

*City of Punta Gorda*

**CDBG**

# *Consolidated Plan*

---

2015 - 2019

***FINAL PLAN REVISIONS & ADOPTION: JULY 8, 2015***

***DRAFT PLAN UPDATED TO INCLUDE PUBLIC COMMENTS: JULY 1, 2015***

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## ***EXECUTIVE SUMMARY***

### **ES-05 EXECUTIVE SUMMARY – 24 CFR 91.200(c), 91.220 (B)**

#### **1. INTRODUCTION**

The Consolidated Plan (ConPlan) is required in order to receive funding through the U. S. Department of Housing and Urban Development (HUD) for the Community Development Block Grant (CDBG) Program.

CDBG funds are used to assist with the development of viable communities by providing decent, affordable housing, a suitable living environment; and economic opportunities for persons with low- and moderate-incomes.

The purpose of the ConPlan is to guide decisions regarding the use of the CDBG funds. The City has prepared this ConPlan to strategically implement housing rehabilitation, homeowner assistance, community development, public services, activities to service those with special needs and economic development activities from October 1, 2015 through September 30, 2019.

The City has also prepared an Annual Action Plan (AAP) covering the period from October 1, 2015 through September 30, 2016. The AAP identifies the funding for projects that address the City's most critical needs in economic development, neighborhood revitalizations, housing development, and public services for low- and moderate-income households.

The information contained in the following narratives form the basis for identifying the City's priority needs and goals.

#### **2. SUMMARY OF THE OBJECTIVES AND OUTCOMES IDENTIFIED IN THE PLAN NEEDS ASSESSMENT OVERVIEW**

The City of Punta Gorda is required to use HUD's Performance Outcome Measurement System (System). The System was developed to enable HUD to collect and aggregate standardized performance data on entitlement-funded activities from all entitlement grantees nationwide for use in reporting to Congress on the effectiveness of formula entitlement programs in meeting HUD's strategic objectives.

HUD has three objectives:

- ❖ Creating a suitable living environment
- ❖ Providing decent affordable housing
- ❖ Creating economic opportunities

These objectives are combined with three performance outcome categories:

- ❖ Accessibility/Availability
- ❖ Affordability

❖ Sustainability

The performance outcomes measurement statements are:

- ❖ Accessibility for the purpose of providing decent affordable housing
- ❖ Affordability for the purpose of providing decent affordable housing
- ❖ Suitability for the purpose of providing decent affordable housing
- ❖ Accessibility for the purpose of providing suitable living environments
- ❖ Affordability for the purpose of providing suitable living environments
- ❖ Suitability for the purpose of providing suitable living environments
- ❖ Accessibility for the purpose of creating economic opportunities
- ❖ Affordability for the purpose of creating economic opportunities
- ❖ Suitability for the purpose of creating economic opportunities

The 2015-2019 ConPlan outlines the various activities the City has proposed to carry out to achieve the objectives and associated outcomes required by HUD. The City will undertake activities within the following categories: affordable housing rehabilitation, public services and community development, homeowner assistance, special needs services and economic development activities.

All of the funding priorities will serve low - moderate-income households/persons in Punta Gorda and the special needs populations including: seniors, persons with disabilities, at risk children and youth, housing authority residents, persons returning to the community from correctional institutions and/or with criminal histories.

## 1. EVALUATION OF PAST PERFORMANCE

The City has reviewed the Consolidated Annual Performance and Evaluation Reports (CAPERs) submitted to HUD for the period of 2009-2013 and HUD's subsequent Annual Community Assessment review letters. The CAPER lists the City's accomplishments in relationship to the goals and priorities established in previous Consolidated Plans.

During the last five years, 2009-2014, the City has demonstrated that the activities carried out complied with the statutes and operating regulations set by HUD. In HUD's annual review, HUD acknowledged:

- ❖ *"The City's actions in the program were consistent with the actions purposed to address identified priority needs. Results in achieving goals that were envisioned in the consolidated Plan were satisfactory."*
- ❖ *"The City's approach to community development activities is comprehensive and creative, and reflects internal coordination and cooperation with its citizens."*



- ❖ *“...the City’s use of funds for handicapped access to four facilities: Cooper Street Learning Center, Laishley Park, Ponce de Leon Park, and Gilchrist Park Gazebo. The also used funds to undertake public service activities to provide for job training for 11 persons and to provide 173 additional patrol hours for community policing in the Historic Trabue Woods neighborhood.”*

In addition, as prescribed by 24 CFR 570.902 the City has demonstrated the ability to expend grant funds in a timely manner in each of the annual assessments and was commended by HUD on its performance in expending 100% of its CDBG funds on activities benefiting low- moderate-income persons.

## **2. SUMMARY OF CITIZEN PARTICIPATION PROCESS AND CONSULTATION PROCESS**

Federal regulations, 24 CRF 91.115(e), require the City to provide for citizen participation in the preparation of the Consolidated Plan and Annual Action Plan. City Staff developed a Citizen Participation Plan (CPP) describing City policies relating to public hearings, public notices, and comment periods. A schedule of citizen participation actions were developed at the beginning of the Consolidated Plan and Annual Action Plan drafting.

The City follows its Citizen Participation Plan for the adoption of both the Consolidated Plan and Annual Action Plan. The Citizen Participation Plan is designed to encourage citizens of Punta Gorda, especially those where CDBG funds are likely to be used, to participate in the development of the ConPlan and Annual Action Plans. In accordance with the Citizen Participation Plan, the development of the ConPlan was initiated through a series of public meetings beginning in March, 2015. Notices for the public meetings were published in the Charlotte Sun, a newspaper of general circulation within the City; posted on the City’s website; posters and flyers were distributed to local churches, non-profits, community centers, within government facilities, and at the local public library.

The City held its public hearings to allow the public to provide input on the 2015-2019 Consolidated Plan and 2015 Annual Action Plan. Public notices of the public hearings were published in local newspapers, weekly information sharing, and on the City’s website. Public hearings were held on July 1, 2015, and July 8, 2015, in City Council Chambers; 326 W. Marion Avenue, Punta Gorda, Florida, 33950.

Where a significant number of non-English speaking residents can be reasonably expected to participate in a public hearing the City Council, upon request, will provide an interpreter.

All public hearings related to the ConPlan and/or Annual Action Plan, substantial change amendment(s) or annual performance report(s) are held in City Council Chambers, which is accessible for persons with disabilities.

To assure continuation of public participation the City makes its Draft and Adopted Consolidated Plan and Annual Actions Plans available to the public through distribution at the following locations:

- ❖ City of Punta Gorda City Clerk’s Office
- ❖ City of Punta Gorda Urban Design Division
- ❖ City of Punta Gorda Public Library

- ❖ Cooper Street Recreation Center
- ❖ City of Punta Gorda Website

### 3. SUMMARY OF PUBLIC COMMENTS

No comments were received during the 30 day comment period.

Comments from the public hearing held on July 1, 2015 & July 8, 2015 may be viewed in the “Attachment 13”

### 4. SUMMARY OF COMMENTS OR VIEWS NOT ACCEPTED AND THE REASONS FOR NOT ACCEPTING THEM

The City accepts all comments.

### 5. SUMMARY

The ConPlan is a prerequisite for receiving funding through the Department of Housing and Urban Development for the Community Development Block Grant program. The purpose of the ConPlan is to guide funding decisions regarding the use of federal resources. The City has prepared the ConPlan to strategically implement the CDBG program to fund housing activities, public services, special needs services, community development and economic development activities within the City over the next five (5) years - October 1, 2015 to September 30, 2019.

The City has also prepared an Annual Action Plan for fiscal year 2015 (October 1, 2015 – September 30, 2016). This plan identifies the funding for projects that address the City’s most critical needs for low- and moderate- income households.

## THE PROCESS

### **PR-05 LEAD & RESPONSIBLE AGENCIES 24 CFR 91.200(B)**

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

**TABLE 1 – RESPONSIBLE AGENCIES**

Agency Roll	Name	Department/Agency
CDBG Administrator	Punta Gorda	Urban Design

## NARRATIVE

The Urban Design Division directly supervised by the City Manager's office is the lead agency for the City of Punta Gorda Consolidated Plan (ConPlan) and Annual Action Plan(s) (AAP). The ConPlan along with the AAP is approved by the Mayor and City Council after two public hearings (hearings are accessible and sign language/interpreters are available upon request).

Urban Design Staff prepares the ConPlan in light of ongoing dialogs with the citizens of the Trabue Woods Neighborhood (CDBG geographic area) as well as community based organizations, churches, and concerned individuals.

The primary focus of the Urban Design Staff and other organizations within the community are children, elderly, housing needs, economic development and providing a livable environment. There has been no community feedback in relation to issues faced by the chronically homeless, persons with HIV/AIDS or with non-elderly persons with disabilities.

The Urban Design Staff will continue to seek out public input for the revitalization of the Trabue Woods Neighborhood. Staff is committed to seeing improvements in community livability within the neighborhood; continuing dialog with the Punta Gorda Housing Authority, area organizations, service providers, and churches are a vital part of this effort.

## CONSOLIDATED PLAN PUBLIC CONTACT INFORMATION

Questions or comments regarding the 2015-2019 Consolidated Plan or the 2015 Annual Action Plan may be directed to:

Cherry Cash Prewitt

Phone: 941-575-3373

Email: [urbandesign@pgorda.us](mailto:urbandesign@pgorda.us)

Address: City of Punta Gorda

326 W. Marion Avenue

Punta Gorda, FL 33950

## **PR-10 CONSULTATION - 91.100, 91.200(B), 91.215(L)**

### 1. INTRODUCTION

PROVIDE A CONCISE SUMMARY OF THE JURISDICTION'S ACTIVITIES TO ENHANCE COORDINATION BETWEEN PUBLIC AND ASSISTED HOUSING PROVIDERS AND PRIVATE AND GOVERNMENTAL HEALTH, MENTAL HEALTH AND SERVICE AGENCIES (91.215(I)).

City Staff developed an outreach effort to secure input from a cross-section of stakeholders. This outreach effort included public meetings, published meeting notices, community posters, open houses, and one-on-one meetings with concerned citizens and civic leaders.

DESCRIBE COORDINATION WITH THE CONTINUUM OF CARE AND EFFORTS TO ADDRESS THE NEEDS OF HOMELESS PERSONS (PARTICULARLY CHRONICALLY HOMELESS INDIVIDUALS AND FAMILIES, FAMILIES WITH CHILDREN, VETERANS, AND UNACCOMPANIED YOUTH) AND PERSONS AT RISK OF HOMELESSNESS

Because homelessness is not as concentrated within the City of Punta Gorda it is not as noticeable as it is within unincorporated Charlotte County. Therefore homelessness and other special needs are addressed through a collaborative effort of Charlotte County non-profits and government agencies (aka Charlotte County Homeless Coalition (CCHC)). The CCHC identifies gaps and develops collaborative approaches to eliminating these gaps identified under HUD’s Continuum of Care Program. As the lead agency, the CCHC has recently completed the Gulf Coast Partnership Charlotte County 10-Year Plan to Prevent and End Homelessness 2015-2025, a two year collaboration of government agencies, non-profit organizations, and faith based groups, community foundations and individuals providing services to homeless persons/persons at risk.

The 10-Year Plan is a community-wide initiative to understand homelessness, identify best practices to meet the needs of the homeless and those at-risk of homelessness and to forge a community consensus to implement goals and strategies to raise the quality of life for all Charlotte County residents.

DESCRIBE CONSULTATION WITH THE CONTINUUM(S) OF CARE THAT SERVES THE JURISDICTION'S AREA IN DETERMINING HOW TO ALLOCATE ESG FUNDS, DEVELOP PERFORMANCE STANDARDS AND EVALUATE OUTCOMES, AND DEVELOP FUNDING, POLICIES AND PROCEDURES FOR THE ADMINISTRATION OF HMIS

The City of Punta Gorda does not receive ESG funding.

**2. DESCRIBE AGENCIES, GROUPS, ORGANIZATIONS AND OTHERS WHO PARTICIPATED IN THE PROCESS AND DESCRIBE THE JURISDICTIONS CONSULTATIONS WITH HOUSING, SOCIAL SERVICE AGENCIES AND OTHER ENTITIES**

TABLE 2 – AGENCIES, GROUPS, ORGANIZATIONS WHO PARTICIPATED		
1	Agency /Group/Organization	Punta Gorda Housing Authority
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed?	Housing Need Assessment
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with to provide data/input for relevant Consolidated Plan sections.
2	Agency/Group/Organization	Cooper Street Recreation Center
	Agency/Group/Organization Type	Services – Children Services – Education
	What section of the Plan was addressed?	Services – Youth Services – Economic Development Services – Housing
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved	Met with the President of the Organization to discuss needs and other related Consolidated Plan sections.

	coordination?	
3	Agency/Group/Organization	City of Punta Gorda
	Agency/Group/Organization Type	Housing Services – Housing Services – Children Services – Persons with Disabilities Services - Homeless Services – Education Services – Employment Service – Fair Housing
	What section of the Plan was addressed?	Housing Need Assessment Lead Based Paint Public Housing Needs Homeless Needs Non-Homeless Special Needs Economic Development Market Analysis
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Met with various City Staff to discuss and develop needs assessment and provided data for relevant Consolidated Plan sections.
4	Agency/Group/Organization	PMG Associates
	Agency/Group/Organization Type	Consultant
	What section of the Plan was addressed?	Housing Needs Assessment Market Analysis
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with to provide data / input for relevant Consolidated Plan Sections.
5	Agency/Group/Organization	City of Punta Gorda Urban Design Division
	Agency/Group/Organization Type	Civic Leaders Community Residents
	What section of the Plan was addressed?	Citizen Input

	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Urban Design Division assisted with solicitation of a survey and input through the public meetings.
6	Agency/Group/Organization	Trabue Woods Initiative
	Agency/Group/Organization Type	Community Organization
	What section of the Plan was addressed?	Services – Youth Services – Economic Development Services – Housing
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Met with the organization’s liaison to discuss affordable housing, homeownership opportunities, and economic development opportunities.
7	Agency/Group/Organization	Bernice Russell CDC
	Agency/Group/Organization Type	Community Development
	What section of the Plan was addressed?	Services – Housing Services – Education Services – Youth
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Met with the Executive Director to discuss housing, transportation, and youth education and activities.

**IDENTIFY ANY AGENCY TYPES NOT CONSULTED AND PROVIDE RATIONALE FOR NOT CONSULTING**

City Staff made every effort to include agencies in and around the City of Punta Gorda.

OTHER LOCAL/REGIONAL/STATE/FEDERAL PLANNING EFFORTS CONSIDERED WHEN PREPARING THE PLAN

TABLE 3 – OTHER LOCAL / REGIONAL / FEDERAL PLANNING EFFORTS – THIS TABLE IS N/A

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
10-Year Plan to Prevent & End Homelessness 2015-2025	Gulf Coast Partnership	The plan provides framework for activities to bring assistance to homeless individuals and families.
City of Punta Gorda Comprehensive Plan 2025	City of Punta Gorda	Establishes long range planning goals and objectives in areas of General Land Use, Public Facilities, Circulation, and Community Environment.
Council on Homelessness 2014 Report	State of Florida	Study of identifying targeted solutions to the issue of homelessness including job creation and affordable housing.
Out of Reach 2015	National Low Income Housing Coalition	Identify obstacles to affordable housing, the need for job growth and higher minimum wages
PGHA 5-Year Plan	Punta Gorda Housing Authority (PGHA)	PGHA looks at how to effectively and efficiently meet residents need for housing that is affordable and use federal and local funds to increase affordable housing opportunities.
Analysis of Impediments to Fair Housing Choice	City of Punta Gorda	The City contracted with independent consultants PMG Associates to produce the Analysis of Impediments to Fair Housing Choice Report. The report discusses the nature of the City's barriers to fair housing choice and provides recommendations to lift these barriers.

DESCRIBE COOPERATION AND COORDINATION WITH OTHER PUBLIC ENTITIES, INCLUDING THE STATE AND ANY ADJACENT UNITS OF GENERAL LOCAL GOVERNMENT, IN THE IMPLEMENTATION OF THE CONSOLIDATED PLAN (91.215(L))

The City of Punta Gorda works cooperatively with various public entities. The City coordinates various aspects of the Consolidated Plan with neighboring local government, Charlotte County. The City also actively engages with the Punta Gorda Housing Authority which manages public housing for all of Charlotte County, including Punta Gorda. The Urban Design Division is consciously aware of the quality and quantity of public housing within unincorporated Charlotte County and Punta Gorda.

**NARRATIVE (OPTIONAL):**

N/A

## **PR-15 CITIZEN PARTICIPATION**

### **1. SUMMARY OF CITIZEN PARTICIPATION PROCESS/EFFORTS MADE TO BROADEN CITIZEN PARTICIPATION**

#### **SUMMARIZE CITIZEN PARTICIPATION PROCESS AND HOW IT IMPACTED GOAL-SETTING**

Federal regulations require the City to provide for citizen participation in the preparation of the ConPlan. Throughout the development of the ConPlan, citizen input is encouraged. The City provides its citizens many opportunities to provide input to the decision making process. In accordance with, 24 CFR 91.115(e), the City has developed a Citizen Participation Plan (CPP). The CPP describes City policies relating to public hearings, public notices, and comment period(s). A schedule of citizen participation actions was developed at the beginning of the ConPlan drafting process.

<b>Time</b>	<b>Activity</b>
February 1-28, 2015	Staff preparation for community meetings
March 5, 2015	Public meeting for community input
March 17, 2015	Public meeting for community input
March 17, 2015	CDBG Application available for FY2015
March 23, 2015	Open House & Technical Assistance Meeting
April 15, 2015	CDBG Applications due
April 16-30, 2015	Staff review of submitted CDBG Applications
May 1-30, 2015	Finalize Consolidated Plan and 2015 Annual Action Plan Drafts
June 1-30, 2015	Public comment period
July 1, 2015	Public Hearing - Punta Gorda City Council - First Reading
July 8, 2015	Public Hearing - Punta Gorda City Council - Adoption
August 12, 2015	Submittal of Five Year Consolidated Plan and FY2015 Annual Action Plan to HUD (due August 16, 2015)

The City held several community meetings for both the ConPlan and the Annual Action Plan. The meetings outlined the schedules for both, provided background information regarding goals for the two (2) plans, and asked residents to comment on community needs. In addition, a short survey (Appendix 1) was provided, and posted on the City's website.

Once proposals for the Annual Action Plan are received, City Staff evaluates them for eligibility with program regulations and performance measures, and makes funding recommendations to the City Council. A 30-day comment period, June 1 – 30, 2015, allows for citizens, public



agencies, or other interested parties wishing to comment on the plan(s) an opportunity to do so prior to City Council's adoption of the plan(s). Comments are received by email, mail, telephone and/or in person.

