



SANTA ROSA COUNTY DEVELOPMENT SERVICES - HOUSING

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MEMORANDUM

TO: Board of County Commissioners

FROM: Erin Malbeck, Housing Program Coordinator

THROUGH: Beckie Cato, AICP, Planning Director

SUBJECT: 2016 Escambia HOME Consortium
Annual Action Plan Approval and Submission

DATE: July 27, 2016

DISCUSSION

- A. Recommend Board approval of the 2016 Escambia Consortium Annual Action Plan for Housing and Community Development detailing the use of 2016 HOME Investment Partnerships Act (HOME) funds for Santa Rosa County in the amount of \$172,624. \$92,624 of these funds will be used to provide assistance for low income families under a deferred payment loan for down payment and closing cost assistance per HUD HOME regulations. The remaining \$80,000 will be used to provide assistance for low income families under a deferred payment loan for home repairs to owner occupied substandard housing units per HUD HOME regulations.
- B. Recommend authorization for the Chairman to execute all 2016 Annual Plan forms, certifications, and related documents, as required to submit the Annual Plan to the U.S. Department of Housing and Urban Development (HUD)

BACKGROUND

As Santa Rosa County is not a HUD direct entitlement community, HOME funding has been obtained in cooperation with Escambia County, as the lead jurisdiction, through the Escambia Consortium for many years. With Congressional approval of the National Affordable Housing Act, local governments are required to prepare and submit, for HUD approval, a local housing specific planning document encompassing a five-year period, known as the Consolidated Plan for Housing and Community Development. The Escambia Consortium, comprised of Escambia County, the City of Pensacola, Santa Rosa County, and City of Milton, prepared and approved the 2015-2019 Escambia Consortium Consolidated Plan. HUD approved the Plan in October of 2015 enabling the local jurisdictions to continue to receive HUD funds under the HOME program.

As part of the HUD Consolidated Plan process, the Consortium must prepare an Annual Action Plan each Program Year. Completion of this process is a threshold requirement for receipt of funds through any of HUD's programs. The Escambia Consortium 2016 Annual Action Plan, as presented for Board approval, reflects compliance with current requirements as promulgated by HUD and as provided through directives from the HUD Community Planning and Development staff in Jacksonville. In addition to the \$172,624

allocation, Santa Rosa County will also receive \$16,189 of HOME administrative funds to assist with the implementation of the program.

Preparation of the recommended Plan has encompassed an approximate 6 month period during which numerous meetings, public hearings, and consultations have been held concerning the information and activities included in this document

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| • Public Notice Regarding Preparation | Pensacola News Journal | 3/15/2016 |
| • Public Hearing for Input | Escambia County | 3/29/2016 |
| | Santa Rosa County | 3/31/2016 |
| • Plan Draft Made Available/Advertised
30 Day Comment Period | Pensacola News Journal | 3/15/2016 |
| • Public Hearing for Draft Plan | Escambia County | 5/24/2016 |
| | Santa Rosa County | 5/18/2016 |

Copies of the draft Annual Action Plan were available in numerous accessible locations in Escambia and Santa Rosa Counties during the review period. this funding will encompass the HUD Program Year extending from October 1, 2016 through September 30, 2017. A detailed breakdown of the projects and activities to be financed with 2016 CDGB, HOME, and ESC resources is provided in attached Exhibit. (NOTE: The attached Exhibit summarizes the Plan; a complete copy of the entire Annual Action Plan is available for review in the County Administrator's Office).

The final step in this process is to obtain approval of the Annual Plan by all governing bodies within the Consortium. The Plan is due to HUD on or before August 15, 2016. HUD approval is anticipated in late October 2016. Upon HUD approval, funds will be released to begin implementation of housing and community development activities as outlined in the Annual Action Plan.

