary dwelling in the building/complex upon completion of the project; and
  - d. The provisions of paragraph (b)(1) of this section.

### **C. TEMPORARY RELOCATION FOR DISPLACED PERSONS**

1. Relocation assistance for displaced persons at URA levels.

A displaced person shall be provided with relocation assistance at the levels described in, and in accordance with the requirements of 49 CFR part 24, which contains the government-wide regulations implementing the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (URA) (42 U.S.C. 4601-4655). For purposes of paragraph (1) of this section, the term "displaced person" means any person (family, individual, business, nonprofit organization, or farm) that moves from real property, or moves his or her personal property from real property, permanently and involuntarily, as a direct result of rehabilitation, demolition, or acquisition for an activity assisted under the Consolidated Plan. A permanent, involuntary move for an assisted activity includes a permanent move from real property that is made:

(A) After notice by the grantee (or the state recipient, if applicable) to move permanently from the property, if the move occurs after the initial official submission to HUD (or the State, as applicable) for grant, loan, or loan guarantee funds under this part that are later provided or granted.

(B) After notice by the property owner to move permanently from the property, if the move occurs after the date of the submission of a request for financial assistance by the property owner (or person in control of the site) that is later approved for the requested activity.

(C) Before the date described in 570.606 (b)(2)(i)(A) or (B) of this section, if either HUD or the grantee (or State, as applicable) determines that the displacement directly resulted from acquisition, rehabilitation, or demolition for the requested activity.

(D) After the "initiation of negotiations" if the person is the tenant-occupant of a dwelling unit and any one of the following three situations occurs:

(1) The tenant has not been provided with a reasonable opportunity to lease and occupy a suitable decent, safe, and sanitary dwelling in the same building/complex upon the completion of the project, including a monthly rent that does not exceed the greater of the tenant's monthly rent and estimated average utility costs before the initiation of negotiations or 30 percent of the household's average monthly gross income; or

(2) The tenant is required to relocate temporarily for the activity but the tenant is not offered payment for all reasonable out-of-pocket expenses incurred in connection with the temporary relocation, including the cost of moving to and from the temporary location and any increased housing costs, or other conditions of the temporary relocation are not reasonable; and the tenant does not return to the building/complex; or

(3) The tenant is required to move to another unit in the building/complex, but is not offered reimbursement for all reasonable out-of-pocket expenses incurred in connection with the move.

Notwithstanding the definition of displaced in this section, the term "displaced person-" does not include:

(A) A person who is evicted for cause based upon serious or repeated violations of material terms of the lease or occupancy agreement. To exclude a person on this basis, the grantee (or State or state recipient, as applicable) must determine that the eviction was not undertaken for the purpose of evading the obligation to provide relocation assistance under this section;

(B) A person who moves into the property after the date of the notice described in 570.606 (b)(2)(i)(A) or (B), but who received a written notice of the expected displacement before occupancy.

(C) A person who is not displaced as described in 49 CFR 24.2(g)(2).

(D) A person who the grantee (or State, as applicable) determines is not displaced as a direct result of the acquisition, rehabilitation, or demolition for an assisted activity. To exclude a person on this basis, HUD must concur in that determination.

(iii) A grantee (or State or state recipient, as applicable) may, at any time, request HUD to determine whether a person is a displaced person under this section.

A displaced person must be advised of his or her rights under the Fair Housing Act and, if the comparable replacement dwelling used to establish the amount of the replacement housing

payment to be provided to a minority person is located in an area of minority concentration, the minority person also must be given, if possible, referrals to comparable and suitable, decent, safe, and sanitary replacement dwellings not located in such areas.

### 3. Initiation of Negotiations.

For purposes of determining the type of replacement housing assistance to be provided under paragraph (c) of this section, if the displacement is the direct result of privately undertaken rehabilitation, demolition, or acquisition of real property, the term "initiation of negotiations" means the execution of the grant or loan agreement between the grantee (or State or state recipient, as applicable) and the person owning or controlling the real property.

## D. RESIDENTIAL ANTIDISPLACEMENT AND RELOCATION ASSISTANCE PLAN

Palm Beach County will comply with the requirements at 24 CFR Part 42, subpart C, which specifies further requirements established under Section 104(d) of the Housing and Community Development Act of 1974 (HCD Act), concerning residential antidisplacement and relocation. To this effect, Palm Beach County has prepared this Residential Antidisplacement and Relocation Assistance Plan (the Antidisplacement Plan).

The purpose of the Antidisplacement Plan is as follows:

- a. Describe the steps that Palm Beach County will take to minimize the displacement of families and individuals from their homes and neighborhoods as a result of HOME, CDBG or Sec 108 assisted activities.
- b. Provide for relocation assistance in accordance with 24 CFR 42.350, which allows a displaced person to choose to receive either assistance under the URA Act or assistance under Section 104(d) of the HCD Act of 1974.
- c. Provide for one-for-one replacement units to the extent required by 24 CFR 42.375.