The City posts/distributes drafts of the ConPlan/Annual Action Plan on the City's website, City of Punta Gorda City Clerk's office, City of Punta Gorda Urban Design Division, Punta Gorda Public Library, and the Cooper Street Recreation Center.

The City values all comments received from the community and includes all comments in the final draft of the plan(s) prior to submittal to City Council for review and adoption.

In an effort to broaden citizen participation the City publishes notices of the adoption process and opportunities to participate in the local newspaper, the City's weekly information, the City's City Manager's weekly news column, on the City's website, and posted in various locations within City Hall and in prominent location(s) within the City; and CDBG funding applications are made available on the City's website, City of Punta Gorda City Clerk's office, City of Punta Gorda Urban Design Division, Punta Gorda Public Library, and the Cooper Street Recreation Center. All locations for meetings are ADA accessible, and notices provided contact information for anyone needing special accommodations. All notices/handouts/applications provided for accommodations for anyone requiring alternative formats, i.e. in language other than English and/or interpreters. For further convenience, all meetings were held at various times (early evening, morning, afternoon, set times and open house hours) to give residents options from which to choose.

**NOTE: A copy of the City of Punta Gorda Citizen Participation Plan, as adopted on May 20, 2015, is included as Appendix 2.**

**CITIZEN PARTICIPATION OUTREACH**

TABLE 4 – CITIZEN PARTICIPATION OUTREACH					
Sort Order	Mode of Outreach	Target of Outreach	Summary of Response /attendance	Summary of comments received	Summary of comments not accepted and reasons
1	Public Meeting	Non-targeted/broad community	Approximately 25 citizens provided input	Comments received were positive. Comments ranged from the importance of need for employment, transportation, housing, and health. Projects presented to the community addressed employment, housing assistance, economic development and health.	All comments received or views were accepted
2	Public Meeting	Non-Profit	One non-profit was represented and presented multiple ideas for inclusion in the ConPlan	All comments/requests received were accepted and in-line with the City's proposed ConPlan	All comments received or views were accepted
3	Internet Outreach	Residents of Public and Assisted Housing	Emails were directed at non-profits and community leaders advising them of available funds	All comments/requests received were reviewed and will be included in the ConPlan/Action for presentation to City Council	All comments received or views were accepted
4	One-on-One Meetings	Non-targeted/broad community	Various	Various	None
5	Comment Period	Non-targeted/broad community	TBD	TBD	TBD
6	Public Hearing	City Council	TBD	TBD	TBD

## NEEDS ASSESSMENT OVERVIEW

The United States Department of Housing and Urban Development (HUD) receives “custom tabulations” of data from the U. S. Census Bureau’s American Community Surveys (ACS) that is largely not available through standard Census products. These data, known as CHAS data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low income households. The CHAS data are used by local government for housing planning and as part of the Consolidated Plan process.

Based on the HUD provided figures (ACS/CHAS) the Needs Assessment of the ConPlan describes housing needs assessment based on housing needs for households by size, racial/ethnic composition, cost burden, and the number and percentage of renters and homeowners based on income levels.

The following assessment utilizes HUD’s pre-populated CHAS data within the Integrated Disbursement and Information System (IDIS) to assist in identifying priorities in the City’s Consolidated Plan and Annual Action Plan(s).

Income levels are defined as (Average Median Income – AMI):

- ❖ Extremely low-income: 0-30% AMI
- ❖ Low-income: 30-50% AMI
- ❖ Moderate-income: 50-80% AMI
- ❖ Middle-income: 80-100% AMI

## **NA-10 HOUSING NEEDS ASSESSMENT – 24 CFR 91.405, 24 CDR 91.205 (A,B,C)**

### SUMMARY OF HOUSING NEEDS

Housing needs are assessed using the custom tabulation of data from the U. S. Census’s Bureau ACS/CHAS. The data provides counts of households with one or more housing problems by income level, tenure, and household type. The housing problems identified by HUD include:

Substandard – a dwelling unit condition characterized by non-compliance with acceptable housing and building code standards

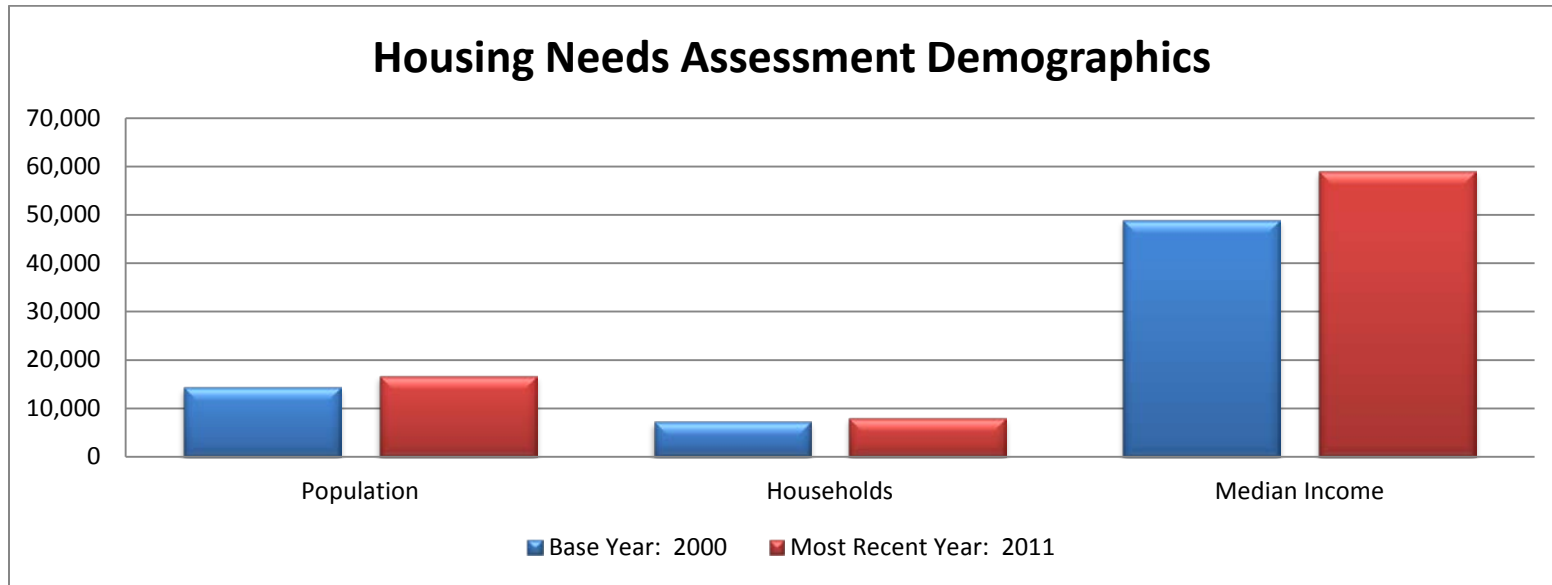
- ❖ Overcrowding – dwelling units with more than 1 person per room
- ❖ Severe Overcrowding – dwelling units with more than 1.5 persons per room
- ❖ Cost burdening – monthly housing costs (including utilities) that exceed 30% of monthly income
- ❖ Severe cost burdening – monthly housing costs (including utilities) that exceed 50% of monthly income NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

# NA-10 HOUSING NEEDS ASSESSMENT - 24 CFR 91.205 (A,B,C)

## SUMMARY OF HOUSING NEEDS

TABLE 5 - HOUSING NEEDS ASSESSMENT DEMOGRAPHICS			
	Base Year: 2000	Most Recent Year: 2011	% Change
Population	14,344	16,652	16%
Households	7,219	8,018	11%
Median Income	\$48,916	\$59,090	21%

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)



**NUMBER OF HOUSEHOLDS TABLE**

<b>TABLE 6 - TOTAL HOUSEHOLDS TABLE</b>					
	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% FAMI	>100 HAMFI
Total Households*	570	620	1,100	655	5,075
Small Family Households*	120	65	215	105	1,610
Large Family Households*	0	0	10	0	95
Household contains at least one person 62-74 years of age	120	170	435	335	2,410
Household contains at least one person age 75 or older	150	215	375	185	905
Households with one or more children 6 years old or younger*	50	0	10	25	190
<b>* the highest income category for these family types is &gt;80% HAMFI (Housing Average Median Family Income)</b>					

Data Source: 2007-2011 CHAS

## HOUSING NEEDS SUMMARY TABLES

### 1. HOUSING PROBLEMS (HOUSEHOLDS WITH ONE OF THE LISTED NEEDS)

TABLE 7 – HOUSING PROBLEMS TABLE										
	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	0	0	10	0	10	0	0	0	15	15
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	0	0	0	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	115	180	0	0	295	250	160	245	115	770
Housing cost burden greater than 30% of income (and none of the above problems)	55	50	120	20	245	0	115	295	120	530
Zero/negative Income (and none of the above problems)	30	0	0	0	30	85	0	0	0	85

Data Source: 2007-2011 CHAS

**2. HOUSING PROBLEMS 2 (HOUSEHOLDS WITH ONE OR MORE SEVERE HOUSING PROBLEMS: LACKS KITCHEN OR COMPLETE PLUMBING, SEVERE OVERCROWDING, SEVERE COST BURDEN)**

TABLE 8 – HOUSING PROBLEMS 2										
	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	115	180	10	0	305	250	160	245	130	785
Having none of four housing problems	90	85	215	85	475	0	195	630	440	1,265
Household has negative income, but none of the other housing problems	<b>30</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>30</b>	<b>85</b>	<b>0</b>	<b>0</b>	<b>0</b>	85

Data Source: 2007-2011 CHAS

**3. COST BURDEN > 30%**

TABLE 9 – COST BURDEN > 30%								
	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	60	50	30	140	10	15	55	80
Large Related	0	0	0	0	0	0	0	0
Elderly	15	45	35	95	215	245	490	950
Other	100	140	70	310	30	15	0	45
Total need by income	175	235	135	545	255	275	545	1,075

Data Source: 2007-2011 CHAS

#### 4. COST BURDEN > 50%

TABLE 10 – COST BURDEN > 50%								
	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	35	40	0	75	10	15	55	80
Large Related	0	0	0	0	0	0	0	0
Elderly	15	30	0	45	215	130	195	540
Other	65	115	0	180	30	15	0	45
Total need by income	115	185	0	300	255	160	250	665

Data Source: 2007-2011 CHAS

#### 5. CROWDING (MORE THAN ONE PERSON PER ROOM)

TABLE 11 – CROWDING INFORMATION – 1/2										
	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	0	0	0	0	0	0	0	0	0	0
Multiple, unrelated family households	0	0	0	0	0	0	0	0	0	0
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	0	0	0	0	0	0	0	0	0	0

Data Source: 2007-2011 CHAS



TABLE 12 – CROWDING INFORMATION – 2/2								
	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Data Source: 2007-2011 CHAS

**DESCRIBE THE NUMBER AND TYPE OF SINGLE PERSON HOUSEHOLDS IN NEED OF HOUSING ASSISTANCE.**

The City does not have data available to estimate the number of single person households in need of housing assistance.

**ESTIMATE THE NUMBER AND TYPE OF FAMILIES IN NEED OF HOUSING ASSISTANCE WHO ARE DISABLED OR VICTIMS OF DOMESTIC VIOLENCE, DATING VIOLENCE, SEXUAL ASSAULT AND STALKING.**

The City does not have data available to estimate the number of persons or households of disabled or victims of domestic violence, dating violence, sexual assault, and staffing who may be in need of housing assistance.

**WHAT ARE THE MOST COMMON HOUSING PROBLEMS?**

The most common housing problem is the cost burden of affording and maintaining a household in Punta Gorda. HUD’s standard is families paying more than 30% of their gross income in housing are cost burdened. According to the data provided (CHAS 2007-2011) 38% (115) of renter households earning 0-30% AMI were paying 50% or more of their income on housing compared to 32% (250) of owner households earning 0-30% AMI. Similar data was reflected within the 30%-50% AMI group where 61% (180) of renter households and 20% (160) of owner households spent 50% or more of their income on housing (see Housing Needs Summary Table; Housing Cost Burden None of the Above Problems).

**ARE ANY POPULATIONS/HOUSEHOLD TYPES MORE AFFECTED THAN OTHERS BY THESE PROBLEMS?**

Extremely low-income renters are affected by extreme cost burden. The greatest numbers of households to be affected are:

- ❖ Household containing at least one person age 75 or older
- ❖ Household containing at least one person 62-74 years of age
- ❖ Small family households

Persons with poor credit histories and/or criminal backgrounds have also been shown to be impacted. However, overall the 0-30% AMI income groups are shown to be the most affected with a significant burden also on those households within the 30%-50% AMI and 50%-80% AMI. The elderly and small households also face a severe cost burden.

DESCRIBE THE CHARACTERISTICS AND NEEDS OF LOW-INCOME INDIVIDUALS AND FAMILIES WITH CHILDREN (ESPECIALLY EXTREMELY LOW-INCOME) WHO ARE CURRENTLY HOUSED BUT ARE AT IMMINENT RISK OF EITHER RESIDING IN SHELTERS OR BECOMING UNSHELTERED 91.205(c)/91.305(c)). ALSO DISCUSS THE NEEDS OF FORMERLY HOMELESS FAMILIES AND INDIVIDUALS WHO ARE RECEIVING RAPID RE-HOUSING ASSISTANCE AND ARE NEARING THE TERMINATION OF THAT ASSISTANCE

The lack of affordable housing makes it challenging for low-income individuals and families with children to maintain a stable household. The City knows of no data that estimates at-risk or formerly homeless populations or rapid –rehousing recipients nearing termination of that assistance.

IF A JURISDICTION PROVIDES ESTIMATES OF THE AT-RISK POPULATION(S), IT SHOULD ALSO INCLUDE A DESCRIPTION OF THE OPERATIONAL DEFINITION OF THE AT-RISK GROUP AND THE METHODOLOGY USED TO GENERATE THE ESTIMATES:

The City does not provide estimates of the at-risk population.

SPECIFY PARTICULAR HOUSING CHARACTERISTICS THAT HAVE BEEN LINKED WITH INSTABILITY AND AN INCREASED RISK OF HOMELESSNESS

The most fundamental characteristic shared by the homeless and at-risk populations is their poverty. From a financial standpoint, the housing characteristic most linked with instability would be higher housing cost burden, inability to pay rent, transportation, and defaulting on a mortgage. Other factors that may be considered can include unemployment, lack of job skills, rent/mortgage in arrears, transportation problems, doubled-up housing situations, limited education, language barriers, and eviction/foreclosure.

## DISCUSSION

When a household is expending greater than 50% of their gross monthly income on housing they are considered to be severely cost burdened. The decrease in their finances due to the cost of living (rent/mortgage and utilities) leave little to no money available for essential expenses such as food, healthcare, childcare, education, transportation or clothing. These types of situations may force the family to continually relocate to housing more affordable, which may also require the children to change schools, both factors lead to family instability. Family instability due to these factors can eventually lead to homelessness.

## **NA-15 DISPROPORTIONATELY GREATER NEED: HOUSING PROBLEMS – 91.205 (B)(2)**

ASSESS THE NEED OF ANY RACIAL OR ETHNIC GROUP THAT HAS DISPROPORTIONATELY GREATER NEED IN COMPARISON TO THE NEEDS OF THAT CATEGORY OF NEED AS A WHOLE.

### **INTRODUCTION**

The HUD definition of disproportionately greater number of housing problems when the members of a racial or ethnic group at an income level experience housing problems at a greater rate (10% or more) than the income level as a whole. The following tables demonstrate the percentage of each minority group experiencing any of the four severe housing problems:

1. Cost burden – paying more than 30% of income (including utilities) for monthly housing
2. Overcrowding – more than 1.5 persons per room per dwelling
3. Lacking complete kitchen facilities – substandard housing
4. Lacking complete plumbing facilities – substandard housing

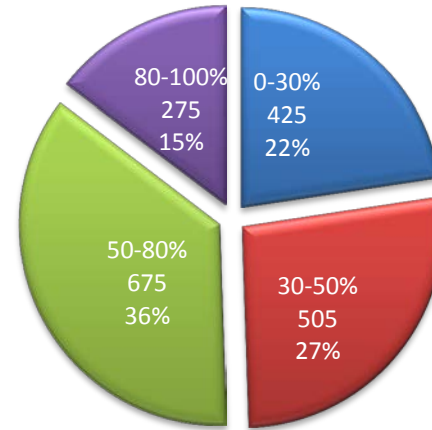
Income classifications are defined as:

1. Extremely low – under 30% of AMI
2. Low – between 30-50% of AMI
3. Moderate – between 50-80% AMI
4. Middle – between 80-100% AMI

The City of Punta Gorda identifies priority needs and offers services and programs to eligible households regardless of race.

Racial/Ethnic Group	# with one or more severe housing problems			
	0-30%	30-50%	50-80%	80-100%
Jurisdiction as Whole	425	505	675	275
White	88%	90%	96%	100%
Black	0	3%	2%	0
Asian	0	0	0	0
American Indian/ Alaska Native	0	0	0	0
Pacific Islander	0	0	0	0
Hispanic	7%	7%	1.50%	0

**Jurisdiction as Whole  
# with one or more severe housing problems**



## 0%-30% OF AREA MEDIAN INCOME

**TABLE 13 - DISPROPORTIONALLY GREATER NEED 0 - 30% AMI**

Housing Problems	Has one or more of four housing problems (substandard)	Has none of the four housing problems (substandard)	Household has no/negative income, but none of the other housing problems ( <b>substandard</b> )
Jurisdiction as a whole	425	30	115
White	375	30	70
Black / African American	0	0	0
Asian	0	0	0
American Indian, Alaska Native	0	0	15
Pacific Islander	0	0	0
Hispanic	30	0	15

Data Source: 2007-2011 CHAS

\*The four housing problems (substandard) are:

1. Lacks complete kitchen facilities;
2. Lacks complete plumbing facilities;
3. More than one person per room; and
4. Cost Burden greater than 30%

## 30%-50% OF AREA MEDIAN INCOME

**TABLE 14 - DISPROPORTIONALLY GREATER NEED 30 - 50% AMI**

Housing Problems	Has one or more of four housing problems (substandard)	Has none of the four housing problems (substandard)	Household has no/negative income, but none of the other housing problems ( <b>substandard</b> )
Jurisdiction as a whole	505	115	0
White	455	95	0
Black / African American	15	0	0
Asian	0	0	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0
Hispanic	35	0	0

Data Source: 2007-2011 CHAS

## 50%-80% OF AREA MEDIAN INCOME

**TABLE 15 - DISPROPORTIONALLY GREATER NEED 50 - 80% AMI**

Housing Problems	Has one or more of four housing problems (substandard)	Has none of the four housing problems (substandard)	Household has no/negative income, but none of the other housing problems ( <b>substandard</b> )
Jurisdiction as a whole	675	425	0
White	650	310	0
Black / African American	15	10	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	10	105	0

Data Source: 2007-2011 CHAS

## 80%-100% OF AREA MEDIAN INCOME

**TABLE 16 - DISPROPORTIONALLY GREATER NEED 80 - 100% AMI**

Housing Problems	Has one or more of four housing problems (substandard)	Has none of the four housing problems (substandard)	Household has no/negative income, but none of the other housing problems ( <b>substandard</b> )
Jurisdiction as a whole	275	380	0
White	275	350	0
Black / African American	0	10	0
Asian	0	0	0
American Indian, Alaska Native	0	25	0
Pacific Islander	0	0	0
Hispanic	0	0	0

Data Source: 2007-2011 CHAS

## DISCUSSION

In the City of Punta Gorda, the total number of households experiencing one or more of four housing problems is 1,880, or 16% of the total number of households.