Attachments:

- First Program Year Action Plan (1 of 5)
- Public Notice Escambia Consortium Consolidated Plan Summary

PUBLIC NOTICE
ESCAMBIA CONSORTIUM CONSOLIDATED PLAN SUMMARY

The Escambia Consortium, comprised of Escambia County, the City of Pensacola, Santa Rosa County, and Milton, Florida, have drafted the 2016/2017 Annual Housing and Community Development Plan for the period October 1, 2016 - September 30, 2017. The draft Annual Plan denotes key agencies and individuals participating in the planning process and identifies the Consortium's 2016/2017 Annual Action Plan for the utilization of Community Development Block Grant (CDBG), HOME Investment Partnerships Act (HOME), Emergency Solutions Grant (ESG), Public Housing Grant Programs, and other HUD programs designed to address housing and community development needs. The major priorities include: rehabilitation of rental and homeowner occupied substandard housing units for families with incomes between 0-80% of the area median income; new construction, homebuyer assistance, and acquisition/rehabilitation activities in support of the provision of affordable housing for families with incomes primarily between 50-80% of median; expansion of below market rate and subsidized rental assistance for families with incomes between 0-50% of median through acquisition, rehabilitation and/or construction; support of activities leading to the development of housing for persons with special needs; supportive services addressing the special needs of the elderly, handicapped, and homeless or near homeless; redevelopment activities within designated areas of slum and blight; and targeted community development public facility and improvement priorities. Activities are generally available to assist eligible lower income persons in varying capacities and financial levels throughout the respective jurisdictions to the extent that such availability is not limited by Federal or State Regulations and/or financial resources. The draft 2016 Annual Action Plan is available for public review at the following Pensacola and Milton locations between the hours of 8:00 A.M. - 4:00 P.M., Monday through Friday.

City of Pensacola
Housing Office
420 West Chase Street
Pensacola, Florida
(Closed on Fridays)

Escambia County
Neighborhood Enterprise Division
Suite 200
221 Palafox Place
Pensacola, Florida

Housing Programs Office
Santa Rosa County Public Services Complex
6051 Old Bagdad Highway
Milton, Florida

ESCAMBIA CONSORTIUM, FLORIDA
ANNUAL ACTION PLAN SUMMARY
(October 1, 2016 - September 30, 2017)

This section of the Plan incorporates the Consortium's application to the U.S. Department of Housing and Urban Development for Program Year 2015 Community Development Block Grant (CDBG), HOME Investment Partnerships Act (HOME) and Emergency Solutions Grant (ESG) funding in the total amount of **\$3,368,090** which is detailed as follows.

ESCAMBIA COUNTY
2016/2017 COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)
PROPOSED BUDGET AND ACTIVITIES DESCRIPTION

HOUSING REHABILITATION:

Housing Rehabilitation Program (General)

Provide assistance for low/moderate income families through Deferred Payment Grants/Deferred Payment Loans/Low Interest Loans, or a combination thereof, for the rehabilitation of 8-10 substandard homeowner occupied units, including lead based paint assessment and abatement, and other related program operating costs. Funds may also be used to provide for sanitary sewer connection assistance, energy improvements, weatherization and storm protection/mitigation improvements, and other applicable improvements. (Unincorporated Escambia County)

FUNDING:
\$417,636*

*All program income from housing rehabilitation loans will be used to rehabilitate substandard homeowner occupied units for low and moderate income families located within unincorporated Escambia County (estimated program income is \$10,000). (Unincorporated Escambia County)

PROGRAM PLANNING, ADMINISTRATION AND FAIR HOUSING:

General Grant Administration/Management

\$284,034

Provides for oversight, management, coordination and monitoring of financial and programmatic administration of the CDBG Program and indirect costs.

Escambia County Community Redevelopment Agency

\$17,500

Provides support for planning and administrative staffing and operation of the Community Redevelopment Agency which targets designated areas of slum and blight within the County, as well as the County's Enterprise Zone.

Fair Housing

\$ 18,500

Support ongoing Community Development Block Grant Fair Housing initiatives in the community.

PUBLIC SERVICES:

Council on Aging of West Florida, Inc.