### 1. STEPS TO MINIMIZE DISPLACEMENT OF FAMILIES AND INDIVIDUALS FROM THEIR HOMES

Consistent with the goals and objectives of activities assisted under the Act, Palm Beach County will take the following steps to minimize the displacement of persons from their homes and neighborhoods:

- Proposed projects will be carefully reviewed and analyzed to explore other project alternatives which may prevent the displacement of families and individuals.
- Applicants to the CDBG and Sec 108 Programs are advised, at the time of application, of the URA requirements. The application packet contains language to that effect. Prior to

award of any contract, and should proposed projects cause displacement of residents and/or business, applicants are required to provide a Relocation Plan meeting all the requirements of 24 CFR 570.606, as amended. The Plan must be certified by a consultant certified by HUD or an agency of HUD meeting all legal requirements, and must provide evidence of sufficient funding to cover all related expenses.

- Under HCD's Housing Programs, for the purpose of implementing HOME-assisted activities and to minimize displacement of persons as a result of such activities, the following applies:
  - First-time Homebuyer Program - It is the policy of this program that housing selected for purchase by applicants must meet the following criteria:
    - ▶ Vacant
    - ▶ Occupied by the applicant as a tenant; or
    - ▶ Occupied by the owner as the seller of the property

In order to ensure compliance, a property profile form must be completed and submitted for review.

- Rental Housing - When the activity under this Program is acquisition with rehabilitation or rehabilitation, it is the policy that existing tenants' information, along with a relocation plan ( if applicable) is submitted for review. The proposed projects are carefully reviewed and analyzed to explore other project alternatives which may prevent the displacement of persons.

## 2. RELOCATION ASSISTANCE FOR DISPLACED PERSONS PER 24 CFR 42.350

Should displacement be unavoidable, Palm Beach County Housing and Community will communicate in writing to the displaced person(s) of their option to receive either assistance under the URA and implementing regulations or assistance under Section 104(d) of the HCD Act of 1974.

Displaced persons choosing assistance under Section 104(d) of the HCD Act of 1974, will be covered by the County's Antidisplacement Plan, and will receive services as described below. Communication will be written as well as oral, and personal meetings will be conducted as needed.

- a) *Advisory Services*: These services will be provided at the levels described in the URA. Each displaced person will be advised of his or her right under the Fair Housing Act.
- b) *Moving Expenses*: Payment for moving expenses will be provided at the levels required by the URA.
- c) *Security Deposits and Credit Checks*: The reasonable and necessary cost of any security deposit required to rent the replacement dwelling unit, and for credit

checks required to rent or purchase the replacement dwelling unit, will be provided.

d) *Interim Living Costs*: Palm Beach County will reimburse a person for actual reasonable out-of-pocket costs incurred in connection with a displacement, including moving expenses and increased housing costs, if:

- 1) The person must relocate temporarily because continued occupancy of the dwelling unit constitutes a substantial danger to the health or safety of the person or the public; or
- 2) The person is displaced from a “lower-income dwelling unit”, none of the comparable replacement dwelling units to which the person has been referred qualifies as a lower-income dwelling unit, and a suitable lower-income dwelling unit is scheduled to become available in accordance with Section C of this Plan concerning one-for-one replacement of lower-income dwelling units.

e) *Replacement Housing Assistance*: Persons are eligible to receive one of the following two forms of replacement housing assistance:

- 1) Each person must be offered rental assistance equal to 60 times the amount necessary to reduce the monthly rent and estimated average monthly cost of utilities for a replacement dwelling (comparable replacement dwelling or decent, safe, and sanitary replacement dwelling to which the person relocates, whichever costs less) to the “Total Tenant Payment”. All or portion of this assistance may be offered through a certificate or voucher for rental assistance (if available) provided under Section 8. If a Section 8 certificate or voucher is provided to a person, the County must provide referrals to comparable replacement dwelling units where the owner is willing to participate in the Section 8 Tenant-Based Assistance Existing Housing Program. When provided, cash assistance will generally be in installments.
- 2) If the person purchases an interest in a housing cooperative or mutual housing association and occupies a decent, safe, and sanitary dwelling in the cooperative or association, the person may elect to receive a payment equal to the capitalized value of 60 times the amount that is obtained by subtracting the “Total Tenant Payment”, from the monthly rent and estimated average monthly cost of utilities at a comparable replacement dwelling unit. To compute the capitalized value, the installments shall be discounted at the rate of interest paid on passbook saving deposits by a federally insured financial institution conducting business within the County’s jurisdiction. To the extent necessary to minimize hardship to the household, the County, shall subject to appropriate safeguards, issue payment in advance of the purchase of the interest in the housing cooperative or mutual housing association.