- ❖ 0-30% AMI: 7% Hispanic households
- ❖ 30-50% AMI: 7% Hispanic households
- ❖ 50-80% AMI: 2% Black/African American households

Households at 80-100% of the AMI have a greater ability to lessen their housing problem due to greater income and mobility when compared to others in lower income levels.

## **NA-20 DISPROPORTIONATELY GREATER NEED: SEVERE HOUSING PROBLEMS – 91.205 (B)(2)**

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

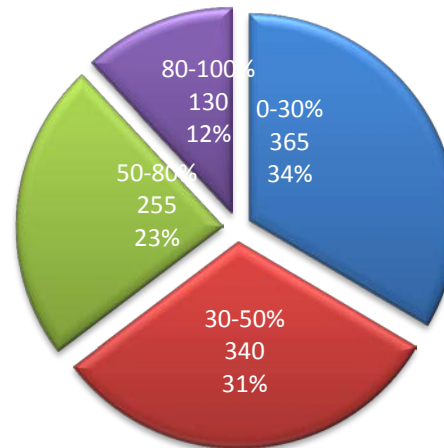
## INTRODUCTION

The HUD definition of disproportionately greater severe housing problems when the members of a racial or ethnic group experience housing problems experience housing problems at a greater rate (10% or more) than the income level as a whole. The following tables demonstrate the percentage of each minority group experiencing any of the four severe housing problems:

1. Cost burden – paying more than 50% of income (including utilities) for monthly housing
2. Overcrowding – more than 1.5 persons per room per dwelling
3. Lacking complete kitchen facilities – substandard housing
4. Lacking complete plumbing facilities – substandard housing

	# with one or more severe housing problems			
	0-30%	30-50%	50-80%	80-100%
Jurisdiction as Whole	365	340	255	130
White	95%	88%	96%	100%
Black	0	3%	0	0
Asian	0	0	0	0
American Indian, Alaska Native	0	0	0	0
Pacific Islander	0	0	0	0
Hispanic	0	7.40%	4%	0

**Jurisdiction as Whole**  
**# with one or more severe housing problems**





## 0%-30% OF AREA MEDIAN INCOME

**TABLE 17 – SEVERE HOUSING PROBLEMS 0 - 30% AMI**

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	365	90	115
White	350	60	70
Black / African American	0	0	0
Asian	0	0	0
American Indian, Alaska Native	0	0	15
Pacific Islander	0	0	0
Hispanic	0	30	15

Data Source: 2007-2011 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities;
2. Lacks complete plumbing facilities;
3. More than 1.5 persons per room; and
4. Cost Burden over 50%

## 30%-50% OF AREA MEDIAN INCOME

**TABLE 18 – SEVERE HOUSING PROBLEMS 30 - 50% AMI**

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	340	280	0
White	305	245	0
Black / African American	10	4	0
Asian	0	0	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0
Hispanic	25	10	0

Data Source: 2007-2011 CHAS

## 50%-80% OF AREA MEDIAN INCOME

**TABLE 19 – SEVERE HOUSING PROBLEMS 50 - 80% AMI**

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	255	840	0
White	245	715	0
Black / African American	0	25	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	10	105	0

Data Source: 2007-2011 CHAS

## 80%-100% OF AREA MEDIAN INCOME

**TABLE 20 – SEVERE HOUSING PROBLEMS 80 - 100% AMI**

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	130	525	0
White	130	495	0
Black / African American	0	10	0
Asian	0	0	0
American Indian, Alaska Native	0	25	0
Pacific Islander	0	0	0
Hispanic	0	0	0

Data Source: 2007-2011 CHAS

## DISCUSSION

In the City of Punta Gorda, the total number of households experiencing one or more of four housing problems is 1,090, or 9.5% of the total number of households of 11,500.

- ❖ 0-30% AMI: N/A
- ❖ 30-50% AMI: 7.4% Hispanic households
- ❖ 50-80% AMI: 4% Black/African American households

As noted previously, households at 80-100% of the AMI have a greater ability to lessen their housing problem due to greater income and mobility when compared to others in lower income levels.

## NA-25 DISPROPORTIONATELY GREATER NEED: HOUSING COST BURDENS – 91.205 (B)(2)

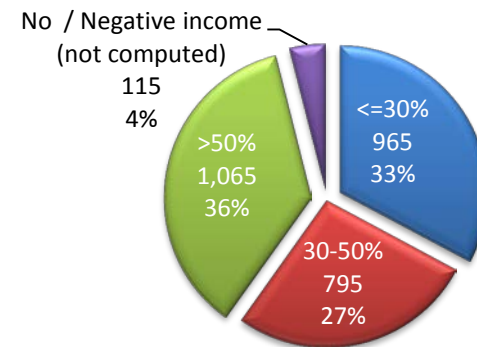
ASSESS THE NEED OF ANY RACIAL OR ETHNIC GROUP THAT HAS DISPROPORTIONATELY GREATER NEED IN COMPARISON TO THE NEEDS OF THAT CATEGORY OF NEED AS A WHOLE.

### INTRODUCTION:

The HUD definition of disproportionately greater number of housing cost burdens is when the members of a racial or ethnic group experience housing problems at a greater rate (10% or more) than the income level as a whole. The data is broken into groups paying under 30% of income for housing, between 30-50%, and over 50%. The last column is labeled Not Computed equals households paying 100% of their gross income for housing.

Racial/Ethnic Group	# with one or more severe housing problems			
	<=30%	30-50%	>50%	No / Negative income (not computed)
Jurisdiction as Whole	965	795	1,065	115
White	N/A	N/A	N/A	N/A
Black	14.5%	5.6%	<1%	0
Asian	4.6%	.5%	0	0
American Indian / Alaska Native	5.7%	0	0	13%
Pacific Islander	0	0	0	0
Hispanic	20%	6.2%	2.3%	13%

**Jurisdiction as Whole**  
**# with one or more severe housing problems**



## Housing Cost Burden

TABLE 21 – GREATER NEED: HOUSING COST BURDENS AMI				
Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	965	795	1,065	115
White	4,695	1,320	1,290	75
Black / African American	140	45	10	0
Asian	45	4	0	0
American Indian, Alaska Native	55	0	0	15
Pacific Islander	0	0	0	0
Hispanic	195	50	25	15

Data Source: 2007-2011 CHAS

### DISCUSSION:

In the City of Punta Gorda about 3.7%, or 425, of all households are not cost-burdened spending less than or equal to 30% of their income on housing. Approximately 4.4% of all households are cost-burdened spending between 30-50% of their income on housing and 5.8% are severely cost-burdened spending greater than 50% on housing costs.

- ❖ <=30% AMI: 20% Hispanic households
- ❖ 30-50% AMI: 6.2% Hispanic households
- ❖ >50% AMI: 2.3% Hispanic households

## NA-30 DISPROPORTIONATELY GREATER NEED: DISCUSSION – 91.205(B)(2)

ARE THERE ANY INCOME CATEGORIES IN WHICH A RACIAL OR ETHNIC GROUP HAS DISPROPORTIONATELY GREATER NEED THAN THE NEEDS OF THAT INCOME CATEGORY AS A WHOLE?

As shown in the previous sections, in the income categories a disproportionately greater need exists among Hispanics.

Hispanic households experience a disproportionately greater need in the income category of 0-30% and 30-50% when looking at housing problems and severe housing problems. Hispanics also demonstrate a disproportionately greater need in severe housing cost-burden.

Black/African American households experience a slight disproportionately greater need in the 50-80% income category when looking at housing problems; however, compared to the entire community Black/African American households are not disproportionate.

**IF THEY HAVE NEEDS NOT IDENTIFIED ABOVE, WHAT ARE THOSE NEEDS?**

Punta Gorda has experienced a 161.8% increase in the Hispanic population between 2000 and 2010. The large percentage increase is due to the small number of Hispanic residents (285). An increase of 461 residents generates a percentage increase of 161.8%. The percentage of the total population for Hispanics increased from 2% in 2000 to 4.5% in 2010, a 2.5% point increase. The higher percentage increase is due to the low base number that existed in 2000.

The Hispanic community within Punta Gorda is relatively underrepresented within the government. As noted in the recently completed Analysis of Impediments to Fair Housing, resident with English as their second language are more likely to face housing discrimination. The City has made a concerted effort to accommodate non-English speaking residents through having City Staff available fluent in numerous languages, and the ability to translate the City information/website into multiple languages.

**ARE ANY OF THOSE RACIAL OR ETHNIC GROUPS LOCATED IN SPECIFIC AREAS OR NEIGHBORHOODS IN YOUR COMMUNITY?**

According to the City's Analysis of Impediments to Fair Housing, the distribution of the concentration of the minority population of the City is in the Northeast quadrant, west of I-75.

## **NA-35 PUBLIC HOUSING – 91.205(B)**

### **INTRODUCTION**

The primary role of a Public Housing Authority is the delivery of quality, affordable rental housing and rental subsidies to qualified low-income households within its jurisdiction.

The Punta Gorda Housing Authority (PGHA) is a public body corporate and politic established pursuant to State law; it is not a Federal agency. PGHA has a contractual relationship with HUD to implement programs established by Congress according to federal laws and regulations. The Federal government, through its annual budget process, provides funds to operate these programs.

The PGHA currently operates the Public Housing program, the Housing Choice Voucher program (also known as Section 8) and the Shelter Plus Care program for all of Charlotte County.

The PGHA is responsible for the delivery of public housing in the City of Punta Gorda and Charlotte County. The City Council appoints the Board of the Housing Authority.

**TOTALS IN USE**

TABLE 22 - PUBLIC HOUSING BY PROGRAM TYPE									
	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
# of units vouchers in use	0	0	113	359	1	324	34	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition / Data Source: PIC (PIH Information Center)

**CHARACTERISTICS OF RESIDENTS**

TABLE 23 – CHARACTERISTICS OF PUBLIC HOUSING RESIDENTS BY PROGRAM TYPE									
	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	10,984	12,323	24,148	12,403	11,216	0	0
Average length of stay	0	0	2	3	15	3	0	0	0
Average Household size	0	0	2	2	2	2	1	0	0
# Homeless at admission	0	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	11	118	0	115	3	0	0
# of Disabled Families	0	0	31	93	0	72	21	0	0
# of Families requesting accessibility features	0	0	113	359	1	324	34	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0	0

Data Source: PIC (PIH Information Center)

## RACE OF RESIDENTS

**TABLE 24 – RACE OF PUBLIC HOUSING RESIDENTS BY PROGRAM TYPE**

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
White	0	0	92	275	0	244	31	0	0
Black/African American	0	0	19	82	1	78	3	0	0
Asian	0	0	2	1	0	1	0	0	0
American Indian/Alaska Native	0	0	0	1	0	1	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

## ETHNICITY OF RESIDENTS

**TABLE 25 – ETHNICITY OF PUBLIC HOUSING RESIDENTS BY PROGRAM TYPE**

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
Hispanic	0	0	30	43	0	41	2	0	0
Not Hispanic	0	0	83	316	1	283	32	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

**SECTION 504 NEEDS ASSESSMENT: DESCRIBE THE NEEDS OF PUBLIC HOUSING TENANTS AND APPLICANTS ON THE WAITING LIST FOR ACCESSIBLE UNITS:**

According to the Punta Gorda Housing Authority (PGHA) the waiting lists for all of the public housing units located within Punta Gorda are closed. The total number of those on the waiting list is 800. Of the total persons on the waiting list, 579 are for Section 8 vouchers, and 221 are for Public-Housing. The vast majority of those on the waiting list are White, 520 or 65%, followed by Black at 274 or 34%, Mixed or unknown race at 36 or .04%, and Indian/Asian at 4 or .005%.

As shown by the table below, the PGHA waiting list of 800 includes:

- ❖ 598 families with children
- ❖ 133 families with disabilities
- ❖ 69 elderly families

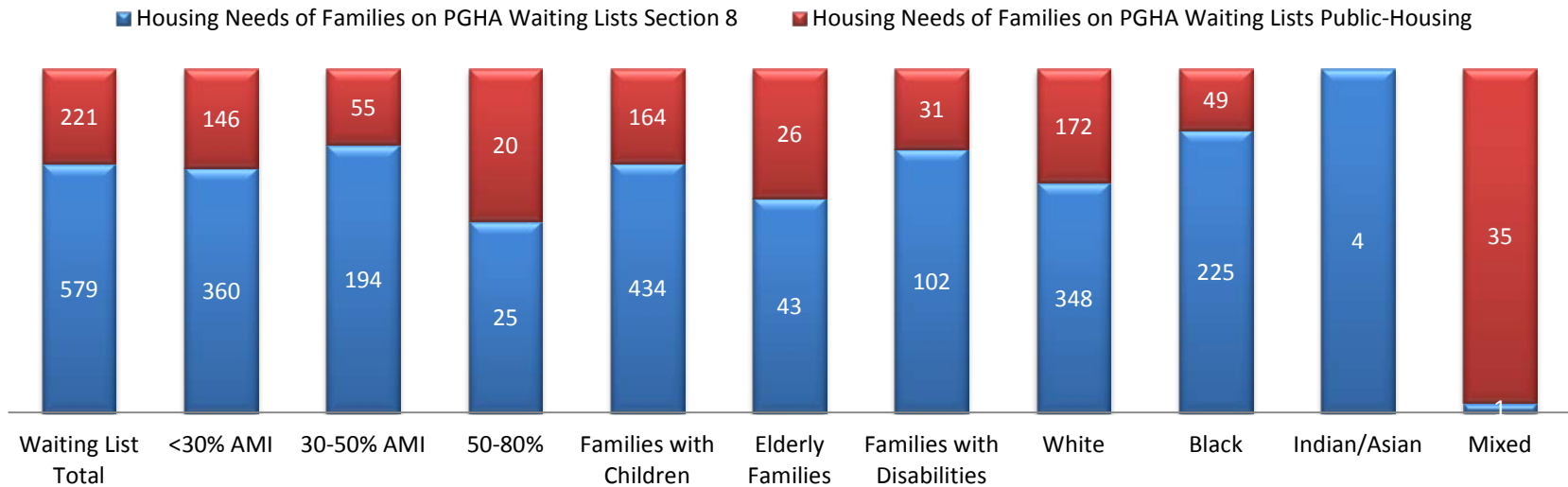
The City supported the PGHA’s application to the Florida Finance Corporation for tax credits for the construction of a 120 unit senior living facility, the Verandas.

<b>Housing Needs of Families on PGHA Waiting Lists</b>		
	<b>Section 8</b>	<b>Public-Housing</b>
<b>Waiting List Total</b>	579	221
<b>&lt;30% AMI</b>	360	146
<b>30-50% AMI</b>	194	55
<b>50-80%</b>	25	20
<b>Families with Children</b>	434	164
<b>Elderly Families</b>	43	26
<b>Families with Disabilities</b>	102	31
<b>White</b>	348	172
<b>Black</b>	225	49
<b>Indian/Asian</b>	4	0
<b>Mixed</b>	1	35

Data Source: PGHA 5-Year and Annual Plan



## Housing Needs of Families on PGHA Waiting Lists



### MOST IMMEDIATE NEEDS OF RESIDENTS OF PUBLIC HOUSING AND HOUSING CHOICE VOUCHER HOLDERS

There is an unmet need for public housing resources. The PGHA has a total waiting list of 800 and it is currently closed to new applicants. The demand for affordable housing continues to outweigh the supply. The City will continue to work with the PGHA regarding their efforts to maintain and increase affordable housing.

### HOW DO THESE NEEDS COMPARE TO THE HOUSING NEEDS OF THE POPULATION AT LARGE

The population at large and residents of public housing share a similar need for increased affordable housing. The number of persons on the PGHA closed waiting list, 800, and the percentage of cost burdened households in Punta Gorda, 25%, illustrates this point. Additionally, the residents of public housing and the population at large have additional unmet needs in supportive services, i.e. job training, medical, mental health, youth and child care services. Increased housing and services will be of benefit to the entire community of Punta Gorda.

## **NA-40 HOMELESS NEEDS ASSESSMENT – 91.205(c)**

### **INTRODUCTION:**

More Americans are homeless now than at any other time since the Great Depression, despite the growing awareness of this complex problem. In order to ease the plight of the homeless, most experts agree that more decent special purpose housing—emergency, transitional, and special family centers as well as permanent, low-cost housing is needed.

One major difficulty in providing shelters and other supportive housing for the homeless is trying to project the size of the homeless population. The difficulty is that the homeless population changes constantly in response to the economic, health care and substance abuse factors. The 2014 Florida Department of Children and Families Annual Report to the Governor and the legislature, which uses data collected from a Point-In-Time Count (Appendix 3), indicates that there were 511 homeless persons in Charlotte County. According to State of Florida statistics approximately 65% of homeless are men, 35% women. The bulk of homeless persons (85%) are single. The low percentage of married persons in the homeless population is reflective of one of the causes of homelessness, family problems and the break-up of family unit. Homeless and other special needs are being addressed through a collaborative effort of Charlotte County non-profits and governmental agencies. The Charlotte County Collective or "C3" has organized to identify and prepare a Gaps Analysis for submission under HUD's Continuum of Care Program. The Continuum of Care Program is defined as the community's plan to organize and deliver housing and services to meet the specific needs of people who are homeless as they move to stable housing and maximum self-sufficiency. Continuum Care also includes action steps to end homelessness and prevent the return to homelessness. The Charlotte County Collective focuses on stabilizing families through the provision of an array of services to meet the needs of the homeless population in Charlotte County. Childcare is an essential component of the package of service provision. With proper childcare, homeless children can be cared for in an enriched, stable and safe environment, while adult family members are in the process of becoming a self-sufficient family unit.