\$47,000

Funds support the Council on Aging's Rural Elderly Outreach Program which provides supportive services, including transportation, for approximately 450 rural elderly citizens in Cantonment, Century, Davisville and McDavid in Escambia County, Florida. (132 Mintz Lane, Cantonment)

Title Clearance

\$45,000

Funds will support legal services to clear title for 20-25 low or moderate income clients in order to remove barriers to their ability to improve or maintain their properties, by becoming eligible for traditional financing or County/City rehabilitation programs. Cases may include probate, quiet title, bankruptcy and tax disputes and will allow clients to gain and maintain ownership of their homes. Priority may be given to clients in County or City CRA areas.

Foreclosure Prevention Education and Counseling

\$15,500

Foreclosure prevention guidance, education and assistance in an effort to assist Escambia County residents avoid foreclosure and retain ownership of their homes. Individual counseling opportunities are provided to provide opportunities to review the individual's current situation and discuss options for assistance. (County Wide, including Pensacola and Century)

DEMOLITION/CLEARANCE

Demolition/Clearance of Unsafe Structures or Properties

\$75,000

Funds will be used to assist with the elimination of dilapidated, structurally unsound buildings and/or abandoned lots/properties in designated areas of slum and blight, specifically the Atwood, Barrancas, Brownsville, Cantonment, Englewood, Ensley, Oakfield, Palafox & Warrington Community Redevelopment Areas and Century. Funds may be used to assist with environmental enforcement officer hours in Century or to provide direct assistance for demolition/clearance for income eligible property owners.

PUBLIC FACILITIES AND IMPROVEMENTS:

County Facility Handicapped Accessibility Improvement Project

\$250,000

Completion of Americans with Disabilities Act (ADA) required handicapped accessibility planning, design and improvements to Escambia County public buildings and facilities. (Countywide)

CRA/Neighborhood Enhancement Program

\$25,000

Funds provide staffing and support for targeted community redevelopment, reinvestment, and neighborhood-based initiatives implemented specifically within designated areas of slum and blight in Escambia County, specifically the Atwood, Barrancas, Brownsville, Cantonment, Englewood, Ensley, Oakfield, Palafox & Warrington as well as County's Enterprise Zone. (Low and Moderate Income Neighborhoods)

CRA Neighborhood Improvement Project Enhancements

\$400,000

Funds to provide enhancements in conjunction with other community redevelopment and housing projects located

within eligible CDBG low and moderate income Community Redevelopment Areas (CRA) to include street rehabilitation/reconstruction; new or upgraded street lighting; sidewalk construction/ reconstruction; sanitary sewer and/or stormwater drainage improvements; and related infrastructure improvements, including those in support of housing development. Priority will be given to projects identified in the Redevelopment Plans for the County designated Community Redevelopment Areas: Atwood, Barrancas, Brownsville, Cantonment, Englewood, Ensley, Oakfield, Palafox & Warrington. Funds, if any, remaining after completion of CRA priorities may be expended in other CDBG eligible neighborhoods.

Redevelopment Area Neighborhood Renewal Incentive/Initiative **\$ 5000**
Funds will be provided for small scale community based, volunteer projects targeting improvements to public right-of-way, neighborhood beautification, and enhancement activities carried out in locally designated areas of slum and blight, specifically the Atwood, Barrancas, Brownsville, Cantonment, Englewood, Ensley, Oakfield, Palafox & Warrington Community Redevelopment Areas.

TOTAL 2016 ESCAMBIA COUNTY CDBG FUNDS PROJECTED **\$1,600,170**
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**CITY OF PENSACOLA
2016-2017 COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)
PROPOSED BUDGETS AND ACTIVITIES**

FUNDING

HOUSING REHABILITATION:
Housing Rehabilitation Loan/Grant Programs **\$409,792***

Funds to repair and/or rehabilitate owner-occupied houses (Housing Rehabilitation Program); to provide for structural modifications and the removal of architectural barriers to accommodate the needs of persons with disabilities (Residential Handicap Accessibility Program); to provide for the federally mandated evaluation and control of lead based paint hazards for projects with a house constructed prior to 1978 (LBP Hazard Reduction Activity); and to provide for administrative costs of these programs and other related housing rehabilitation/repair activities. Funding will provide for the rehabilitation/repair of 10-15 owner occupied housing units. These programs are available to low and moderate income persons occupying their homestead residence within the corporate limits of the City of Pensacola. [Pre FY2015 Funds \$150,000]

*All program income from housing rehabilitation loans will be used to rehabilitate and/or repair homeowner occupied units for low and moderate income families located within the corporate limits of the City of Pensacola (estimated program income is \$110,000).