3. ONE-FOR-ONE REPLACEMENT OF LOWER INCOME DWELLING UNITS  
PER 24 CFR 42.375

- a) *Units That Must Be Replaced*: All occupied and vacant occupiable lower-income dwelling units that are demolished or converted to a use other than as lower-income dwelling units in connection with an assisted activity will be replaced with comparable lower-income dwelling units.
- b) *Acceptable Replacement Units*: Replacement lower-income dwelling units will be provided by the County or a private developer and will meet the following requirements:
  - 1) The units will be located within the County's jurisdiction. To the extent feasible and consistent with other statutory priorities, the units shall be located within the same neighborhood as the units replaced.
  - 2) The units will be sufficient in number and size to house no fewer than the number of occupants who could have been housed in the units that are demolished or converted. The number of occupants who could have been housed in units shall be determined in accordance with applicable local housing occupancy codes. The county may not replace those units with smaller units, unless the recipient has provided the information required under paragraph (3)(g) of this section.
  - 3) The units must be provided in standard condition. Replacement lower-income dwelling units may include units that have been raised to standard from substandard conditions if:
    - i. No persons was displaced form the unit
    - ii. The unit was vacant for at least 3 months before execution of the agreement between the recipient and the property owner.
  - 4) The units must initially be made available for occupancy at any time during the period beginning 1 year before the recipient makes public the information required under paragraph (d) of this section and ending 3 years after the commencement of the demolition or rehabilitation related to the conversion.
  - 5) The units must be designed to remain lower income dwelling units for at least 10 years from the date of initial occupancy. Replacement lower-income dwelling units may include, but are not limited to, public housing or existing housing receiving Section 8 project-based assistance.
- c) *Preliminary Information to be Made Public*: Before the County enters into a contract committing it to provide funds under programs covered by this subpart for any activity that will directly result in the demolition of lower-income dwelling units or the conversion of lower-income dwelling units to another use, the County will make public, and submit in writing to the HUD field office the following information:
  - 1) A description of the proposed assisted activity;
  - 2) The location on a map and number of dwelling units by size (number of bedrooms) that will be demolished or converted to a use other than for lower-income dwelling units as a direct result of the assisted activity;
  - 3) A time schedule for the commencement and completion of the demolition or conversion;
  - 4) The location on a map and the number of dwelling units by size (number of bedrooms) that will be provided as replacement dwelling units. If such data are not available at the time of the general submission, the submission shall identify the general location on an area map and the approximate number of dwelling units by size, and information identifying the specific location and number of dwelling

units by size shall be submitted and disclosed to the public as soon as it is available;

- 5) The source of funding and a time schedule for the provision of replacement dwelling units;
  - 6) The basis for concluding that each replacement dwelling unit will remain a lower-income dwelling unit for at least 10 years from the date of initial occupancy; and
  - 7) Information demonstrating that any proposed replacement of dwelling unit with smaller dwelling units (e.g. a 2-bedroom unit with two 1-bedroom units) is consistent with the needs assessment contained in its HUD-approved consolidated plan.
- d) *Replacement Not Required:*
- 1) In accordance with 42 U.S.C. 5304(d)(3), the one-for-one- replacement requirement of this section does not apply to the extent the HUD field office determines based upon objective data, that there is an adequate supply of vacant lower-income dwelling units in standard condition available on a nondiscriminatory basis within the area.
  - 2) The County must submit directly to the HUD field office the request for determination that the one-for-one replacement requirement does not apply. Simultaneously with the submission of the request, the recipient must make the submission public and inform interested persons that they have 30 days from the date of submission to provide to HUD additional information supporting or opposing the request.

#### E. OPTIONAL RELOCATION ASSISTANCE

Relocation assistance applies to federally funded projects and activities.

#### F. APPEALS

A person who disagrees with the recipient's determination concerning whether the person qualifies as a "displaced person," or with the amount of relocation assistance for which the person is eligible, may file a written appeal of the determination with the County. A person who is dissatisfied with the recipient's determination on his or her appeal may submit a written request for review of that determination to the HUD field office in Miami. If the full relief is not granted, the County shall advise the person of his or her right to seek judicial review.

**APPENDIX V: Tabulation of Non Housing Community Development Needs Survey**

	<b>Number of facilities needed/Number of persons not served in FY 2008-09 due to lack of capacity</b>	<b>Estimated Total Cost for period FY 2010-2015</b>	<b>Amount of Funds Identified for period FY 2010-2015</b>	<b>Number of Persons to Benefit/Projected Unduplicated Persons to be served annually</b>
<b>OTHER NON-HOUSING COMMUNITY DEVELOPMENT NEEDS</b>				
<b>Acquisition of real property</b>				
PBC Health Department	1	\$12,000,000	\$0	0
Seagull Industries	1	\$750,000	\$100,000	75
Town of Mangonia Park	2	\$300,000	\$0	2,300
City of Greenacres	1	\$60,000	\$0	3,495
City of Riviera Beach	1	\$275,000	\$0	500
Town of Lake Park	39	\$9,000,000	\$0	0
<b>Total Acquisition of real property</b>	<b>45</b>	<b>\$22,385,000</b>	<b>\$100,000</b>	<b>6,370</b>
<b>Disposition</b>				
<b>Clearance and Demolition</b>				
PBCHA	66	\$130,000	\$45,000	168
Pahokee Housing Authority	4	\$50,000	\$50,000	1,250
Town of Mangonia Park	3	\$75,000	\$0	0
City of Greenacres	1	\$6,000	\$0	3,495
City of Riviera Beach	10	\$100,000	\$0	0
Town of Jupiter	1	\$150,000	\$0	50,000
Town of Lake Park	37	\$2,000,000	\$0	0
<b>Total Clearance and Demolition</b>	<b>122</b>	<b>\$2,511,000</b>	<b>\$95,000</b>	<b>54,913</b>
<b>Clearance of Contaminated Sites</b>				

<b>Code Enforcement</b>				
PBC Health Department	8,000	\$5,125,000	\$0	112,000
<b>Total Code Enforcement</b>	<b>8,000</b>	<b>\$5,125,000</b>	<b>\$0</b>	<b>112,000</b>
<b>TOTAL OTHER HOUSING C.D. NEEDS</b>	<b>8,167</b>	<b>\$30,021,000</b>	<b>\$195,000</b>	<b>173,283</b>