Charlotte County has a total inventory of 218 beds that are available to assist homeless persons. These include 16 beds available for victims of domestic violence and other criminal activity, 12 beds available for homeless juveniles, and 60 beds available for elderly persons being treated for mental illness. All beds are managed by state-licensed agencies and include case management and treatment modalities.

There is no emergency shelter available in Charlotte County. Emergency housing needs are typically handled by one of a half dozen non-profit or faith-based organizations on a case-by-case basis. Homeless persons are provided shelter in local motels for a limited (usually three night maximum) period of time while volunteers attempt to develop short-term solutions to the individual situation. The primary goal of the "C3" Continuum of Care is to develop a collaborative process of outreach, assessment and treatment of homeless needs. The process will utilize the resources of current providers and encourage the development of resources to address gaps in the system.

***\*Charlotte County Public Schools did not participate in the 2014 PIT Count, no data reported on homeless youth from the school district.***

IF DATA IS NOT AVAILABLE FOR THE CATEGORIES "NUMBER OF PERSONS BECOMING AND EXITING HOMELESSNESS EACH YEAR," AND "NUMBER OF DAYS THAT PERSONS EXPERIENCE HOMELESSNESS," DESCRIBE THESE CATEGORIES FOR EACH HOMELESS POPULATION TYPE (INCLUDING CHRONICALLY HOMELESS INDIVIDUALS AND FAMILIES, FAMILIES WITH CHILDREN, VETERANS AND THEIR FAMILIES, AND UNACCOMPANIED YOUTH):

Data is not available for the number of days that person experience homelessness. The current data available is the 2014 PIT Count from Charlotte County. It is of use to examine the estimated number of persons experiencing homelessness, gender, age, ethnicity, race, veteran, household type, disability, prior episodes of homelessness, and cause of homelessness in order to gain a greater understanding. A copy of the PIT County by Charlotte County may be found in the Appendix.

**NATURE AND EXTENT OF HOMELESSNESS: (OPTIONAL)**

Race:	Sheltered:	Unsheltered (optional)
Ethnicity:	Sheltered:	Unsheltered (optional)

ESTIMATE THE NUMBER AND TYPE OF FAMILIES IN NEED OF HOUSING ASSISTANCE FOR FAMILIES WITH CHILDREN AND THE FAMILIES OF VETERANS.

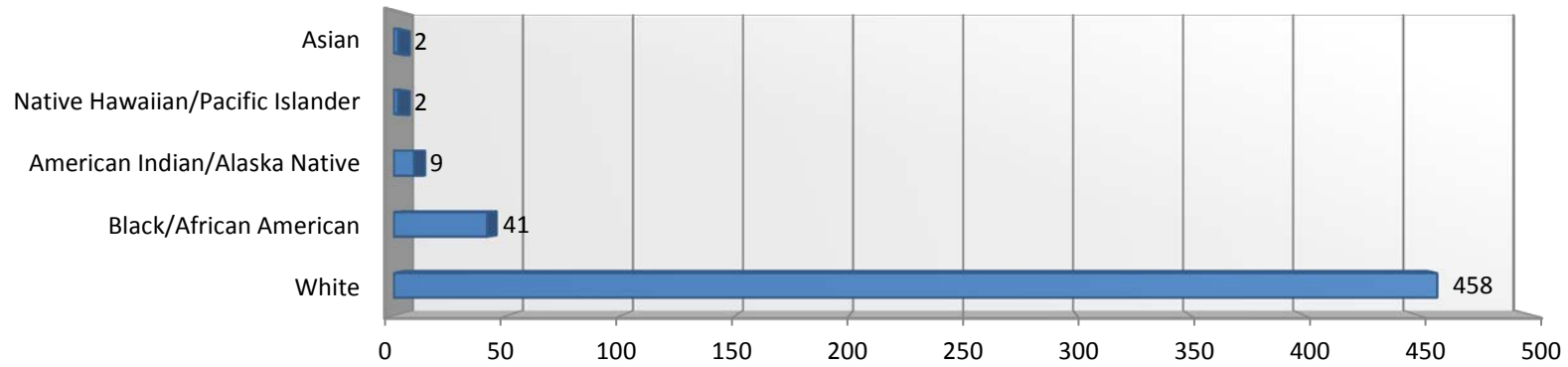
According to the 2014 PIT Count completed by Charlotte County for Charlotte County as a whole there were a total of 511 person homeless and 406 households. Of the total homeless households, 406, 57 or 14% were families with one or more children were in need of assistance and of a total count of 511 persons, 63 or 18% were veterans were and in need of assistance.

DESCRIBE THE NATURE AND EXTENT OF HOMELESSNESS BY RACIAL AND ETHNIC GROUP.

Based on the data available from the 2014 PIT County, of the total 512 persons that were counted as homeless:

- ❖ 458 or 90% were White
- ❖ 41 or 8% were Black/African American
- ❖ 9 or 2% were American Indian/Alaska Native
- ❖ 2 or 0% were Native Hawaiian/Pacific Islander
- ❖ 2 or 0% were Asian

## 2014 PIT County - Persons counted as homeless



### DESCRIBE THE NATURE AND EXTENT OF UNSHELTERED AND SHELTERED HOMELESSNESS.

There was no data available distinguishing between unsheltered and sheltered homeless persons/households.

### DISCUSSION:

Presenting an accurate count of the homeless in Punta Gorda is difficult due to the PIT Count report being for entire boundaries of Charlotte County. However, the City of Punta Gorda will continue to work with the Gulf Coast Partnership in their efforts to decrease homelessness.

## **NA-45 NON-HOMELESS SPECIAL NEEDS ASSESSMENT - 91.205 (B,D)**

### INTRODUCTION:

The special needs population consists of persons who are not homeless but for various reasons, require assistance and supportive housing. This includes elderly, frail elderly, persons with disabilities, persons with alcohol or drug addiction, person with HIV/Aids and their families, and victims of domestic violence, dating violence, sexual assault and stalking. Given the deficit in the supply of affordable housing and the high cost of living within the City and surrounding area, provision of facilities for these special needs populations has been challenging.

DESCRIBE THE CHARACTERISTICS OF SPECIAL NEEDS POPULATIONS IN YOUR COMMUNITY:

- ❖ Elderly – persons 62 years of age or older.
- ❖ Frail Elderly – persons 62 years of age or older, dependent on others for activities of daily living, and often in institutional care
- ❖ Persons with Disabilities – a person who (a) has a disability as defined Section 2 of the Social Security Act; (b) has a physical, mental, or emotional impairment that (1) is expected to be of long-continues and indefinite duration; (2) substantially impedes his or her ability to live independently; and (3) is of such a nature that such ability could be improved by more suitable housing conditions; OR (c) has a developmental disability.
- ❖ Persons with Alcohol Addiction – any person whose persistent and excessive indulgence in alcoholic liquor is causing or is likely to cause serious injury to their health or is a source of harm, suffering, or serious annoyance to others or renders them incapable or properly managing themselves or their affairs
- ❖ Persons with Drug Addiction – any person whose addiction to intoxicating, stimulating, narcotic, or sedative drugs is causing or is likely to cause serious injury to their health or is a source of harm, suffering, or serious annoyance to others or renders themselves incapable or properly managing themselves or their affairs
- ❖ Persons with HIV/Aids and their families – persons with infected with acquired immune deficiency syndrome
- ❖ Victims of Domestic Violence – violent or aggressive behavior within the home, typically involving the violent abuse of a spouse or partner
- ❖ Victims of Dating Violence – controlling, abusive, and aggressive behavior in a romantic relationship; including verbal, emotional, physical or sexual abuse or a combination
- ❖ Victims of Sexual Assault – persons who have experienced any type of sexual contact or behavior that occurs without the explicit consent of the recipient
- ❖ Victims of Stalking – persons experiencing unwanted or obsessive attention by an individual or group. Stalking behaviors are related to harassment and intimidation and may include following the victim in person or monitoring them.

WHAT ARE THE HOUSING AND SUPPORTIVE SERVICE NEEDS OF THESE POPULATIONS AND HOW ARE THESE NEEDS DETERMINED?

Based on the City’s recently updated Analysis of Impediments to Fair Housing and the Housing Element of the Comprehensive plan it is noted that:

- ❖ There is a need for permanent supportive housing to address the needs of the homeless, and/or special needs persons.
- ❖ There is a need for more supportive services to assist persons with special needs.

DISCUSS THE SIZE AND CHARACTERISTICS OF THE POPULATION WITH HIV/AIDS AND THEIR FAMILIES WITHIN THE ELIGIBLE METROPOLITAN STATISTICAL AREA:

According to the January 2015 Florida AIDS/STD Monthly Surveillance Update Report (Appendix 4), there were a total of 2,690 reported cases of HIV/Aids statewide in 2014. Of the total 2,690 cases reported, 9 were reported from Charlotte County. The number of people presumed living with HIV/Aids within Charlotte County as of January 2015 totaled 215.

***\*the January Monthly Surveillance Report (MSR) is an expanded report that serves as a comprehensive summary for the previous year. It contains year-end data. All data referenced is for Charlotte County.***

**DISCUSSION:**

The special needs population consists of persons who are not homeless but for various reasons, require assistance and supportive housing. This includes elderly, frail elderly, persons with disabilities, persons with alcohol or drug addiction, person with HIV/Aids and their families, and victims of domestic violence, dating violence, sexual assault and stalking. Given the deficit in the supply of affordable housing and the high cost of living within the City and surrounding area, provision of facilities for these special needs populations has been challenging.

**NA-50 NON-HOUSING COMMUNITY DEVELOPMENT NEEDS – 91.215 (F)**

DESCRIBE THE JURISDICTION’S NEED FOR PUBLIC FACILITIES:

Based on a recent needs assessment, March 2015, conducted by the Charlotte County Health Department the following public facilities were identified and ranked in the top 20 issues:

- ❖ Transportation
- ❖ Affordable Housing
- ❖ Child and Elder Care
- ❖ Sidewalks
- ❖ Street Lighting
- ❖ Bike Paths
- ❖ Flooding

#### HOW WERE THESE NEEDS DETERMINED?

These needs were identified in a report conducted via the Charlotte County Health Department as a part of the Protocol for Assessing Community Excellence in Environmental Health (PACE-EH) (Appendix 5) .

#### DESCRIBE THE JURISDICTION'S NEED FOR PUBLIC IMPROVEMENTS:

The following public improvements needs were identified by community meetings, surveys, and City Staff as priority needs:

- ❖ Sidewalks
- ❖ Flooding/Drainage Mitigation

#### HOW WERE THESE NEEDS DETERMINED?

Needs for public improvements were identified by community meetings, surveys, needs assessment reports and City Staff.

#### DESCRIBE THE JURISDICTION'S NEED FOR PUBLIC SERVICES:

The following public services have been identified as priority needs:

- ❖ Youth services
- ❖ Job training
- ❖ Health Services
- ❖ Senior/Elder Services
- ❖ Affordable permanent housing linked with support services and case management
- ❖ Employment opportunities and workforce development programs

These public services needs are partially within the community through City and other service providers. However, funding levels do not permit programs that fully meet the demand for services. Due to CDBG regulations limiting public service funding to 15% of the total grant amount, prioritization of CDBG funding is essential to meeting the most urgent need of the community.

#### HOW WERE THESE NEEDS DETERMINED?

The City's needs for improvements/services are determined through a series of community meetings, surveys, assessments and City Staff. Preparation of the Consolidated Plan and Annual Action Plan(s) help to identify need improvements and services which are presented to the City of Punta Gorda City Council for final review and adoption.

## ***HOUSING MARKET ANALYSIS***

### **MA-05 OVERVIEW**

#### **HOUSING MARKET ANALYSIS OVERVIEW:**

The cost of housing in Punta Gorda continues to be a barrier to securing housing for low- moderate income residents. Most of the growth in housing units and overall development is in the form of market rate and luxury single family detached and multi-family attached owner occupied or vacant (seasonally occupied) housing in the waterfront and more affluent areas within the City.

The low- moderate income neighborhood(s) have experienced a higher level of job losses than the rest of the City. The unemployment and underemployment, coupled with a high cost of living are factors that contribute to the struggles of the low- moderate income residents in Punta Gorda. The following tables will illustrate the composition and condition of the City's housing market and economy.

### **MA-10 NUMBER OF HOUSING UNITS – 91.210(A)&(B)(2)**

#### **INTRODUCTION**

According to ACS 2007-2011, the City had 11,492 occupied housing units. The majority of the units were single family detached (73.7%), followed by structures with 5-19 units (15.2%) and 2-4 units (3.2%) respectively. The ACS reports that 55.8% of the City's total housing units are held in owner-occupancy, and an additional 15.1% of the total housing units are considered renter occupied, and the remaining 29.1% are vacant.

Over 70% of all owner-occupied housing units in the City have 3 or more bedrooms; while 275 of all owner-occupied housing units are 2 bedrooms. Respectively rental units consists of 37% with 3 or more bedrooms and 49% 2 bedrooms.

The majority of the City's housing stock was constructed after 1980. According to the 2008-2012 ACS, units built prior to 1970 (now 45 years and older) constitute less than 7% of the total housing stock for the City and roughly 12% in unincorporated Charlotte County.



**ALL RESIDENTIAL PROPERTIES BY NUMBER OF UNITS**

TABLE 26 – RESIDENTIAL PROPERTIES BY UNIT NUMBER		
Property Type	Number	%
1-unit detached structure	6,788	59%
1-unit, attached structure	348	3%
2-4 units	1,002	9%
5-19 units	2,066	18%
20 or more units	954	8%
Mobile Home, boat, RV, van, etc.	334	3%
<i>Total</i>	<i>11,492</i>	<i>100%</i>

Data Source: 2007-2011 ACS

**UNIT SIZE BY TENURE**

TABLE 27 – UNIT SIZE BY TENURE				
	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	13	1%
1 bedroom	13	0%	215	13%
2 bedrooms	1,729	27%	793	49%
3 or more bedrooms	4,654	73%	601	37%
<i>Total</i>	<i>6,396</i>	<i>100%</i>	<i>1,622</i>	<i>100%</i>

Data Source: 2007-2011 ACS

**DESCRIBE THE NUMBER AND TARGETING (INCOME LEVEL/TYPE OF FAMILY SERVED) OF UNITS ASSISTED WITH FEDERAL, STATE, AND LOCAL PROGRAMS.**

The Punta Gorda Public Housing Authority (PGHA) has a number of programs for low income persons, families and special needs groups. The PGHA was decimated by Hurricane Charlie in 2004 when all units were destroyed except for Oak Tree Village and is still working to recover from the loss of units. The following is a listing of the units and program commitments (data provided by the Punta Gorda Housing Authority). The PGHA is the only entity in the County for these types of programs.

- ❖ The PGHA is responsible for approximately 341 Section 8 vouchers in Charlotte County.
- ❖ The PGHA has 115 units within the City.

- ❖ The PGHA manages 30 public housing units at the Oak Tree Village.
- ❖ PGHA is responsible for the long term management of 4 affordable units located at Fitzhugh Commons. This property was developed by the Punta Gorda Development Corporation, a Non-Profit Affiliate of the PGHA.
- ❖ Gulf Breeze Apartments consists of 171 units and the PGHA provides tenants for the property. There are 85 Tax Credit Units and 85 Public Housing Units currently at the site.
- ❖ The PGHA recently opened the application process for their units and had over 800 people sign up. A lottery was held for the future possible 550 spaces. These entries then established a new waiting list for opening.
- ❖ The PGHA applied for and was granted funding from the Florida Housing Finance Corporation for a one year program. This allows the PGHA to assist eligible people/households for no more than one year with temporary assistance.
- ❖ The Shelter Care Program is run in cooperation with two mental health organizations in the county. The organizations assist the special needs population to obtain housing. The recipient must be under the care of one of the mental health organizations. The case managers help the individuals to obtain housing. This program is received as a lump sum funding and 13 to 18 households have benefited.

Private housing units in Punta Gorda subsidized by the Federal government. This data represents those projects recognized by the State of Florida as qualifying for subsidized rents.

Development Name and Area of County	Street Address	Units	Households Served	Housing Program
Charlotte Crossing	520 Rio De Janeiro Avenue	82	Elderly; Family	Housing Credits 9%; Local Bonds; State HOME; Tax Credit Assistance Program
Punta Gorda Housing Authority	402 Fitzhugh Avenue	30	Elderly; Family	Public Housing
Gulf Breeze	340 Gulf Breeze Avenue	170	Elderly; Family	Housing Credits 4%; Local Bonds; Public Housing; Rental Recovery Loan Program
Seven Palms	1200 Slash Pine Circle	336	Family	Housing Credits 9%; State HOME
William Place	218 West William Street	12	Persons with Disabilities	Rental Assistance/HUD; Section 811 Capital Advance
Punta Gorda Total		630		
Source: Shimberg Center for Affordable Housing at the University of Florida, 2013				

**PROVIDE AN ASSESSMENT OF UNITS EXPECTED TO BE LOST FROM THE AFFORDABLE HOUSING INVENTORY FOR ANY REASON, SUCH AS EXPIRATION OF SECTION 8 CONTRACTS.**

Affordable housing inventory and/or Section 8 vouchers are not expected to decrease over the next five-year period.

**DOES THE AVAILABILITY OF HOUSING UNITS MEET THE NEEDS OF THE POPULATION?**

Charlotte County ranks as the 31<sup>st</sup> most expensive of Florida's 67 counties and 24<sup>th</sup> among 35 coastal counties in the median value of housing. The City has a proportionally greater share of housing valued at \$350,000 or more. This discrepancy reflects higher levels of urban services and the relatively larger number of waterfront housing unit in the City compared to the County. The City has a higher median value for owner-occupied units than the surrounding Region. Affordable lower and middle-income housing is in shorter supply in the City than in the County.

**DESCRIBE THE NEED FOR SPECIFIC TYPES OF HOUSING:**

It is evident that the City lacks in affordable housing. It is clear that safe and affordable housing for low-income residents is a strong need. Another group that may have difficulty finding sufficiently-sized rental units is households with children. A rule of thumb for determining whether there are an adequate number of rental units for households with children are the number of units with 3 or more bedrooms. Owner-occupied homes easily accommodate this need, as over 70% of the stock has 3 or more bedrooms. But with only 37% of rental units having 3 or more bedrooms, and rents on the rise, low-income families with children are likely to have a difficult time locating affordable rentals.