Temporary Relocation **\$15,000**

Funds will provide temporary relocation for families whose dwelling units are being rehabilitated via the City's Housing Rehabilitation Programs, which includes the HOME Reconstruction Program. This is a requirement under the Uniform Act. [Pre FY2015 Funds \$10,000]

CODE ENFORCEMENT:
Code Enforcement **\$15,000**

Funds to provide code enforcement within the CDBG target area where such enforcement, together with public or private improvements, rehabilitation, or services to be provided, may be expected to arrest the decline of the area. Code enforcement will be conducted within targeted low and moderate income areas within the CDBG Target Area.

PUBLIC SERVICES:
Council on Aging of West Florida, Inc. (COA) **\$70,000**

Funds will provide approximately 15,800 meals through the Senior Dining Sites and Meals on Wheels Programs to low and moderate income elderly, disabled, and/or handicapped residents residing within the City limits which

otherwise would not be available. The Meals on Wheels program delivers nutritionally balanced meals to homebound, functionally impaired adults. The Senior Dining Sites Program provides nutritional meals to eligible adult recipients at five sites located within the City and also an element of socialization and recreation. The five sites are the Fricker Resource Center, E. S. Cobb Resource Center, Bayview Senior Resource Center, Westminster Village, and Council on Aging office. These funds provide direct services. CDBG funds received from the City are utilized by COA as 1:10 leverage for other critical federal and state funding for which COA would most likely be unable to apply. The City has funded COA for over two decades.

Homebuyer and Foreclosure Prevention Education and Counseling \$31,490

Pre-purchase homeownership counseling, education, guidance and support for lower income (80% or below of area median income) residents with a goal of owning their own home (Homebuyer's Club). Foreclosure prevention guidance, education and assistance is provided in an effort to assist Pensacola residents avoid foreclosure and retain ownership of their homes. Individual counseling opportunities are provided under both programs to provide opportunities to review the individual's current situation and discuss options for assistance.

PROGRAM PLANNING AND ADMINISTRATION:

General Grant Administration/Management \$135,320

Funds to administer the City's CDBG Program which includes personnel services and operating expenses.

Projected FY2016-2017 CDBG Grant Allocation	\$ 676,602
Pre FY2015 Funds	<u>\$ 160,000</u>

TOTAL 2016 CITY OF PENSACOLA CDBG FUNDS PROJECTED \$ 836,602

**ESCAMBIA CONSORTIUM
2016-2017 HOME INVESTMENT PARTNERSHIPS ACT (HOME)
PROPOSED BUDGET AND ACTIVITIES DESCRIPTION
FOR MEMBER JURISDICTIONS**

FUNDING

ESCAMBIA COUNTY:

SUBSTANTIAL HOUSING REHABILITATION/RECONSTRUCTION \$400,487

Provide assistance for low/moderate income families through Deferred Payment Grants/Deferred Payment Loans/Low Interest Loans, or a combination thereof, for the substantial rehabilitation or reconstruction of approximately 4 severely substandard homeowner occupied housing units. (Escambia County)

CITY OF PENSACOLA:

SUBSTANTIAL HOUSING REHABILITATION/RECONSTRUCTION \$117,384

Provide assistance for low/moderate income families through Deferred Payment Grants/Deferred Payment Loans/Low Interest Loans, or a combination thereof, for the substantial rehabilitation or reconstruction of approximately 2-3 severely substandard homeowner occupied housing units. (City of Pensacola)

SANTA ROSA COUNTY:

SUBSTANTIAL HOUSING REHABILITATION/RECONSTRUCTION \$80,000

Provide assistance for low/moderate income families through Deferred Payment Grants/Deferred Payment Loans/Low Interest Loans, or a combination thereof, for the substantial rehabilitation or reconstruction of approximately 2 severely substandard homeowner occupied housing units. (Santa Rosa County)