	Number of facilities needed/Number of persons not served in FY 2008-09 due to lack of capacity	Estimated Total Cost for period FY 2010-2015	Amount of Funds Identified for period FY 2010-2015	Number of Persons to Benefit/Projected Unduplicated Persons to be served annually
<b>PUBLIC FACILITIES</b>				
<b>ADA Related Improvements</b>				
Pahokee Housing Authority	3	\$30,000	\$30,000	165
City of Belle Glade	2	\$135,000	\$0	13,000
Town of Mangonia Park	2	\$50,000	\$0	2,300
<b>Total ADA Related Improvements</b>	<b>7</b>	<b>\$215,000</b>	<b>\$30,000</b>	<b>15,465</b>
<b>Senior Centers</b>				
PBCHA	2	\$18,750	\$18,750	155
PBC Facilities Development & Operations	1	\$3,200,000	\$0	788
<b>Total Senior Centers</b>	<b>3</b>	<b>\$3,218,750</b>	<b>\$18,750</b>	<b>943</b>
<b>Handicapped Centers</b>				
Coalition for Independent Living Options, Inc.	5	\$15,000,000	\$0	1,000
<b>Total Handicapped Centers</b>	<b>5</b>	<b>\$15,000,000</b>	<b>\$0</b>	<b>1,000</b>
<b>Homeless Facilities</b>				
PBC Community Services/FDO	2	\$9,000,000	\$0	1,160
Adopt-A-Family	24	\$0	\$0	1,300
Housing Partnership, Inc.	1	\$500,000	\$0	25

	<b>Number of facilities needed/Number of persons not served in FY 2008-09 due to lack of capacity</b>	<b>Estimated Total Cost for period FY 2010-2015</b>	<b>Amount of Funds Identified for period FY 2010-2015</b>	<b>Number of Persons to Benefit/Projected Unduplicated Persons to be served annually</b>
The Lord's Place, Inc.	2	\$1,520,000	\$0	245
Faith Hope Love Charity, Inc.	6	\$1,500,000	\$700,000	840
Children's Case Management Organization, Inc.	25	\$0	\$0	1,350
<b>Total Homeless Facilities</b>	<b>60</b>	<b>\$12,520,000</b>	<b>\$700,000</b>	<b>4,920</b>
<b>Youth Centers</b>				
PBCHA	4	\$917,920	\$624,000	702
Salvation Army of PBC	1	\$200,000	\$0	200
City of Belle Glade	1	\$300,000	\$0	20,000
City of Riviera Beach	1	\$400,000	\$100,000	1,000
<b>Total Youth Centers</b>	<b>7</b>	<b>\$1,817,920</b>	<b>\$724,000</b>	<b>21,902</b>
<b>Neighborhood Facilities</b>				
PBCHA	4	\$40,000	\$0	1,075
Pahokee Housing Authority	2	\$300,000	\$150,000	1,250
PBC Parks and Recreation Dept	2	\$600,000	\$300,000	6,000
Adopt-A-Family	2	\$0	\$0	22,000
Children's Case Management Organization, Inc.	2	\$0	\$0	20,000
Town of Mangonia Park	1	\$87,000	\$87,000	2,300
Town of Lake Park	30	\$3,500,000	\$0	0
<b>Total Neighborhood Facilities</b>	<b>43</b>	<b>\$4,527,000</b>	<b>\$537,000</b>	<b>52,625</b>
<b>Child Care Centers</b>				
PBC Head Start & Children Services	28	\$0	\$0	1,200
Adopt-A-Family	1	\$0	\$0	375
Salvation Army of PBC	1	\$200,000	\$0	300
Children's Case Management Organization,	2	\$0	\$0	700

	<b>Number of facilities needed/Number of persons not served in FY 2008-09 due to lack of capacity</b>	<b>Estimated Total Cost for period FY 2010-2015</b>	<b>Amount of Funds Identified for period FY 2010-2015</b>	<b>Number of Persons to Benefit/Projected Unduplicated Persons to be served annually</b>
Inc.				
City of Greenacres	1	\$223,000	\$0	175
<b>Total Child Care Centers</b>	<b>33</b>	<b>\$423,000</b>	<b>\$0</b>	<b>2,750</b>
<b>Health Facilities</b>				
Sickle Cell Foundation of PBC & Treasure Coast	1	\$625,000	\$0	200
<b>Total Health Facilities</b>	<b>1</b>	<b>\$625,000</b>	<b>\$0</b>	<b>200</b>
<b>Mental Health Facilities</b>				
PBC Health Department	1	\$12,000,000	\$0	0
<b>Total Mental Health Facilities</b>	<b>1</b>	<b>\$12,000,000</b>	<b>\$0</b>	<b>0</b>
<b>Parks and/or Recreation Facilities</b>				
PBCHA	5	\$62,000	\$0	1,180
Town of Hypoluxo	1	\$26,000	\$0	2,500
Town of Mangonia Park	1	\$65,000	\$0	2,300
City of Greenacres	1	\$35,000	\$0	32,370
City of Palm Beach Gardens	1	\$1,400,000	\$400,000	0
Village of Palm Springs	1	\$325,000	\$0	15,000
Town of Lake Park	4	\$2,500,000	\$0	0
<b>Total Parks and/or Recreation Facilities</b>	<b>14</b>	<b>\$4,413,000</b>	<b>\$400,000</b>	<b>53,350</b>
<b>Parking Facilities</b>				
PBCHA	5	\$70,000	\$0	1,180
Town of Mangonia Park	1	\$25,000	\$0	2,300
<b>Total Parking Facilities</b>	<b>6</b>	<b>\$95,000</b>	<b>\$0</b>	<b>3,480</b>
<b>Tree Planting</b>				