**DISCUSSION**

The City of Punta Gorda does not have an abundance or over supply of housing. According to the City's Analysis of Impediments to Fair Housing 76.2% of existing single family homes are affordable to a family on a median income. That ranks 94<sup>th</sup> out of 225 metropolitan statistical areas in the country and 27<sup>th</sup> out of 64 metropolitan statistical areas in the South Region. (Source: National Association of Home Builders/Wells Fargo Housing Opportunity Index 2<sup>nd</sup> Quarter, 2014).

The type of housing that is available is not matching the demand. Persons with disabilities, aging in place, persons with low income face challenges in finding suitable and affordable housing. Even with planned future development only a small percentage of these persons in need will be accommodated.

# MA-15 HOUSING MARKET ANALYSIS: COST OF HOUSING - 91.210(A)

## COST OF HOUSING

TABLE 28 – COST OF HOUSING			
	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	\$185,000	\$313,400	69%
Median Contract Rent	\$481	\$721	50%

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

TABLE 29 - RENT PAID		
Rent Paid	Number	%
Less than \$500	352	21.7%
\$500-999	849	52.4%
\$1,000-1,499	304	18.7%
\$1,500-1,999	66	4.1%
\$2,000 or more	51	3.1%
<i>Total</i>	<i>1,622</i>	<i>100.0%</i>

Data Source: 2007-2011 ACS

## HOUSING AFFORDABILITY

TABLE 30 – HOUSING AFFORDABILITY		
% Units affordable to Households earning	Renter	Owner
30% HAMFI	85	No Data
50% HAMFI	240	90
80% HAMFI	790	325
100% HAMFI	No Data	745
<i>Total</i>	<i>1,115</i>	<i>1,160</i>

Data Source: 2007-2011 CHAS

## MONTHLY RENT

**TABLE 31 – MONTHLY RENT**

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$508	\$669	\$854	\$1212	\$1217
High HOME Rent	N/A	N/A	N/A	N/A	N/A
Low HOME Rent	N/A	N/A	N/A	N/A	N/A

Data Source: HUD FMR and HOME Rentals

### IS THERE SUFFICIENT HOUSING FOR HOUSEHOLDS AT ALL INCOME LEVELS?

Punta Gorda has an ample supply of housing for those who are not low- moderate income. However, as previously stated growing housing cost burden, unemployment and/or underemployment creates a large deficit in affordable housing within the City.

### HOW IS AFFORDABILITY OF HOUSING LIKELY TO CHANGE CONSIDERING CHANGES TO HOME VALUES AND/OR RENTS?

It is unlikely that demand to live in Punta Gorda will change anytime soon. The City’s environment, recreational opportunities, social amenities will continue to draw people. The types of units people choose to occupy will influence the affordability of the rental market. Most renters do not choose to “rent-down” to save money for a home or to have more discretionary income except for the low- moderate income households.

### HOW DO HOME RENTS / FAIR MARKET RENT COMPARE TO AREA MEDIAN RENT? HOW MIGHT THIS IMPACT YOUR STRATEGY TO PRODUCE OR PRESERVE AFFORDABLE HOUSING?

The City of Punta Gorda does not specifically plan to achieve any production, rehabilitating, or acquisition of housing units through the use of CDBG entitlement funds due to the small size of the grant the City receives annually. However, the City continues to partner with both the private sector and other non-profit organizations to assist in the purchase of land on which affordable housing can be constructed, i.e. Habitat for Humanity, Charlotte County. The City of Punta Gorda feels that the actual constructions of housing units are best handled through the private sector and highly experienced non-profit agencies.

## DISCUSSION

The National Low Income Housing coalition conducts an annual study called Out of Reach, a study that looks at what an hourly wage needs to be for a household to afford a place to rent without working more than the standard 40-hour work week.

The study compares the fair market rents for an area to the rents affordable at different wages, including minimum wage, average SSI payments, etc. Fair Market Rents (FMR) are the 40<sup>th</sup> percentile of gross rents for typical, non-standard rental units occupied by recent movers in a local housing market, meaning 40% of the rents are less expensive and 60% for the rental units are more expensive. The fair market rate increases with the number of bedrooms as part of the housing unit.

The minimum wage in Punta Gorda in 2015 is \$8.05/hour. Working 40 hours per week a person will earn \$16,744.00 per year. The rent payment affordable to a person earning minimum wage in Punta Gorda is approximately \$377.00 per month. A person would need to work 48.5 hours a week to afford a studio apartment with no bedrooms. For a two-bedroom apartment, a person working minimum wage will need to work 163 hours per week, more than 4 times a typical workweek.

The picture is bleaker for recipients of SSI payments. The mean monthly payment from SSI is \$773.00 per month, meaning the rent affordable to a household or person with only SSI income is \$220.00 per month.

To afford the fair market rents in Punta Gorda, a household would need to earn a living wage that would enable them to work a 40 hour work week and only pay 30% of their income toward housing. For a two-bedroom apartment the living wage would need to be \$16.42 per hour.

## **MA-20 HOUSING MARKET ANALYSIS: CONDITION OF HOUSING – 91.210(A)**

### **INTRODUCTION**

Based on the factors utilized to assess housing adequacy, the City of Punta Gorda housing stock is in good condition. These findings were taken from the 2009-2012 ACS. Because the ACS is a survey, all answers have a margin of error.

### **DEFINITIONS**

The City uses the following definitions for the Consolidated Plan:

- ❖ Standard condition – a unit that meets or exceeds HUD’s Section 8 housing quality standards
- ❖ Substandard but suitable for rehabilitation – a unit that does not meet Section 8 housing quality standards, but could be brought up to those standards for less than 50% of the unit’s replacement cost

An important variable when evaluating the condition of a unit within the City’s housing stock is whether the unit lacks complete plumbing facilities; lacks kitchen facilities; have more than 1 person per room; or has a cost burden exceeding 30% of the household income. The first 3 conditions are considered indicators of substandard housing.

## CONDITION OF UNITS

TABLE 32 - CONDITION OF UNITS				
Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,133	33%	647	40%
With two selected Conditions	0	0%	11	1%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	4,263	67%	964	59%
<i>Total</i>	<i>6,396</i>	<i>100%</i>	<i>1,622</i>	<i>100%</i>

Data Source: 2007-2011 ACS

## YEAR UNIT BUILT

TABLE 33 – YEAR UNIT BUILT				
Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,467	23%	464	29%
1980-1999	3,491	55%	664	41%
1950-1979	1,282	20%	476	29%
Before 1950	156	2%	18	1%
<i>Total</i>	<i>6,396</i>	<i>100%</i>	<i>1,622</i>	<i>100%</i>

Data Source: 2007-2011 CHAS

## LEAD-BASED PAINT HAZARD

RISK OF TABLE 34 – RISK OF LEAD-BASED PAINT				
Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	1,438	22%	494	30%
Housing Units build before 1980 with children present	150	2%	65	4%

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

**VACANT UNITS**

This data was not available

TABLE 35 - VACANT UNITS			
	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**NEED FOR OWNER AND RENTAL REHABILITATION**

According to the recently completed Housing Element for the City’s 2025 Comprehensive Plan, based on the factors utilized to assess housing adequacy, the City of Punta Gorda housing stock is in good condition. These findings were taken from the 2008-2012 ACS. Because the ACS is a survey, all answers have a margin of error.

- ❖ Crowded – Overcrowding housing units are typically defined as more than 1.01 persons per room. No units in the City were crowded. The unincorporated areas of the County had 696 crowded occupied housing units, or 1.1%.
- ❖ Substandard Heating – 59 of the occupied 8,151 housing units in Punta Gorda were without heating facilities. Regarding the unincorporated areas of Charlotte County, 657 of the 63,136 occupied housing units were without heating facilities. Punta Gorda’s percentage share of its total occupied housing units without heating facilities was 0.7%, compared to 1.0% for unincorporated Charlotte County.
- ❖ Lack Complete Kitchen – the City of Punta Gorda housing inventory had 20 units lacking complete kitchen facilities, compared to 1,063 such units in the unincorporated areas of Charlotte County. Housing units without kitchen facilities made up 0.2% of the City’s total housing stock, and 1.7% of the County’s total housing units.
- ❖ Lack Complete Plumbing – the City of Punta Gorda has 23 units without plumbing facilities, compared to 235 such units located in the unincorporated areas of Charlotte County. These figures represent a statistically insignificant share of 0.3% and 0.4% of the total occupied housing units in the City and County respectively.



### ESTIMATED NUMBER OF HOUSING UNITS OCCUPIED BY LOW OR MODERATE INCOME FAMILIES WITH LEAD BASE PAINT (LBP) HAZARDS

Only 22% (1,438 units) of the City's housing stock was constructed prior to 1980. Of these 1,438 units only 2% had children present. Therefore, LBP hazards are a relatively minor hazard. However, the City does monitor lead exposure cases reported by to the Charlotte County Health Department.

#### DISCUSSION

According to the CHAS information from HUD (2007-2011), roughly 2% of owner-occupied housing built prior to 1980 has children present (150 units) and 2% of rental housing built prior to 1980 has children present (65 units). The Charlotte County Health Department has only 1 case of lead paint exposure was reported in the past 3 years.

## **MA-25 PUBLIC AND ASSISTED HOUSING – 91.210(B)**

#### INTRODUCTION

The primary role of a Public Housing Authority is the delivery of quality, affordable rental housing and rental subsidies to qualified low-income households within its jurisdiction.

The Punta Gorda Housing Authority (PGHA) is a public body corporate and politic established pursuant to State law; it is not a Federal agency. PGHA has a contractual relationship with HUD to implement programs established by Congress according to federal laws and regulations. The Federal government, through its annual budget process, provides funds to operate these programs.

The PGHA currently operates the Public Housing program, the Housing Choice Voucher program (also known as Section 8) and the Shelter Plus Care program for all of Charlotte County.

The PGHA is responsible for the delivery of public housing in the City of Punta Gorda and Charlotte County. The City Council appoints the Board of the Housing Authority.

**TOTALS NUMBER OF UNITS**

**TABLE 36 – TOTAL NUMBER OF UNITS BY PROGRAM TYPE**

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
# of units vouchers available	0	0	113	359	1	324	0	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

**DESCRIBE THE SUPPLY OF PUBLIC HOUSING DEVELOPMENTS:**

Development Name and Area of County	Street Address	Units	Households Served	Housing Program
Charlotte Crossing	520 Rio De Janeiro Avenue	82	Elderly; Family	Housing Credits 9%; Local Bonds; State HOME; Tax Credit Assistance Program
Punta Gorda Housing Authority	402 Fitzhugh Avenue	30	Elderly; Family	Public Housing
Gulf Breeze	340 Gulf Breeze Avenue	170	Elderly; Family	Housing Credits 4%; Local Bonds; Public Housing; Rental Recovery Loan Program
Seven Palms	1200 Slash Pine Circle	336	Family	Housing Credits 9%; State HOME
William Place	218 West William Street	12	Persons with Disabilities	Rental Assistance/HUD; Section 811 Capital Advance
Punta Gorda Total		630		

Source: Shimberg Center for Affordable Housing at the University of Florida, 2013

DESCRIBE THE NUMBER AND PHYSICAL CONDITION OF PUBLIC HOUSING UNITS IN THE JURISDICTION, INCLUDING THOSE THAT ARE PARTICIPATING IN AN APPROVED PUBLIC HOUSING AGENCY PLAN:

The Punta Gorda Housing Authority (PGHA) has a number of programs for low income persons, families and special needs groups. The PGHA was decimated by Hurricane Charlie in 2004 when all units were destroyed except for Oak Tree Village and is still working to recover from the loss of the units. The following is a listing of the units and program commitments (data provided by the PGHA). The PGHA is the only entity in the County for these types of programs:

- ❖ The PGHA is responsible for approximately 341 Section 8 vouchers in Charlotte County
- ❖ The PGHA has 115 units within the City
- ❖ The PGHA manages 30 public housing units at the Oak Tree Village
- ❖ PGHA is responsible for the long term management of 4 affordable units located at Fitzhugh Commons. This property was developed by the Punta Gorda Development Corporation, a non-profit affiliate of the PGHA
- ❖ Gulf Breeze apartments consists of 171 units and the PGHA provides tenants for the property. There are 85 tax credit units and 85 public housing units currently at the site
- ❖ The PGHA recently opened the application process for their units and had over 800 people sign up. A lottery was held for the possible 550 future spaces. These entries then established a new waiting list for opening.
- ❖ The PGHA applied for and was granted funding from the Florida Housing Finance Corporation for a one year program. This allows the PGHA to assist eligible people/households for no more than one year with temporary assistance.
- ❖ The Shelter Care Program is run in cooperation with two mental health organizations in the County. The organizations assist the special needs population to obtain housing. The recipient must be under the care of one or the mental health organizations. The case managers help the individuals to obtain housing. This program is received as a lump sum funding and 13-18 households have benefited.

## PUBLIC HOUSING CONDITION

**TABLE 37 - PUBLIC HOUSING CONDITION**

Public Housing Development	Average Inspection Score
Charlotte Crossing	TBSL
Oak Tree Village	TBSL
Gulf Breeze	TBSL
Seven Palms	TBSL
Williams Place	TBSL

### DESCRIBE THE RESTORATION AND REVITALIZATION NEEDS OF PUBLIC HOUSING UNITS IN THE JURISDICTION:

The restoration and revitalization needs of public housing are in the PGHA's 5-Year Plan (Appendix 6).

### DESCRIBE THE PUBLIC HOUSING AGENCY'S STRATEGY FOR IMPROVING THE LIVING ENVIRONMENT OF LOW- AND MODERATE-INCOME FAMILIES RESIDING IN PUBLIC HOUSING:

As stated in the Punta Gorda Housing Authority's Five Year and Annual Plan:

- ❖ Implement measures to de-concentrate poverty by bringing higher income public housing households into lower income developments
- ❖ Implement measures to promote income mixing in public housing by assuring access for lower income families into higher income developments
- ❖ Designate developments or buildings for particular resident groups (elderly, persons with disabilities)

### DISCUSSION:

There is a high need for affordable housing within unincorporated Charlotte County and the City of Punta Gorda, there is substantial unmet need for units, as evidenced by the waiting list of 800 households

## **MA-30 HOMELESS FACILITIES AND SERVICES – 91.210(c)**

### INTRODUCTION

This section provides an overview of person who are experience in homelessness or at-risk of homelessness.

**FACILITIES AND HOUSING TARGETED TO HOMELESS HOUSEHOLDS**

There is no emergency shelter available in Charlotte County. Emergency housing needs are typically handled by one of a half dozen non-profit or faith-based organizations on a case-by-case basis. Homeless persons are provided shelter in local motels for a limited (usually three night maximum) period of time while volunteers attempt to develop short-term solutions to the individual situation. The primary goal of the “C3” Continuum of Care is to develop a collaborative process of outreach, assessment and treatment of homeless needs. The process will utilize the resources of current providers and encourage the development of resources to address gaps in the system.

TABLE 38 - FACILITIES AND HOUSING TARGETED TO HOMELESS HOUSEHOLDS					
	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	0	0	0	0	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

**DESCRIBE MAINSTREAM SERVICES, SUCH AS HEALTH, MENTAL HEALTH, AND EMPLOYMENT SERVICES TO THE EXTENT THOSE SERVICES ARE USE TO COMPLEMENT SERVICES TARGETED TO HOMELESS PERSONS**

A network of public and private agencies lead by the Charlotte County Homeless Coalition, as a part of the Gulf Coast Partnership, provide a variety of services to the homeless, ranging from prevention and outreach to comprehensive supportive services. Through referrals and cooperative services, the agencies try to meet the needs of the health, mental health, and employment of the homeless.

**LIST AND DESCRIBE SERVICES AND FACILITIES THAT MEET THE NEEDS OF HOMELESS PERSONS, PARTICULARLY CHRONICALLY HOMELESS INDIVIDUALS AND FAMILIES, FAMILIES WITH CHILDREN, VETERANS AND THEIR FAMILIES, AND UNACCOMPANIED YOUTH. IF THE SERVICES AND FACILITIES ARE LISTED ON SCREEN SP-40 INSTITUTIONAL DELIVERY STRUCTURE OR SCREEN MA-35 SPECIAL NEEDS FACILITIES AND SERVICES, DESCRIBE HOW THESE FACILITIES AND SERVICES SPECIFICALLY ADDRESS THE NEEDS OF THESE POPULATIONS.**

The City of Punta Gorda does not take on housing activities due to the small amount funding received through CDBG; however, the City does work with both private and public organizations in their efforts to assist homeless persons. As stated previously, there is no emergency shelter

available in Charlotte County. Emergency housing needs are typically handled by one of a half dozen non-profit or faith-based organizations on a case-by-case basis. Homeless persons are provided shelter in local motels for a limited (usually three night maximum) period of time while volunteers attempt to develop short-term solutions to the individual situation. Additionally, a network of public and private agencies lead by the Charlotte County Homeless Coalition, as a part of the Gulf Coast Partnership, provide a variety of services to the homeless, ranging from prevention and outreach to comprehensive supportive services. Through referrals and cooperative services, the agencies try to meet the needs of the health, mental health, and employment of the homeless.

## **MA-35 SPECIAL NEEDS FACILITIES AND SERVICES – 91.210(D)**

### **INTRODUCTION**

This section will describe the supportive needs of the special needs populations including the elderly, frail elderly, individuals with disabilities, individuals with substance abuse, persons who have experienced domestic violence, and persons/families with HIV/AIDS. The City of Punta Gorda does not have specific supported housing options or services for the special needs and non-homeless populations.

INCLUDING THE ELDERLY, FRAIL ELDERLY, PERSONS WITH DISABILITIES (MENTAL, PHYSICAL, DEVELOPMENTAL), PERSONS WITH ALCOHOL OR OTHER DRUG ADDICTIONS, 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 City of Punta Gorda does not have specific supported housing options or services for the special needs and non-homeless populations.

DESCRIBE PROGRAMS FOR ENSURING THAT PERSONS RETURNING FROM MENTAL AND PHYSICAL HEALTH INSTITUTIONS RECEIVE APPROPRIATE SUPPORTIVE HOUSING

The City of Punta Gorda does not have specific supported housing options or services for the special needs and non-homeless populations.

SPECIFY THE ACTIVITIES THAT THE JURISDICTION PLANS TO UNDERTAKE DURING THE NEXT YEAR TO ADDRESS THE HOUSING AND SUPPORTIVE SERVICES NEEDS IDENTIFIED IN ACCORDANCE WITH 91.215(E) WITH RESPECT TO PERSONS WHO ARE NOT HOMELESS BUT HAVE OTHER SPECIAL NEEDS. LINK TO ONE-YEAR GOALS. 91.315(E)

The City of Punta Gorda does not have specific supported housing options or services for the special needs and non-homeless populations.