HOMEBUYER ASSISTANCE \$92,624

Provide down payment/closing cost or second mortgage (gap financing) assistance, through Deferred Payment Grants, Deferred Payment Loans, Low Interest Loans, or a combination thereof, to enable low/moderate income homebuyers to purchase an affordable home. It is estimated that this funding will assist 12-14 families. (Santa Rosa County)

JOINT HOME ACTIVITIES (CONSORTIUM-WIDE):

HOUSING DEVELOPMENT (CHDO SET-ASIDE)

\$138,099

Provide low interest and/or deferred loan assistance to designated Community Housing Development Organizations (CHDO's) for development of affordable single family units (5-10 units) for homeownership or affordable rental units (2 units) either through new construction or acquisition and rehab of substandard units.

ADMINISTRATION/MANAGEMENT (JOINT)

\$92,066

Provides for oversight, management, monitoring and coordination of financial and general administration of the HOME Program in all participating jurisdictions.

2016 HOME Funds Available to the Consortium \$ 920,660
(HUD Required Local match provided through SHIP funds and carry forward match balance)

TOTAL 2016 HOME FUNDS PROJECTED

\$ 920,660

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ESCAMBIA COUNTY

**2016-2017 EMERGENCY SOLUTIONS GRANT (ESG)
PROPOSED BUDGET AND ACTIVITIES DESCRIPTION**

EMERGENCY SHELTER/OPERATIONS

\$ 88,801

Provides funding to partially support operational costs of the Loaves and Fishes Soup Kitchen, Inc. Homeless Center and Emergency Shelter for families. (257 East Lee Street, Pensacola, Florida)

RAPID RE-HOUSING & HOMELESS PREVENTION

\$ 33,101

Provides funding, based on Continuum of Care priorities, for: (1) Rapid Re-housing for individuals/families with incomes below 30% of median; and (2) homelessness prevention for individuals/ families with incomes below 30% of median.

HOMELESS MANAGEMENT INFORMATION SYSTEM (HMIS)

\$ 15,000

Costs related to the administration of the HMIS database by the EscaRosa Coaliton on the Homeless, including software and licensing costs and other eligible costs as outlined by 24 CFR 576.107.

ADMINISTRATION

\$ 11,100

Administrative Cost (7.5%): \$3663 to EscaRosa Coalition on the Homeless Project Management and/or HMIS and \$7437 to Escambia County Indirect Cost.

TOTAL 2016 ESG FUNDS PROJECTED

\$148,002

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TWO PUBLIC HEARINGS are being sponsored by the Consortium to afford citizens the opportunity to review, comment and/or provide input regarding the content of this Notice, update the status of the Consortium's Five Year Consolidated Plan, and/or the draft 2015/2016 Annual Plan. **The hearings will be held at 9:00 A.M. (CST) on May 18, 2016, at the Santa Rosa County Public Services Complex, Public Services Media Room, 6051 Old Bagdad Hwy, Milton, Florida and at 5:30 P.M. (CST) on May 24, 2016, at the Pensacola Housing Office, 420 West Chase Street, Pensacola, Florida.** All interested citizens are urged to attend and participate. The hearings will also incorporate information about updates to the Consortium's Citizen Participation Plan.

In accordance with the Americans with Disabilities Act, any person needing accommodations to attend or participate, pursuant to the Americans with Disabilities Act, should contact 858-0350 (City) or 595-4947 (County) at least 72 hours in advance of the event in order to allow time to provide the requested services.

In addition to direct input provided during the public hearings, written comments or input regarding local housing needs or priorities will be accepted through **June 3, 2016**, and may be submitted to: Escambia Consortium, 221 Palafox Place, Suite 200, Pensacola, Florida 32523 or via NED@myescambia.com. For further information, contact Meredith Reeves at 595-0022 (Escambia County), Marcie Whitaker at 858-0350 (City of Pensacola), or Erin Malbeck at 981-7076 (Santa Rosa County).

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Board of County Commissioners

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Mayor
City of Pensacola

Lane Lynchard
Chairman, Santa Rosa County
Board of County Commissioners