	<b>Number of facilities needed/Number of persons not served in FY 2008-09 due to lack of capacity</b>	<b>Estimated Total Cost for period FY 2010-2015</b>	<b>Amount of Funds Identified for period FY 2010-2015</b>	<b>Number of Persons to Benefit/Projected Unduplicated Persons to be served annually</b>
PBCHA	5	\$50,000	\$0	1,180
Pahokee Housing Authority	3	\$45,000	\$20,000	1,250
Town of Hypoluxo	1	\$24,000	\$0	2,500
Town of Mangonia Park	2	\$215,000	\$0	2,300
Town of Lake Park	500	\$250,000	\$0	0
<b><i>Total Tree Planting</i></b>	<b><i>511</i></b>	<b><i>\$584,000</i></b>	<b><i>\$20,000</i></b>	<b><i>7,230</i></b>
<b>Fire Stations/Equipment</b>				
<b>Abused/Neglected Children Facilities</b>				
Place of Hope	1	\$750,000	\$0	0
The Haven, Inc.	3	\$6,000,000	\$0	180
<b><i>Total Abused/Neglected Children Facilities</i></b>	<b><i>4</i></b>	<b><i>\$6,750,000</i></b>	<b><i>\$0</i></b>	<b><i>180</i></b>
<b>Asbestos Removal</b>				
Town of Lake Park	1	\$0	\$0	0
<b><i>Total Asbestos Removal</i></b>	<b><i>1</i></b>	<b><i>\$0</i></b>	<b><i>\$0</i></b>	<b><i>0</i></b>
<b>Non-Residential Historic Preservation</b>				
City of Greenacres	1	\$500,000	\$0	32,370
<b><i>Total Non-Residential Historic Preservation</i></b>	<b><i>1</i></b>	<b><i>\$500,000</i></b>	<b><i>\$0</i></b>	<b><i>32,370</i></b>
<b>Other Public Facility Needs</b>				
Palm Beach County Library System	1	\$38,000,000	\$0	875,000
PBC Parks and Recreation Dept	7	\$1,100,000	\$575,000	49,000
Adopt-A-Family	4	\$0	\$0	0
City of Belle Glade	3	\$821,235	\$0	16,450
Town of Hypoluxo	1	\$25,000	\$0	0
Town of Mangonia Park	8	\$284,000	\$0	2,300

	Number of facilities needed/Number of persons not served in FY 2008-09 due to lack of capacity	Estimated Total Cost for period FY 2010-2015	Amount of Funds Identified for period FY 2010-2015	Number of Persons to Benefit/Projected Unduplicated Persons to be served annually
Town of Lake Park	4	\$9,854,000	\$0	9,000
<b>Total Other Public Facility Needs</b>	<b>28</b>	<b>\$50,084,235</b>	<b>\$575,000</b>	<b>951,750</b>
<b>TOTAL PUBLIC FACILITIES</b>	<b>725</b>	<b>\$112,772,905</b>	<b>\$3,004,750</b>	<b>1,148,165</b>

	Number of facilities needed/Number of persons not served in FY 2008-09 due to lack of capacity	Estimated Total Cost for period FY 2010-2015	Amount of Funds Identified for period FY 2010-2015	Number of Persons to Benefit/Projected Unduplicated Persons to be served annually
<b>INFRASTRUCTURE</b>				
<b>Water/Sewer Improvements</b>				
PBCCHA	10	\$60,000	\$0	0
Belle Glade Housing Authority	1	\$200,000	\$200,000	1,500
PBC Engineering Services	1	\$230,000	\$0	100
Glades Utility Authority	6	\$16,500,000	\$0	25,394
Community Land Trust of PBC, Inc.	1	\$250,000	\$0	190
Town of Hypoluxo	1	\$130,000	\$0	2,100
Town of Mangonia Park	3	\$3,717,010	\$0	2,300
City of Greenacres	1	\$1,437,076	\$0	3,495
Village of Palm Springs	1	\$15,838,575	\$0	41,127
<b>Total Water/Sewer Improvements</b>	<b>25</b>	<b>\$38,362,661</b>	<b>\$200,000</b>	<b>76,206</b>
<b>Street Improvements</b>				
PBC Engineering Services	2	\$600,000	\$0	93
City of Belle Glade	1	\$2,833,333	\$0	18,500
Town of Mangonia Park	1	\$600,000	\$0	2,300
City of Palm Beach Gardens	1	\$2,500,000	\$500,000	0