FOR ENTITLEMENT/CONSORTIA GRANTEEES: SPECIFY THE ACTIVITIES THAT THE JURISDICTION PLANS TO UNDERTAKE DURING THE NEXT YEAR TO ADDRESS THE HOUSING AND SUPPORTIVE SERVICES NEEDS IDENTIFIED IN ACCORDANCE WITH 91.215(E) WITH RESPECT TO PERSONS WHO ARE NOT HOMELESS BUT HAVE OTHER SPECIAL NEEDS. LINK TO ONE-YEAR GOALS. (91.220(2))

The City of Punta Gorda does not have specific supported housing options or services for the special needs and non-homeless populations.

## **MA-40 BARRIERS TO AFFORDABLE HOUSING – 91.210(E)**

### **NEGATIVE EFFECTS OF PUBLIC POLICIES ON AFFORDABLE HOUSING AND RESIDENTIAL INVESTMENT**

The City of Punta Gorda is committed to furthering fair housing to ensure that viable, sustainable communities are available to all persons. The City, due to its small size, builds no housing; however, the City does actively engage in the creation of a regulatory environment that is supportive and innovative for-profit, non-profit, and governmental partnerships and programs to support the delivery and retention of affordable housing units. The City's Land Development Regulations (LDR) and applicable building codes guide the private sector in the development and construction of housing.

HUD requires a formal analysis of housing impediments be conducted as a means to identify problems that may exist and actions that can be taken to mitigate issues related to fair housing. The City's Analysis of Impediments to Fair Housing (Appendix 7) was updated in March 2015.

## **MA-45 NON-HOUSING COMMUNITY DEVELOPMENT ASSETS – 91.215 (F)**

### **INTRODUCTION**

The following section describes the local workforce and the nature of current employment.

### **ECONOMIC DEVELOPMENT MARKET ANALYSIS**

## BUSINESS ACTIVITY

**TABLE 39 - BUSINESS ACTIVITY**

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	145	0	2	0	-2
Arts, Entertainment, Accommodations	1,147	868	14	18	4
Construction	449	249	5	5	0
Education and Health Care Services	1,200	1,423	15	29	15
Finance, Insurance, and Real Estate	534	323	7	7	0
Information	148	9	2	0	-2
Manufacturing	291	46	4	1	-3
Other Services	316	343	4	7	3
Professional, Scientific, Management Services	663	406	8	8	0
Public Administration	0	0	0	0	0
Retail Trade	1,885	919	23	19	-4
Transportation and Warehousing	293	35	4	1	-3
Wholesale Trade	463	96	6	2	-4
Total	7,534	4,717	--	--	--

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

## LABOR FORCE

**TABLE 40 - LABOR FORCE+**

Total Population in the Civilian Labor Force	5,570
Civilian Employed Population 16 years and over	5,101
Unemployment Rate	8.42
Unemployment Rate for Ages 16-24	22.81
Unemployment Rate for Ages 25-65	5.30

Data Source: 2007-2011 ACS



**TABLE 41 – OCCUPATIONS BY SECTOR**

Occupations by Sector	Number of People
Management, business and financial	1,369
Farming, fisheries and forestry occupations	267
Service	368
Sales and office	1,860
Construction, extraction, maintenance and repair	393
Production, transportation and material moving	227

Data Source: 2007-2011 ACS

**TRAVEL TIME****TABLE 42 - TRAVEL TIME**

Travel Time	Number	Percentage
< 30 Minutes	3,720	83%
30-59 Minutes	625	14%
60 or More Minutes	136	3%
Total	4,481	100%

Data Source: 2007-2011 ACS

**EDUCATION:**

Educational Attainment by Employment Status (Population 16 and Older)

**TABLE 43 - EDUCATIONAL ATTAINMENT BY EMPLOYMENT STATUS**

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	144	21	156
High school graduate (includes equivalency)	1,006	38	432
Some college or Associate's degree	1,323	163	1,037
Bachelor's degree or higher	1,629	163	1,156

Data Source: 2007-2011 ACS

## EDUCATIONAL ATTAINMENT BY AGE

**TABLE 44 - EDUCATIONAL ATTAINMENT BY AGE**

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	0	13	25	3	192
9th to 12th grade, no diploma	82	61	121	98	325
High school graduate, GED, or alternative	286	283	266	927	2,216
Some college, no degree	76	277	187	1,310	1,859
Associate's degree	13	46	179	524	295
Bachelor's degree	51	55	440	1,149	1,448
Graduate or professional degree	0	71	172	1,061	769

Data Source: 2007-2011 ACS

## EDUCATIONAL ATTAINMENT – MEDIAN EARNINGS IN THE PAST 12 MONTHS

**TABLE 45 – MEDIAN EARNINGS IN THE PAST 12 MONTHS**

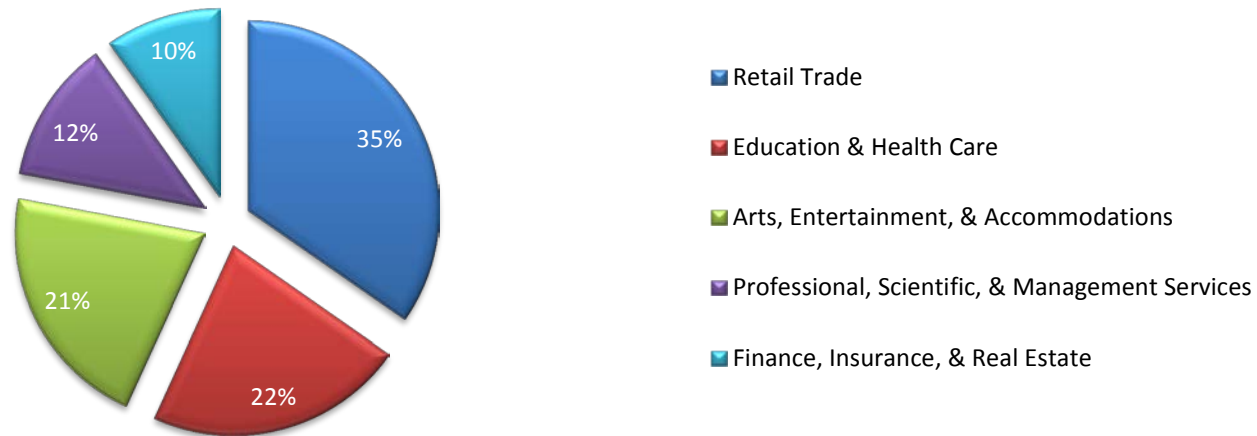
Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	16,821
High school graduate (includes equivalency)	26,400
Some college or Associate's degree	25,281
Bachelor's degree	33,889
Graduate or professional degree	47,500

Data Source: 2007-2011 ACS

**BASED ON THE BUSINESS ACTIVITY TABLE ABOVE, WHAT ARE THE MAJOR EMPLOYMENT SECTORS WITHIN YOUR JURISDICTION?**

The fiver (5) major employment sectors within Punta Gorda/Charlotte County are as follows:

1. Retail Trade with 1,885 workers
2. Education and Health Care Services with 1,200 workers
3. Arts, Entertainment, and Accommodations with 1,147 workers
4. Professional, Scientific, and Management Services with 663 workers
5. Finance, Insurance, and Real Estate with 534 workers



**DESCRIBE THE WORKFORCE AND INFRASTRUCTURE NEEDS OF THE BUSINESS COMMUNITY:**

In the Business Activity table (#39, above) the largest category in the “Jobs Less Workers” column (which indicates commuting) is within the Education and Health Care Services, followed by Arts, Entertainment, Accommodations. This indicates a large number of commuters who come into Punta Gorda.

**DESCRIBE ANY MAJOR CHANGES THAT MAY HAVE AN ECONOMIC IMPACT, SUCH AS PLANNED LOCAL OR REGIONAL PUBLIC OR PRIVATE SECTOR INVESTMENTS OR INITIATIVES THAT HAVE AFFECTED OR MAY AFFECT JOB AND BUSINESS GROWTH OPPORTUNITIES DURING THE PLANNING PERIOD. DESCRIBE ANY NEEDS FOR WORKFORCE DEVELOPMENT, BUSINESS SUPPORT OR INFRASTRUCTURE THESE CHANGES MAY CREATE.**

There are no significant new projects on the horizon that would require additional assistance in terms of workforce development, business support, or infrastructure aid.

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

The City of Punta Gorda has a total population of 16,652, with 42% of the total population 65 or over. 24% or 3,999 of the total population has an education attainment of high school graduate or greater. 34% of the jobs identified in Table 39 require a high school diploma or greater.

DESCRIBE ANY CURRENT WORKFORCE TRAINING INITIATIVES, INCLUDING THOSE SUPPORTED BY WORKFORCE INVESTMENT BOARDS, COMMUNITY COLLEGES AND OTHER ORGANIZATIONS. DESCRIBE HOW THESE EFFORTS WILL SUPPORT THE JURISDICTION'S CONSOLIDATED PLAN.

There are no workforce training initiatives available within the City of Punta Gorda.

DOES YOUR JURISDICTION PARTICIPATE IN A COMPREHENSIVE ECONOMIC DEVELOPMENT STRATEGY (CEDs)?

The City of Punta Gorda does not currently participate in a CED.

IF SO, WHAT ECONOMIC DEVELOPMENT INITIATIVES ARE YOU UNDERTAKING THAT MAY BE COORDINATED WITH THE CONSOLIDATED PLAN? IF NOT, DESCRIBE OTHER LOCAL/REGIONAL PLANS OR INITIATIVES THAT IMPACT ECONOMIC GROWTH.

N/A

**DISCUSSION**

The City’s Chamber of Commerce, business community and City Staff are constantly focused on how to create jobs and bring business to Punta Gorda. Reflective of the City’s efforts, the Consolidated Plan will:

- 1. Nurture entrepreneurship
- 2. Create workforce training opportunities
- 3. Assist in job creation
- 4. Emphasize education

**MA-50 NEEDS AND MARKET ANALYSIS DISCUSSION**

ARE THERE AREAS WHERE HOUSEHOLDS WITH MULTIPLE HOUSING PROBLEMS ARE CONCENTRATED? (INCLUDE A DEFINITION OF "CONCENTRATION")

Concentration, for the purpose of this document will be defined as a large amount (10% or greater) of something in one place.

Census Block Groups: 1201501031, 1201501033, and 1201501035 which lie within the corporate limits of the City of Punta Gorda. These three Census Block Groups have over 50% low-to-moderate income population.

ARE THERE ANY AREAS IN THE JURISDICTION WHERE RACIAL OR ETHNIC MINORITIES OR LOW-INCOME FAMILIES ARE CONCENTRATED? (INCLUDE A DEFINITION OF "CONCENTRATION")

Concentration, for the purpose of this document will be defined as a large amount (10% or greater) of something in one place.

Areas of LMI concentration are identified as Census Block Groups: 1201501031, 1201501033, and 1201501035 which lie within the corporate limits of the City of Punta Gorda. These three Census Block Groups have over 51% low-to-moderate income population.

WHAT ARE THE CHARACTERISTICS OF THE MARKET IN THESE AREAS/NEIGHBORHOODS?

These areas are places with higher concentrations of non-white populations where at least 51% of the people would benefit from implementation of the plan are of low- moderate income (LMI areas). CDBG funding will benefit these residents as well as residents throughout the City; senior residents and/or individuals with physical disabilities and special needs.

ARE THERE ANY COMMUNITY ASSETS IN THESE AREAS/NEIGHBORHOODS?

The City of Punta Gorda is less than 21 square miles; however, the City does strive to have community assets in all areas of the City.

ARE THERE OTHER STRATEGIC OPPORTUNITIES IN ANY OF THESE AREAS?

Given that, racial or ethnic minorities or low- moderate income persons are not concentrated in one geographic area, funds and resources will be prioritized and distributed on the needs (HUD low- moderate income) and not defined and limited by geographic location.

## **STRATEGIC PLAN**

### **SP-05 OVERVIEW**

#### **STRATEGIC PLAN OVERVIEW**

The City, through a planning process, involved public, private, non-profit agencies and other organizations to create a five (5) year strategy for the Consolidated Plan that sets general priorities for allocations entitlement grant funds within the City's boundaries. The Strategic Plan describes the basis for priorities give to each category of need, identifies obstacles to meeting underserved populations, and discusses the accomplishments that the City expects to achieve over the next five (5) years, 2015-2019.

## SP-10 GEOGRAPHIC PRIORITIES – 91.215 (A)(1)

### GEOGRAPHIC AREA

TABLE 46 - GEOGRAPHIC PRIORITY AREAS	
Geographic Priority Areas	Percentage of Funds
Census Block Group 12015010301	80%
Census Block Group 1201501033	
Census Block Group 12015801035	
Citywide	20%

### GENERAL ALLOCATION PRIORITIES

DESCRIBE THE BASIS FOR ALLOCATING INVESTMENTS GEOGRAPHICALLY WITHIN THE JURISDICTION (OR WITHIN THE EMSA FOR HOPWA).

All activities funded with CDBG will primarily benefit low- and moderate income persons/households, either as direct service or financial assistance or by making improvements in areas benefitting primarily low- moderate income persons. Some activities, for reasons of qualification and/or desired beneficiaries, will be focused geographically. Some examples of how the City anticipates geographically focused investments are:

1. Public Infrastructure Improvements – By nature these must be in low- moderate income Census Tract Block Groups.
2. Economic Development – Activities will be focused on the Trabue Woods Historic Neighborhood, specifically those that focus on direct assistance for the purpose of job creation and/or training. This neighborhood is located in the CDBG targeted area.

## SP-25 PRIORITY NEEDS - 91.215(A)(2)

### PRIORITY NEEDS

TABLE 47 – PRIORITY NEEDS SUMMARY		
1	Priority Need Name	Community Development
	Priority Level	High
	Population	Low- moderate income
	Geographic Areas Affected	LMI
	Associated Goals	Neighborhood revitalization

	Description	Improvements to public facilities and infrastructure
	Basis for Relative Priority	Improvement and maintenance of public infrastructure continues to be a high priority. The need to address sidewalks, missing connections or those in poor condition or to bring into full compliance with ADA requirements.
2	Priority Need Name	Economic Development
	Priority Level	High
	Population	Non-housing community development
	Geographic Areas Affected	Citywide
	Associated Goals	Economic assistance
	Description	Lending support job creation; workforce development; small business and micro-enterprise assistance;
	Basis for Relative Priority	Economic development continues to be a high priority in order to increase economic activity and job creation.
3	Priority Need Name	Community Development
	Priority Level	High
	Population	Low- moderate income persons
	Geographic Areas Affected	TBD
	Associated Goals	Public Services
	Description	Public Services
	Basis for Relative Priority	Public Services continue to be a high priority in Punta Gorda.
4	Priority Need Name	Affordable Housing Development
	Priority Level	High
	Population	Low- Moderate income; Elderly
	Geographic Areas Affected	Citywide
	Associated Goals	Housing Development Assistance
	Description	Increase supply of affordable single/multi-family housing for low- and moderate-income residents through rehabilitation
	Basis for Relative Priority	Most income groups need affordable housing
5	<b>Priority Need Name</b>	<b>Public Services for at-risk population</b>
	Priority Level	High
	Population	Low- Moderated; elderly; veterans; persons w/physical disabilities; homeless; victims of domestic violence; other

	Geographic Areas Affected	Citywide
	Associated Goals	Public services
	Description	Provide services to the City's most vulnerable populations
	Basis for Relative Priority	Persons with special needs are the City's most vulnerable and therefore a high priority for the ConPlan.
6	Priority Need Name	Homeownership Assistance
	Priority Level	High
	Population	Low- moderate-income
	Geographic Areas Affected	Citywide
	Associated Goals	Single-unit residential
	Description	Homeowner ship assistance provides counseling to renters wishing to become homebuyers and to existing homebuyers who wish to stay in their homes. This also includes Down Payment Assistance which offers assistance to first time homebuyers to help them buy their first home
	Basis for Relative Priority	The need for housing.
7	Priority Need Name	Planning and Administration
	Priority Level	High
	Population	Other
	Geographic Areas Affected	N/A
	Associated Goals	Planning and Administration
	Description	Provide overall coordination, administration, and monitoring of entitlement grant funding program
	Basis for Relative Priority	N/A

#### **NARRATIVE (OPTIONAL)**

The City has identified housing, public services, community public facility, ADA improvements, economic development, and other services for the special needs populations as the priority needs for the next five (5) years.



## **SP-30 INFLUENCE OF MARKET CONDITIONS – 91.215 (B)**

### **INFLUENCE OF MARKET CONDITIONS**

<b>TABLE 48 – INFLUENCE OF MARKET CONDITIONS</b>	
<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	N/A
TBRA for Non-Homeless Special Needs	N/A
New Unit Production	N/A
Rehabilitation	N/A
Acquisition, including preservation	N/A

The City of Punta Gorda does not specifically plan to achieve any production or acquisition of housing units through the use of CDBG entitlement funds; this is due to the small size of the grant. However, the City continues to partner with both the private sector and non-profit organizations to assist in the purchase of land for the Community Land Trust on which affordable housing will be constructed (it is the experience of the City that actual construction of housing units is best handled through the private sector and highly experienced non-profit agencies).

## **SP-35 ANTICIPATED RESOURCES - 91.215(A)(4), 91.220(c)(1,2)**

### **INTRODUCTION**

The following table outlines the anticipated resources to include CDBG funds that the City anticipates having available during the 2015-2019 Consolidated Plan and 2015 Action Plan year.

This Action Plan is not intended to confer any legal rights or entitlements on any persons, groups, or entities, including those named as intended recipients of funds or as program beneficiaries. The term of this Annual Action Plan is subject to amendment and to the effect of applicable laws, regulations and ordinances. Statements of numerical goals or outcomes are for the purpose of measuring the success of programs and policies and do not impose a legal obligation on the City to achieve the intended results. Actual funding of particular programs and projects identified in this plan are subject to completion of various further actions, some of which involve discretionary determinations by the City or others. These include HUD approval of this plan; appropriations by the United States Congress and the City Council; reviews and determinations under environmental and related laws; and results of bidding and contracting processes.

**ANTICIPATED RESOURCES**

**TABLE 49 - ANTICIPATED RESOURCES**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public-Federal	Planning/Administration; Economic Development; Housing; Public Improvements; Public Services	\$70,010	\$0	\$0	\$70,010	\$280,040	The Community Development Block Grant (CDBG) Program's primary objective is the development of viable communities by providing decent housing; providing a suitable living environment; and expanding economic opportunities. To achieve these goals, any activity funded with CDBG must meet one of three national objectives benefit low- and moderate-income persons; aid in the prevention of slums or blight; or meet a particular urgent need.