	<b>Number of facilities needed/Number of persons not served in FY 2008-09 due to lack of capacity</b>	<b>Estimated Total Cost for period FY 2010-2015</b>	<b>Amount of Funds Identified for period FY 2010-2015</b>	<b>Number of Persons to Benefit/Projected Unduplicated Persons to be served annually</b>
Village of Palm Springs	1	\$100,000	\$0	0
Town of Jupiter Inlet Colony	1	\$66,000	\$66,000	370
Town of Lake Park	1	\$1,060,000	\$0	1,000
<b><i>Total Street Improvements</i></b>	<b>8</b>	<b>\$7,759,333</b>	<b>\$566,000</b>	<b>22,263</b>
<b>Sidewalks</b>				
PBC Engineering Services	1	\$1,500,000	\$0	2,100
City of Belle Glade	1	\$2,833,333	\$0	18,500*
Town of Mangonia Park	1	\$500,000	\$0	2,300
City of Greenacres	1	\$183,000	\$0	596
Village of Palm Springs	3	\$230,000	\$230,000	236
Town of Jupiter	1	\$100,000	\$100,000	50,000
<b><i>Total Sidewalks</i></b>	<b>8</b>	<b>\$5,346,333</b>	<b>\$330,000</b>	<b>55,232</b>
<b>Solid Waste Disposal Improvements</b>				
<b>Flood Drainage Improvements</b>				
PBC Engineering Services	1	\$620,000	\$210,000	187
City of Belle Glade	1	\$2,833,333	\$0	18,500*
Town of Mangonia Park	1	\$1,500,000	\$500,000	2,300
City of Greenacres	1	\$240,000	\$0	1,764
Village of Palm Springs	1	\$440,000	\$0	945
Town of Jupiter Inlet Colony	1	\$66,000	\$66,000	370
Town of Lake Park	1	\$3,300,000	\$1,980,000	9,000
<b><i>Total Flood Drainage Improvements</i></b>	<b>7</b>	<b>\$8,999,333</b>	<b>\$2,756,000</b>	<b>14,566</b>
<b>Other Infrastructure</b>				
PBC Engineering Services	2	\$1,893,606	\$0	128
Town of Mangonia Park	4	\$1,208,975	\$0	2,300

	Number of facilities needed/Number of persons not served in FY 2008-09 due to lack of capacity	Estimated Total Cost for period FY 2010-2015	Amount of Funds Identified for period FY 2010-2015	Number of Persons to Benefit/Projected Unduplicated Persons to be served annually
City of Greenacres	2	\$121,450	\$0	4,091
<b>Total Other Infrastructure</b>	<b>8</b>	<b>\$3,224,031</b>	<b>\$0</b>	<b>6,519</b>
<b>TOTAL INFRASTRUCTURE</b>	<b>56</b>	<b>\$63,691,691</b>	<b>\$3,852,000</b>	<b>174,786</b>

	Number of facilities needed/Number of persons not served in FY 2008-09 due to lack of capacity	Estimated Total Cost for period FY 2010-2015	Amount of Funds Identified for period FY 2010-2015	Number of Persons to Benefit/Projected Unduplicated Persons to be served annually
<b>PUBLIC SERVICES</b>				
<b>Senior Services</b>				
PBCHA	115	\$0	\$0	155
Town of Mangonia Park	30	\$125,000	\$0	30
Town of Jupiter	0	\$5,000	\$0	50
Town of Lake Park	200	\$300,000	\$75,000	400
<b>Total Senior Services</b>	<b>345</b>	<b>\$430,000</b>	<b>\$75,000</b>	<b>635</b>
<b>Handicapped Services</b>				
PBCHA	114	\$0	\$0	114
Seagull Industries	0	\$15,000,000	\$14,000,000	125
Coalition for Independent Living Options, Inc.	300	\$2,000,000	\$1,300,000	2,000
Town of Jupiter	0	\$1,000	\$0	10
<b>Total Handicapped Services</b>	<b>414</b>	<b>\$17,001,000</b>	<b>\$15,300,000</b>	<b>2,249</b>
<b>Legal Services</b>				
Legal Aid Society of Palm Beach County	5,000	\$0	\$0	10,000

	<b>Number of facilities needed/Number of persons not served in FY 2008-09 due to lack of capacity</b>	<b>Estimated Total Cost for period FY 2010-2015</b>	<b>Amount of Funds Identified for period FY 2010-2015</b>	<b>Number of Persons to Benefit/Projected Unduplicated Persons to be served annually</b>
Town of Jupiter	0	\$2,500	\$0	25
<b><i>Total Legal Services</i></b>	<b><i>5,000</i></b>	<b><i>\$2,500</i></b>	<b><i>\$0</i></b>	<b><i>10,025</i></b>
<b>Youth Services</b>				
PBCHA	702	\$0	\$0	702
Pahokee Housing Authority	150	\$425,000	\$185,000	200
Place of Hope	0	\$13,933,000	\$0	818
Town of Mangonia Park	30	\$265,000	\$0	30
City of Riviera Beach	3,000	\$550,000	\$100,000	2,000
Town of Jupiter	0	\$7,500	\$0	50
Town of Lake Park	250	\$750,000	\$75,000	300
<b><i>Total Youth Services</i></b>	<b><i>4,132</i></b>	<b><i>\$15,930,500</i></b>	<b><i>\$360,000</i></b>	<b><i>4,100</i></b>
<b>Child Care Services</b>				
PBC Head Start & Children Services	1,236	\$32,040,680	\$28,621,602	2,296
Adopt-A-Family	78	\$3,705,000	\$777,000	475
Redlands Christian Migrant Association, Inc.	54	\$1,805,292	\$1,805,292	244
Place of Hope	0	\$13,933,000	\$0	100
The Haven, Inc.	100	\$12,500,000	\$10,000,000	250
<b><i>Total Child Care Services</i></b>	<b><i>1,468</i></b>	<b><i>\$63,983,972</i></b>	<b><i>\$41,203,894</i></b>	<b><i>3,365</i></b>
<b>Transpiration Services</b>				
PBCHA	155	\$0	\$0	155
Housing Partnership, Inc.	25	\$7,200	\$7,200	150
Seagull Industries	0	\$1,000,000	\$900,000	100
<b><i>Total Transportation Services</i></b>	<b><i>180</i></b>	<b><i>\$1,007,200</i></b>	<b><i>\$907,200</i></b>	<b><i>405</i></b>

	<b>Number of facilities needed/Number of persons not served in FY 2008-09 due to lack of capacity</b>	<b>Estimated Total Cost for period FY 2010-2015</b>	<b>Amount of Funds Identified for period FY 2010-2015</b>	<b>Number of Persons to Benefit/Projected Unduplicated Persons to be served annually</b>
<b>Substance Abuse Services</b>				
Housing Partnership, Inc.	0	\$10,090,000	\$10,090,000	150
<b>Total Substance Abuse Services</b>	<b>0</b>	<b>\$10,090,000</b>	<b>\$10,090,000</b>	<b>150</b>
<b>Employment/Training Services</b>				
PBCHA	106	\$486,475	\$362,685	106
The Lord's Place, Inc.	120	\$1,131,000	\$125,000	1,800
Salvation Army of PBC	180	\$288,000	\$0	120
Town of Mangonia Park	30	\$50,000	\$0	30
City of Riviera Beach	2,000	\$450,000	\$100,000	1,000
Town of Jupiter	0	\$3,750	\$0	75
<b>Total Employment/Training Services</b>	<b>2,436</b>	<b>\$2,409,225</b>	<b>\$587,685</b>	<b>3,131</b>
<b>Health Services</b>				
PBC Health Department	46,684	\$190,593,053	\$233,816,768	291,390
Sickle Cell Foundation of PBC & Treasure Coast	600	\$1,250,000	\$0	600
Healthy Mothers/Healthy Babies Coalition of PBC	0	\$1,455,996	\$231,996	7,200
<b>Total Health Services</b>	<b>47,284</b>	<b>\$193,299,049</b>	<b>\$234,048,764</b>	<b>299,190</b>
<b>Lead Hazard Screening</b>				
PBC Health Department	2,070	\$175,000	\$0	2,200
<b>Total Lead Hazard Screening</b>	<b>2,070</b>	<b>\$175,000</b>	<b>\$0</b>	<b>2,200</b>
<b>Crime Awareness</b>				
PBCHA	1,316	\$0	\$0	1,316
<b>Total Crime Awareness</b>	<b>1,316</b>	<b>\$0</b>	<b>\$0</b>	

	<b>Number of facilities needed/Number of persons not served in FY 2008-09 due to lack of capacity</b>	<b>Estimated Total Cost for period FY 2010-2015</b>	<b>Amount of Funds Identified for period FY 2010-2015</b>	<b>Number of Persons to Benefit/Projected Unduplicated Persons to be served annually</b>
				<i>1,316</i>
<b>Fair Housing Activities</b>				
PBC Office of Equal Opportunity	0	\$850,000	\$500,000	750
Legal Aid Society of Palm Beach County	3,000	\$0	\$0	5,000
Town of Mangonia Park	25	\$100,000	\$0	25
<b>Total Fair Housing Activities</b>	<b>3,025</b>	<b>\$950,000</b>	<b>\$500,000</b>	<b>5,775</b>
<b>Housing Related Counseling</b>				
Pahokee Housing Authority	0	\$52,000	\$52,000	116
Adopt-A-Family	0	\$81,250	\$0	130
Housing Partnership, Inc.	50	\$100,000	\$70,000	159
Consumer Credit Counseling Service	0	\$5,121,523	\$771,939	2,572
Urban League of PBC, Inc.	2,400	\$1,365,000	\$1,395,000	15,600
Community Land Trust of PBC, Inc.	0	\$600,000	\$300,000	120
Legal Aid Society of Palm Beach County	0	\$0	\$0	25,000
Town of Jupiter	0	\$7,500	\$0	75
<b>Total Housing Related Counseling</b>	<b>2,450</b>	<b>\$7,327,273</b>	<b>\$2,588,939</b>	<b>43,772</b>
<b>Homeless Activities</b>				
PBCHA	74	\$4,466,640	\$4,466,640	
PBC Health Department	0	\$0	\$0	3,000
Adopt-A-Family	268	\$3,490,000	\$1,200,000	1,030
Housing Partnership, Inc.	5	\$25,000	\$20,000	20
Farmworker Coordinating Council of PBC	0	\$1,300,000	\$0	2,000
Seagull Industries	0	\$500,000	\$100,000	12
Faith Hope Love Charity, Inc.	60	\$4,500,000	\$340,000	168