EXPLAIN HOW FEDERAL FUNDS WILL LEVERAGE THOSE ADDITIONAL RESOURCES (PRIVATE, STATE AND LOCAL FUNDS), INCLUDING A DESCRIPTION OF HOW MATCHING REQUIREMENTS WILL BE SATISFIED

The federal funds listed above represent the annual allocation received by the City of Punta Gorda to support activities outlined in the 2015 Annual Action Plan, and the anticipated funding for the remainder of the Consolidated Plan (2015-2019). Estimates of funding are based on funds previously allocated and are anticipated to remain at the same level throughout the term of the Consolidated Plan. All funding is conditional on Congressional approval.

CDBG funds are provided with no matching requirements. However, the City does attempt to share the cost burden for activities carried out with CDBG funds when possible, as well as, encourage subrecipients to leverage grant funding to support the costs of the their specific activities.

IF APPROPRIATE, DESCRIBE PUBLICALLY OWNED LAND OR PROPERTY LOCATED WITHIN THE JURISDICTION THAT MAY BE USED TO ADDRESS THE NEEDS IDENTIFIED IN THE PLAN

The City of Punta Gorda owns some vacant property which may be used in partnership with Charlotte County, Habitat for Humanity, or other similarly qualified organizations to meet future affordable housing goals/needs.

**DISCUSSION**

The City of Punta Gorda will continue to pursue additional funding opportunities which will be used in order to complement existing resources.

**SP-40 INSTITUTIONAL DELIVERY STRUCTURE – 91.215(k)**

EXPLAIN THE INSTITUTIONAL STRUCTURE THROUGH WHICH THE JURISDICTION WILL CARRY OUT ITS CONSOLIDATED PLAN INCLUDING PRIVATE INDUSTRY, NON-PROFIT ORGANIZATIONS, AND PUBLIC INSTITUTIONS.

**TABLE 50 - INSTITUTIONAL DELIVERY STRUCTURE**

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
New Operation Cooper Street	Non-profit	Public Services	Jurisdiction
Bernice A. Russell CDC	Non-profit	Public Services	Jurisdiction
Bernice A. Russell CDC	Non-profit	Non-homeless special needs	Jurisdiction
Goodwill Industries	Non-profit	Non-homeless special needs; Public Services	Jurisdiction
City of Punta Gorda	Government	Public Services, Planning Administration, Public Facilities	Jurisdiction

#### ASSESS OF STRENGTHS AND GAPS IN THE INSTITUTIONAL DELIVERY SYSTEM

The Urban Design Division administers the CDBG program and is the liaison with other federal, state, and local agencies; housing advocates, developers and local civic associations. The Urban Design staff ensures the accomplishment of its projects and development of goals through a range of non-profit and for-profit agencies and partnerships.

The City works with their public/private partners to design and implement programs that address needs within the City. Still, program delivery gaps do occur, whether through funding shortfalls, timetables, or program design. The city seeks to resolve these gaps through its commitment to its institutional relationships as evidenced by its close working relations with its partners. The City will continue to meet with and inform its partners of community development needs, goals and strategies.

The Punta Gorda Housing Authority (PGHA) is responsible for the delivery of public housing in the City of Punta Gorda. The City Council appoints the Board of the Housing Authority. The PGHA manages hiring, contracting and procurement through procedures that do not involve the City of Punta Gorda. The City of Punta Gorda has no budgetary review of any proposed capital improvements, development, demolition or disposition of public housing developments. The PGHA is required to receive development and demolition approvals through the City of Punta Gorda as is any other property owner. In addition, the PGHA receives its bonding authority from the City of Punta Gorda City Council on a per bond issue basis.

AVAILABILITY OF SERVICES TARGETED TO HOMELESS PERSONS AND PERSONS WITH HIV AND MAINSTREAM SERVICES

**TABLE 51 - HOMELESS PREVENTION SERVICES SUMMARY**

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	N/A	N/A	N/A
Legal Assistance	N/A	N/A	N/A
Mortgage Assistance	N/A	N/A	N/A
Rental Assistance	N/A	N/A	N/A
Utilities Assistance	N/A	N/A	N/A
<b>Street Outreach Services</b>			
Law Enforcement	N/A	N/A	N/A
Mobile Clinics	N/A	N/A	N/A
Other Street Outreach Services	N/A	N/A	N/A
<b>Supportive Services</b>			
Alcohol & Drug Abuse	N/A	N/A	N/A
Child Care	N/A	N/A	N/A
Education	N/A	N/A	N/A
Employment and Employment Training	N/A	N/A	N/A
Healthcare	N/A	N/A	N/A
HIV/AIDS	N/A	N/A	N/A
Life Skills	N/A	N/A	N/A
Mental Health Counseling	N/A	N/A	N/A
Transportation	N/A	N/A	N/A
<b>Other</b>			
Other	N/A	N/A	N/A

DESCRIBE HOW THE SERVICE DELIVERY SYSTEM INCLUDING, BUT NOT LIMITED TO, THE SERVICES LISTED ABOVE MEET THE NEEDS OF HOMELESS PERSONS (PARTICULARLY CHRONICALLY HOMELESS INDIVIDUALS AND FAMILIES, FAMILIES WITH CHILDREN, VETERANS AND THEIR FAMILIES, AND UNACCOMPANIED YOUTH)

The primary obstacle to providing assistance to the homeless is the size of the City of Punta Gorda both in land and population given the size of the Punta Gorda Metropolitan Statistical Area (MSA). The City of Punta Gorda represents only 10% of the population of the MSA and 2.7% of the MSA land area. Therefore most of the need of the homeless will continue to be met in Unincorporated Charlotte County. This is not to say that the City of Punta Gorda is uncommitted to helping to solve the problem of homelessness. The City of Punta Gorda through its ongoing relationship with the Center of Abuse and Rape Emergencies (CARE) is committed to assisting victims of domestic violence and thereby preventing instances of homelessness. CARE operates the only certified domestic violence center in Charlotte County. However, there is no center with immediate and direct access to funding that could eliminate an inherent danger to a significant portion of this homeless sub-population. Because of the imminent danger to the victim in attempting to locate assistance from outside agencies (time constraints, potential violence from the abuser should he/she learns of the attempt), these gaps in services would be minimized through a transitional house that provides: crisis intervention, victim assessment, referrals and coordination of supportive services. The City of Punta Gorda, through the CDBG Program has assisted CARE in the past and will continue to assist CARE through the CDBG Program.

The City of Punta Gorda has not given highest priority to the chronically homeless. Due to the fact that none of the housing units or organizations that are available to assist homeless persons in Charlotte County are located in the City of Punta Gorda. CARE is the only organization committed to homelessness that the City of Punta Gorda is able to fund through CDBG.

DESCRIBE THE STRENGTHS AND GAPS OF THE SERVICE DELIVERY SYSTEM FOR SPECIAL NEEDS POPULATION AND PERSONS EXPERIENCING HOMELESSNESS, INCLUDING, BUT NOT LIMITED TO, THE SERVICES LISTED ABOVE

The primary obstacle to providing assistance to the homeless is the size of the City of Punta Gorda both in land and population given the size of the Punta Gorda Metropolitan Statistical Area (MSA). The City of Punta Gorda represents only 10% of the population of the MSA and 2.7% of the MSA land area. Therefore most of the need of the homeless will continue to be met in Unincorporated Charlotte County. This is not to say that the City of Punta Gorda is uncommitted to helping to solve the problem of homelessness. The City of Punta Gorda through its ongoing relationship with the Center of Abuse and Rape Emergencies (CARE) is committed to assisting victims of domestic violence and thereby preventing instances of homelessness. CARE operates the only certified domestic violence center in Charlotte County. However, there is no center with immediate and direct access to funding that could eliminate an inherent danger to a significant portion of this homeless sub-population. Because of the imminent danger to the victim in attempting to locate assistance from outside agencies (time constraints, potential violence from the abuser should he/she learns of the attempt), these gaps in services would be minimized through a transitional house that provides: crisis

intervention, victim assessment, referrals and coordination of supportive services. The City of Punta Gorda, through the CDBG Program has assisted CARE in the past and will continue to assist CARE through the CDBG Program.

The City of Punta Gorda has not given highest priority to the chronically homeless. Due to the fact that none of the housing units or organizations that are available to assist homeless persons in Charlotte County are located in the City of Punta Gorda. CARE is the only organization committed to homelessness that the City of Punta Gorda is able to fund through CDBG.

**PROVIDE A SUMMARY OF THE STRATEGY FOR OVERCOMING GAPS IN THE INSTITUTIONAL STRUCTURE AND SERVICE DELIVERY SYSTEM FOR CARRYING OUT A STRATEGY TO ADDRESS PRIORITY NEEDS**

The Gulf Coast Partnership, lead agency is Charlotte County Homeless Coalition (CCHC), has developed a 10 Year Plan to Prevent & End Homelessness 2015-2025. The plan is made up of five goals and divided into categories: Supportive Services; Housing First; Employment and Training; Health Care; Education; Legal Aid; and Public Transportation.

The Plan highlights the need for “higher” awareness and the use of mainstream resources and existing community services. It advocates educating consumers, service providers, and the local community to empower people to better access the benefits and services which they or their clients are eligible.

## SP-45 GOALS SUMMARY – 91.215(A)(4)

### GOALS SUMMARY INFORMATION

TABLE 52 – GOALS SUMMARY								
Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Public Infrastructure	2015	2019	Non-Housing Community Development	Jurisdiction	Public Infrastructure Improvements	CDBG - \$TBD	Other: #TBD
2	Housing Rehabilitation	2015	2019	Affordable Housing	Jurisdiction	Housing Rehabilitation	CDBG - \$TBD	Housing Rehabilitated: #TBD
3	Economic Development	2015	2019	Non-Housing Community Development	Jurisdiction	Economic Development	CDBG - \$TBD	Job Training - #TBD Jobs Created - #TBD
4	Public Services	2015	2019	Non-Housing Community Development	Jurisdiction	Public Services	CDBG - \$TBD	Public service activities - #TBD
5	Planning & Administration	2015	2019	Planning & Administration	Jurisdiction	N/A	CDBG - \$TBD	Jurisdiction

### GOAL DESCRIPTIONS

Public Infrastructure Improvements	Construction/repair sidewalks; drainage improvements;
Housing Rehabilitation	Assist with conversion of commercial structures to affordable housing units
Economic Development	Assist with micro-enterprise; job creation; and job training
Public Services	Expanding the availability of and increasing access to needed services is a key goal. Services include but are not limited to job training, youth programs, and education
Planning & Administration	Administration of CDBG

ESTIMATE THE NUMBER OF EXTREMELY LOW-INCOME, LOW-INCOME, AND MODERATE-INCOME FAMILIES TO WHOM THE JURISDICTION WILL PROVIDE AFFORDABLE HOUSING AS DEFINED BY HOME 91.315(B)(2)

The City of Punta Gorda's goal is to assist at least 1-5 low- moderate income families during 2015-2019.



## **SP-50 PUBLIC HOUSING ACCESSIBILITY AND INVOLVEMENT – 91.215(c)**

### **NEED TO INCREASE THE NUMBER OF ACCESSIBLE UNITS (IF REQUIRED BY A SECTION 504 VOLUNTARY COMPLIANCE AGREEMENT)**

The Punta Gorda Housing Authority is not required to increase the number of accessible units under a Section 504 Voluntary Compliance Agreement.

### **ACTIVITIES TO INCREASE RESIDENT INVOLVEMENTS**

The City of Punta Gorda does not own nor operate any public housing; and therefore, has no direct control over the Punta Gorda Housing Authority (PGHA). Therefore, the City cannot direct actions relevant to the improvements, enhancements or operation of the PGHA. The PGHA is responsible for all public housing within the City of Punta Gorda, as well as Section 8 vouchers. The City will and does continue to work with the PGHA to share information and coordinate efforts in addressing the housing needs of the community.

### **IS THE PUBLIC HOUSING AGENCY DESIGNATED AS TROUBLED UNDER 24 CFR PART 902?**

No.

### **PLAN TO REMOVE THE 'TROUBLED' DESIGNATION**

The Punta Gorda Housing Authority is not designated as “troubled”

## **SP-55 BARRIERS TO AFFORDABLE HOUSING – 91.215(h)**

### **BARRIERS TO AFFORDABLE HOUSING**

The City of Punta Gorda contracted with PMG Associates, Inc. to update its Analysis of Impediments to Fair Housing (AI), completed in March 2015 and adopted by City Council April 15, 2015. A few barriers to affordable housing were noted and are listed below; the AI may be found at <http://www.ci.punta-gorda.fl.us/depts/growthmgmt/cdbg.html>

1. The City has adopted a formalized policy on the receipt of fair housing inquiries or complaints and this policy is published on the City's website. The information is complete; however anyone seeking this material would need to know where to search for the policy and contact telephone number.
2. Transportation and access to public transit was found to be an impediment to finding housing.
3. During investigation of the locally published newspapers, with advertising for real estate for sale or rent, no HUD disclaimer could be

found.

4. Lack of affordable housing units, based on community opinion.
5. The local realtors, while publishing HUD Fair Housing information on their website, do not hold classes for their members regarding Fair Housing and do not have an outreach program in the community to educate the residents.
6. There appears to be a lack of community knowledge of HUD Fair Housing initiatives and policy.

#### STRATEGY TO REMOVE OR AMELIORATE THE BARRIERS TO AFFORDABLE HOUSING

The following are PMG Associates, Inc. recommendations for correction of the impediments:

1. Add a link on the City's website main page or in the Questions section to direct anyone seeking to file a housing discrimination complaint to the proper information.
2. In regards to transportation, there appears to be a need for education, outreach and publication regarding the currently available ride/transportation programs. The public does not appear to be fully aware of transportation programs that could assist the transportation disadvantaged-low income population. Additional dissemination of this information should be undertaken.
3. The City should request that the local newspapers insure that the HUD disclaimer regarding Fair Housing is published on their website and/or in print.
4. The City had made strides towards the inventory of affordable housing stock, by changes in their codes and ordinances and encouragement of economic development incentives. The City needs to continue on this path.
5. A partnership with the local Board of Realtors could be explored regarding the community education of the target population. This program should be initiated in the Elementary Schools and possibly expanded to additional grades. Use of existing materials will enable this program to be developed expeditiously.
6. Expand the distribution of Fair Housing materials throughout the community through the following:
  - a. The posting of HUD posters at after school care sites, parks and recreation centers, public housing sites, local houses of faith and schools.
  - b. Having HUD/City of Punta Gorda Fair Housing pamphlets/written handouts available at various publically accessed sites, such as libraries, City Hall, other government building and centers.
  - c. Make sure the City website has the information available to the public.

## **SP-60 HOMELESSNESS STRATEGY – 91.215(D)**

### **REACHING OUT TO HOMELESS PERSONS (ESPECIALLY UNSHELTERED PERSONS) AND ASSESSING THEIR INDIVIDUAL NEEDS**

As previously stated, the Charlotte County Homeless Coalition (CCHC) provides services to Charlotte County's homeless population, sheltered and unsheltered. The CCHC provides a wide range of services from assistance with temporary housing to counseling and education.

### **ADDRESSING THE EMERGENCY AND TRANSITIONAL HOUSING NEEDS OF HOMELESS PERSONS**

There is no emergency shelter available in Charlotte County. Emergency housing needs are typically handled by one of a half dozen non-profit or faith-based organizations on a case-by-case basis. Homeless persons are provided shelter in local motels for a limited (usually three night maximum) period of time while volunteers attempt to develop short-term solutions to the individual situation. The primary goal of CCHC is to develop a collaborative process of outreach, assessment and treatment of homeless needs. The process will utilize the resources of current providers and encourage the development of resources to address gaps in the system. **HELPING HOMELESS PERSONS (ESPECIALLY CHRONICALLY HOMELESS INDIVIDUALS AND FAMILIES, FAMILIES WITH CHILDREN, VETERANS AND THEIR FAMILIES, AND UNACCOMPANIED YOUTH) MAKE THE TRANSITION TO PERMANENT HOUSING AND INDEPENDENT LIVING, INCLUDING SHORTENING THE PERIOD OF TIME THAT INDIVIDUALS AND FAMILIES EXPERIENCE HOMELESSNESS, FACILITATING ACCESS FOR HOMELESS INDIVIDUALS AND FAMILIES TO AFFORDABLE HOUSING UNITS, AND PREVENTING INDIVIDUALS AND FAMILIES WHO WERE RECENTLY HOMELESS FROM BECOMING HOMELESS AGAIN.**

The City of Punta Gorda does not receive ESG or HOME funding.

### **HELP LOW-INCOME INDIVIDUALS AND FAMILIES AVOID BECOMING HOMELESS, ESPECIALLY EXTREMELY LOW-INCOME INDIVIDUALS AND FAMILIES WHO ARE LIKELY TO BECOME HOMELESS AFTER BEING DISCHARGED FROM A PUBLICLY FUNDED INSTITUTION OR SYSTEM OF CARE, OR WHO ARE RECEIVING ASSISTANCE FROM PUBLIC AND PRIVATE AGENCIES THAT ADDRESS HOUSING, HEALTH, SOCIAL SERVICES, EMPLOYMENT, EDUCATION OR YOUTH NEEDS**

The City of Punta Gorda does not receive ESG or HOME funding.

## **SP-65 LEAD BASED PAINT HAZARDS – 91.215(I)**

### **ACTIONS TO ADDRESS LBP HAZARDS AND INCREASE ACCESS TO HOUSING WITHOUT LBP HAZARDS**

The Charlotte County Public Health Department, which routinely tests its clients and responds to suspected lead poisoning cases, reported no cases of elevated blood lead levels and no cases of seriously elevated blood lead levels in the City of Punta Gorda.

HOW ARE THE ACTIONS LISTED ABOVE RELATED TO THE EXTENT OF LEAD POISONING AND HAZARDS?

The Charlotte County Public Health Department, which routinely tests its clients and responds to suspected lead poisoning cases, reported no cases of elevated blood lead levels and no cases of seriously elevated blood lead levels in the City of Punta Gorda.

HOW ARE THE ACTIONS LISTED ABOVE INTEGRATED INTO HOUSING POLICIES AND PROCEDURES?

All CDBG project agreements, when applicable, include language that the recipients must comply with lead-based paint regulations and policies as established by City, State and Federal laws and regulations.