	Number of facilities needed/Number of persons not served in FY 2008-09 due to lack of capacity	Estimated Total Cost for period FY 2010-2015	Amount of Funds Identified for period FY 2010-2015	Number of Persons to Benefit/Projected Unduplicated Persons to be served annually
Salvation Army of PBC	90	\$7,500,000	\$6,000,000	200
Children's Case Management Organization, Inc.	0	\$440,440	\$0	130
Place of Hope	0	\$1,121,000	\$0	15
Aid to Victims of Domestic Abuse, Inc. (AVDA)	14	\$5,932,866	\$2,534,115	295
<b>Total Homeless Activities</b>	<b>511</b>	<b>\$29,275,946</b>	<b>\$14,660,755</b>	<b>6,870</b>
<b>Other Services</b>				
Adopt-A-Family	752	\$216,000	\$0	1,800
Housing Partnership, Inc.	400	\$275,000	\$228,000	200
Farmworker Coordinating Council of PBC	0	\$600,000	\$120,000	1,800
Sickle Cell Foundation of PBC & Treasure Coast	150	\$475,000	\$75,000	650
Seagull Industries	0	\$2,000,000	\$1,700,000	75
Children's Case Management Organization, Inc.	0	\$1,080,000	\$0	900
<b>Total Other Services</b>	<b>1,302</b>	<b>\$4,646,000</b>	<b>\$2,123,000</b>	<b>5,425</b>
<b>TOTAL PUBLIC SERVICES</b>	<b>71,933</b>	<b>\$346,527,665</b>	<b>\$322,445,237</b>	<b>388,608</b>

	Number of facilities needed/Number of persons not served in FY 2008-09 due to lack of capacity	Estimated Total Cost for period FY 2010-2015	Amount of Funds Identified for period FY 2010-2015	Number of Persons to Benefit/Projected Unduplicated Persons to be served annually
<b>ECONOMIC DEVELOPMENT</b>				
<b>C/I Land Acquisition/Disposition</b>				
Town of Mangonia Park	2	\$500,000	\$0	2,300*

City of Greenacres	16	\$1,250,430	\$0	32,370
<b>Total C/I Land Acquisition/Disposition</b>	<b>18</b>	<b>\$1,750,430</b>	<b>\$0</b>	<b>32,370</b>
<b>C/I Infrastructure Development</b>				
Town of Hypoluxo	1	\$360,000	\$0	0
Town of Mangonia Park	1	\$429,000	\$0	2,300*
City of Greenacres	1	\$1,437,076	\$0	3,495
PBC EDO	3	\$6,800,000	\$1,870,000	36,342
<b>Total C/I Infrastructure Development</b>	<b>6</b>	<b>\$9,026,076</b>	<b>\$1,870,000</b>	<b>3,495</b>
<b>C/I Building Acq/Const/Rehab</b>				
PBC EDO	1	\$2,100,000	\$1,400,000	16,739
<b>Total C/I Building Acq/Const/Rehab</b>	<b>1</b>	<b>\$2,100,000</b>	<b>\$1,400,000</b>	<b>16,739</b>
<b>Other C/I</b>				
PBC EDO	6	\$2,160,000	\$600,000	104,699
Town of Mangonia Park	2	\$90,000	\$0	0
<b>Total Other C/I</b>	<b>8</b>	<b>\$2,250,000</b>	<b>\$600,000</b>	<b>104,699</b>
<b>ED Assistance to For-Profit</b>				
Town of Mangonia Park	10	\$100,000	\$0	0
<b>Total ED Assistance to For-Profit</b>	<b>10</b>	<b>\$100,000</b>	<b>\$0</b>	<b>0</b>
<b>ED Technical Assistance</b>				
Economic Development Corp. of South Florida	75	\$550,000	\$396,000	42
Town of Mangonia Park	10	\$50,000	\$0	0
<b>Total ED Technical Assistance</b>	<b>85</b>	<b>\$600,000</b>	<b>\$396,000</b>	<b>42</b>
<b>Micro-enterprise Assistance</b>				

Center for Technology, Enterprise & Development	525	\$112,875	\$50,000	525
Town of Mangonia Park	5	\$40,000	\$0	0
Town of Lake Park	50	\$2,500,000	\$0	250
<b>Total Micro-Enterprise Assistance</b>	<b>580</b>	<b>\$2,652,875</b>	<b>\$50,000</b>	<b>775</b>
<b>Other</b>				
Center for Technology, Enterprise & Development	2,110	\$453,650	\$200,000	2,110
City of Riviera Beach	1	\$597,000	\$297,000	10
<b>Total Other Economic Development</b>	<b>2,111</b>	<b>\$1,050,650</b>	<b>\$497,000</b>	<b>2,120</b>
<b>TOTAL ECONOMIC DEVELOPMENT</b>	<b>2,818</b>	<b>\$17,430,031</b>	<b>\$3,413,000</b>	<b>143,501</b>

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<b>OTHER</b>				
<b>Conversion Public Housing to Section 8</b>				
PBCHA	100	\$3,000,000	\$0	120
<b>TOTAL OTHER</b>	<b>100</b>	<b>\$3,000,000</b>	<b>\$0</b>	<b>120</b>