## **SP-70 ANTI-POVERTY STRATEGY – 91.215(J)**

JURISDICTION GOALS, PROGRAMS AND POLICIES FOR REDUCING THE NUMBER OF POVERTY-LEVEL FAMILIES

The anti-poverty strategy of the City of Punta Gorda is focused on creating economic opportunities. Through a multiple of programs the City and its community partners will work to create a positive environment for the growth and development of businesses and the jobs they bring to the community. The will be accomplished through public infrastructure improvements, economic development projects and a multitude of public service programs.

HOW ARE THE JURISDICTION POVERTY REDUCING GOALS, PROGRAMS, AND POLICIES COORDINATED WITH THIS AFFORDABLE HOUSING PLAN

The City's poverty-reducing goals, programs, and policies work to provide support and develop at-risk individuals and families. The 2015-2019 Consolidated Plan will serve as the framework for the City and its partners to adhere to in order to address the needs of the community. Poverty reduction is attached to many aspects of this plan.

## **SP-80 MONITORING – 91.230**

DESCRIBE THE STANDARDS AND PROCEDURES THAT THE JURISDICTION WILL USE TO MONITOR ACTIVITIES CARRIED OUT IN FURTHERANCE OF THE PLAN AND WILL USE TO ENSURE LONG-TERM COMPLIANCE WITH REQUIREMENTS OF THE PROGRAMS INVOLVED, INCLUDING MINORITY BUSINESS OUTREACH AND THE COMPREHENSIVE PLANNING REQUIREMENTS

City Staff holds pre-application meetings, covering: eligible projects, income documentation, record-keeping requirements, and program outcomes. CDBG payments to subrecipients are disbursed from the City's General Fund, and then drawn down in IDIS following approval of reimbursement requests submitted by all subrecipients. Recipients must submit quarterly reports with required demographics of beneficiaries, progress toward achieving program goals, expenditures against budget and source document CDBG expenses.

## AP-15 EXPECTED RESOURCES – 91.220(c)(1,2)

### INTRODUCTION

The anticipated resources section describes the City's financial resources for the duration of the 2015-2019 Consolidated Plan. The financial resources listed are not all encompassing but serve to illustrate the City's ability to use federal funding to address priority needs and goals set out in this plan.

### Anticipated Resources

**TABLE 53 - EXPECTED RESOURCES – PRIORITY TABLE**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public-federal	Planning/ Administration; Economic Development; Housing; Public Improvements; Public Services	\$70,010	0	0	\$70,010	\$280,040	The Community Development Block Grant (CDBG) Program's primary objective is the development of viable communities by providing decent housing; providing a suitable living environment; and expanding economic opportunities. To achieve these goals, any activity funded with CDBG must meet one of three national objectives benefit low- and moderate-income persons; aid in the prevention of slums or blight; or meet a particular urgent need.

EXPLAIN HOW FEDERAL FUNDS WILL LEVERAGE THOSE ADDITIONAL RESOURCES (PRIVATE, STATE AND LOCAL FUNDS), INCLUDING A DESCRIPTION OF HOW MATCHING REQUIREMENTS WILL BE SATISFIED

The federal funds listed above represent the annual allocation received by the City of Punta Gorda to support activities outlined in the 2015 Annual Action Plan, and the anticipated funding for the remainder of the Consolidated Plan (2015-2019). Estimates of funding are based on funds previously allocated and are anticipated to remain at the same level throughout the term of the Consolidated Plan. All funding is conditional on Congressional approval.

CDBG funds are provided with no matching requirements. However, the City does attempt to share the cost burden for activities carried out with CDBG funds when possible, as well as, encourage subrecipients to leverage grant funding to support the costs of the their specific activities.

IF APPROPRIATE, DESCRIBE PUBLICALLY OWNED LAND OR PROPERTY LOCATED WITHIN THE JURISDICTION THAT MAY BE USED TO ADDRESS THE NEEDS IDENTIFIED IN THE PLAN

The City of Punta Gorda owns some vacant property which may be used in partnership with Charlotte County, Habitat for Humanity, or other similarly qualified organizations to meet future affordable housing goals/needs.

## DISCUSSION

The City of Punta Gorda will continue to pursue additional funding opportunities which will be used to leverage existing resources.

## ANNUAL GOALS AND OBJECTIVES

### AP-20 ANNUAL GOALS AND OBJECTIVES

GOALS SUMMARY INFORMATION – THIS SECTION WILL BE EDITED AFTER THE CITY COUNCIL ADOPTION ON JULY 8, 2015

TABLE 54 – GOALS SUMMARY

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding*	Goal Outcome Indicator
1	Housing Rehabilitation	2016	2019	Affordable Housing	LMI	Affordable Housing	CDBG - \$135,000	Housing Rehabilitated – 1 - 3 Unit
2	Public Infrastructure Improvement	2015	2018	Public Infrastructure Improvement and Economic Development	Jurisdiction	Job Creation	CDBG - \$92,532	Job Creation, Other – 30+/- persons
3	Public Services	2015	2019	Non-Housing Community Development	Jurisdiction	Youth Education	CDBG - \$22,254	Public service activities other than low- moderate housing benefit – 220 persons
4	Public Services	2016	2019	Non-Housing Community Development	Jurisdiction	Job Training	CDBG - \$22,254	Public service activities other than low- moderate housing benefit – 54 persons
5	Public Services	2016	2019	Non-Housing Community Development	Jurisdiction	Housing Assistance	CDBG – \$8,000	Public service activities other than low- moderate housing benefit –2 to 10 persons
6	Planning and Administration	2015	2019	Planning and Administration	Jurisdiction	Planning and Admin	CDBG - \$70,010	Completion of Program

\*Assuming \$70,010 as an annual allocation (FY2015-FY2019) of \$350,050

**GOAL DESCRIPTIONS**

Housing Rehabilitation	Assist with conversion of commercial structures to affordable housing
Public Infrastructure Improvement	Creation of community garden
Public Services	Expand availability of and increase access to public services, i.e. job training, youth programs, education
Economic Development	Assist with micro-enterprise; job creation; job training
Planning and Administration	Administration of program(s)

**PROJECTS**

**AP-35 PROJECTS – 91.220(D)**

**INTRODUCTION**

The following projects will be submitted to the City of Punta Gorda City Council on July 1, 2015 for the first public hearing and again on July 8, 2015 for their adoption of selected projects:

TABLE 55 – PROJECT INFORMATION
Project Name
Community Garden – Economic Development
SW Florida Microenterprise Institute and Mobile Job-Link Bus
New Image Project
Planning & Administration

**DESCRIBE THE REASONS FOR ALLOCATION PRIORITIES AND ANY OBSTACLES TO ADDRESSING UNDERSERVED NEEDS**

Within the City of Punta Gorda HUD entitlement funds, CDBG, are distributed and funded by the City of Punta Gorda City Council (all funding is contingent upon Federal action).

The only obstacle to addressing underserved needs is the small amount of funding received by the City.



## AP-38 PROJECT SUMMARY

### PROJECT SUMMARY INFORMATION

<b>Project Name</b>	<b>Community Garden</b>
Target Area	Jurisdiction
Goals Supported	Public Infrastructure Improvement & Economic Development
Needs Addressed	Public Infrastructure/Economic Development
Funding	CDBG – \$45,000
Description	Construct and manage community garden for LMI neighborhood; job creation; provision of healthy foods
Target Date	FY2015
Estimate number and type of families that will benefit from proposed activities	TBD
Planned Activities	Construct garden; create manager job; assist at-risk persons with development of business; supply elderly with fresh food
<b>Project Name</b>	<b>SW Florida Microenterprise Institute and Mobile Job-Link Bus</b>
Target Area	Jurisdiction
Goals Supported	Public Service – job assistance
Needs Addressed	Public Service
Funding	CDBG – \$4,715.00
Description	Provide facilities and personnel to assist unemployed and/or underemployed persons with job search
Target Date	FY2015
Estimate number and type of families that will benefit from proposed activities	30+/- persons
Planned Activities	Provide facilities and personnel to assist unemployed and/or underemployed persons with job search as well as assistance with resume building
<b>Project Name</b>	<b>New Image Project</b>
Target Area	Jurisdiction
Goals Supported	Public Service – youth at-risk
Needs Addressed	Public Service
Funding	CDBG - \$7,500.00–\$2,200
Description	Partnership with the Charlotte County School System and the City of Punta Gorda to provide a social education and leadership development program for challenged youths
Target Date	FY2015
Estimate number and type of families that	10-20 youths

will benefit from proposed activities	
Planned Activities	Create/establish mentorship program to assist with the implementation of program that teaches principles to develop positive identity
Project Name	<del>Planning &amp; Administration</del> INFRASTRUCTURE
Target Area	Jurisdiction
Goals Supported	<del>N/A</del> DECENT HOUSING AND SUITABLE LIVING ENVIRONMENT
Needs Addressed	<del>N/A</del> PUBLIC FACILITIES AND IMPROVEMENTS
Funding	CDBG - <del>\$14,002.00</del> \$59,751.50
Description	<del>General management of the program; public information to residents regarding the planning and implementation of the program</del> SIDEWALK IMPROVEMENTS IN TARGETED NEIGHBORHOOD
Target Date	<del>10/01/2015</del> 09/30/2017
Estimate number and type of families that will benefit from the proposed activities	Jurisdiction
Planned Activities	<del>General management of the program; public information to residents regarding the planning and implementation of the program</del> SIDEWALK IMPROVEMENTS IN TARGETED NEIGHBORHOOD

AP-50 Geographic Distribution – 91.220(f)

**DESCRIPTION OF THE GEOGRAPHIC AREAS OF THE ENTITLEMENT (INCLUDING AREAS OF LOW-INCOME AND MINORITY CONCENTRATION) WHERE ASSISTANCE WILL BE DIRECTED**

The geographic areas targeted by the City of Punta Gorda for Community Development Block Grant projects are generally described by the parts of the Census Block Groups: 12015010301, 1201501033, and 1201501035, which lie within the corporate limits of the City. These three (3) Census Block Groups have over 50% low- moderate income population.

Participant-based programs utilizing CDBG funds are based on individual income eligibility determinations, low- moderate income limited clientele benefit documentation, and/or low- moderate income area benefit, based on census tracts containing concentrations of 51% or more low- moderate income persons, as established by HUD. The rationale for this is initially based on the type of eligible projects that can be implemented using CDBG funds. Secondly, program design and selection will be based on whether the activity will address one or all of the priority needs outlined in the 2015-2019 ConPlan. For fiscal year 2015, the goal is to continue projects that represent a cross-section of the National Objectives.



Geographic Distribution

TABLE 56 - GEOGRAPHIC DISTRIBUTION	
Target Area	Percentage of Funds
Census Block Group 12015010301	80%
Census Block Group 1201501033	
Census Block Group 12015801035	
Citywide	20%

## RATIONALE FOR THE PRIORITIES FOR ALLOCATING INVESTMENTS GEOGRAPHICALLY

Given that, racial or ethnic minorities or low- moderate income persons are not concentrated in one geographic area, funds and resources will be prioritized and distributed on the needs (HUD low- moderate income) and not defined and limited by geographic location.

## DISCUSSION

CDBG funds are intended to provide low- moderate income persons/households with viable communities, including decent housing, a suitable living environment, and expanded economic opportunities. Eligible activities to be funded with CDBG funds include public improvements, housing rehabilitation and preservation, affordable housing activities, public services, economic development, planning and administration.

All activities funded with CDBG will primarily benefit low- and moderate income persons/households, either as direct service or financial assistance or by making improvements in areas benefitting primarily low- moderate income persons. Some activities, for reasons of qualification and/or desired beneficiaries, will be focused geographically.

## AFFORDABLE HOUSING

### AP-55 AFFORDABLE HOUSING – 91.220(G)

#### INTRODUCTION

The City of Punta Gorda does not specifically plan to achieve any production or acquisition of housing units through the use of CDBG entitlement funds; due to the small size of the grant the City receives annually. However, the City continues to partner with both the private sector and other non-profit organizations to assist in the purchase of land for the Community Land Trust on which affordable housing can be constructed (the City of Punta Gorda feels that the actual construction of housing units is best handled through the private sector and highly experienced non-profit agencies). However, the City has received a request for funds to convert a unit from commercial to residential. The project will be presented to the Punta Gorda City Council for review on July 1, 2015 and for action on July 8, 2015.

TABLE 57 - ONE YEAR GOALS FOR AFFORDABLE HOUSING BY SUPPORT REQUIREMENT

TABLE 57 - ONE YEAR GOALS FOR AFFORDABLE HOUSING BY SUPPORT REQUIREMENT	
One Year Goals for the Number of Households to be Supported	
Homeless	N/A
Non-Homeless	N/A
Special-Needs	N/A
Total	N/A

**TABLE 58 - ONE YEAR GOALS FOR AFFORDABLE HOUSING BY SUPPORT TYPE**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	N/A
The Production of New Units	N/A
Rehab of Existing Units	N/A
Acquisition of Existing Units	N/A
Total	N/A

**DISCUSSION**

Housing rehabilitation is anticipated in future years outside of the one year goal.

**AP-60 PUBLIC HOUSING – 91.220(H)**

**INTRODUCTION**

The Punta Gorda Housing Authority (PGHA) is the public housing authority that serves Charlotte County and Punta Gorda. The PGHA also administers all housing vouchers.

**ACTIONS PLANNED DURING THE NEXT YEAR TO ADDRESS THE NEEDS TO PUBLIC HOUSING**

The City of Punta Gorda does not own nor operate any public housing; and therefore, has no direct control over the Punta Gorda Housing Authority (PGHA). Therefore, the City cannot direct actions relevant to the improvements, enhancements or operation of the PGHA. The PGHA is responsible for all public housing within the City of Punta Gorda, as well as Section 8 vouchers. The City will and does continue to work with the PGHA to share information and coordinate efforts in addressing the housing needs of the community.

**ACTIONS TO ENCOURAGE PUBLIC HOUSING RESIDENTS TO BECOME MORE INVOLVED IN MANAGEMENT AND PARTICIPATE IN HOMEOWNERSHIP**

The City of Punta Gorda does not own nor operate any public housing; and therefore, has no direct control over the Punta Gorda Housing Authority (PGHA). Therefore, the City cannot direct actions relevant to the improvements, enhancements or operation of the PGHA. The PGHA is responsible for all public housing within the City of Punta Gorda, as well as Section 8 vouchers. The City will and does continue to work with the PGHA to share information and coordinate efforts in addressing the housing needs of the community.

**IF THE PHA IS DESIGNATED AS TROUBLED, DESCRIBE THE MANNER IN WHICH FINANCIAL ASSISTANCE WILL BE PROVIDED OR OTHER ASSISTANCE**

The Punta Gorda Housing Authority is not designated as “troubled”.

## DISCUSSION

The City will and does continue to work with the PGHA to share information and coordinate efforts in addressing the housing needs of the community.

## **AP-65 HOMELESS AND OTHER SPECIAL NEEDS ACTIVITIES – 91.220(I)**

### INTRODUCTION

DESCRIBE THE JURISDICTIONS ONE-YEAR GOALS AND ACTIONS FOR REDUCING AND ENDING HOMELESSNESS INCLUDING REACHING OUT TO HOMELESS PERSONS (ESPECIALLY UNSHELTERED PERSONS) AND ASSESSING THEIR INDIVIDUAL NEEDS ADDRESSING THE EMERGENCY SHELTER AND TRANSITIONAL HOUSING NEEDS OF HOMELESS PERSONS

HELPING HOMELESS PERSONS (ESPECIALLY CHRONICALLY HOMELESS INDIVIDUALS AND FAMILIES, FAMILIES WITH CHILDREN, VETERANS AND THEIR FAMILIES, AND UNACCOMPANIED YOUTH) MAKE THE TRANSITION TO PERMANENT HOUSING AND INDEPENDENT LIVING, INCLUDING SHORTENING THE PERIOD OF TIME THAT INDIVIDUALS AND FAMILIES EXPERIENCE HOMELESSNESS, FACILITATING ACCESS FOR HOMELESS INDIVIDUALS AND FAMILIES TO AFFORDABLE HOUSING UNITS, AND PREVENTING INDIVIDUALS AND FAMILIES WHO WERE RECENTLY HOMELESS FROM BECOMING HOMELESS AGAIN

HELPING LOW-INCOME INDIVIDUALS AND FAMILIES AVOID BECOMING HOMELESS, ESPECIALLY EXTREMELY LOW-INCOME INDIVIDUALS AND FAMILIES AND THOSE WHO ARE: BEING DISCHARGED FROM PUBLICLY FUNDED INSTITUTIONS AND SYSTEMS OF CARE (SUCH AS HEALTH CARE FACILITIES, MENTAL HEALTH FACILITIES, FOSTER CARE AND OTHER YOUTH FACILITIES, AND CORRECTIONS PROGRAMS AND INSTITUTIONS); OR, RECEIVING ASSISTANCE FROM PUBLIC OR PRIVATE AGENCIES THAT ADDRESS HOUSING, HEALTH, SOCIAL SERVICES, EMPLOYMENT, EDUCATION, OR YOUTH NEEDS

### DISCUSSION

The City of Punta Gorda has not given highest priority to the chronically homeless. Due to the fact that none of the housing units or organizations that are available to assist homeless persons in Charlotte County are located in the City of Punta Gorda.

The Gulf Coast Partnership, lead agency is Charlotte County Homeless Coalition (CCHC), has developed a 10 Year Plan to Prevent & End Homelessness 2015-2025. The plan is made up of five goals and divided into categories: Supportive Services; Housing First; Employment and Training; Health Care; Education; Legal Aid; and Public Transportation.

The Plan highlights the need for “higher” awareness and the use of mainstream resources and existing community services. It advocates educating consumers, service providers, and the local community to empower people to better access the benefits and services which they or their clients are eligible.

Charlotte County has a total inventory of 218 beds that are available to assist homeless persons. These include 16 beds available for victims of domestic violence and other criminal activity, 12 beds available for homeless juveniles, and 60 beds available for elderly persons being treated for mental illness. All beds are managed by state-licensed agencies and include case management and treatment modalities.

There is no emergency shelter available in Charlotte County. Emergency housing needs are typically handled by one of a half dozen non-profit or faith-based organizations on a case-by-case basis. Homeless persons are provided shelter in local motels for a limited (usually three night maximum) period of time while volunteers attempt to develop short-term solutions to the individual situation.

## **AP-75 BARRIERS TO AFFORDABLE HOUSING – 91.220(J)**

### **INTRODUCTION:**

The City of Punta Gorda is committed to furthering fair housing to ensure that viable, sustainable communities are available to all persons. The City, due to its small size, builds no housing; however, the City does actively engage in the creation of a regulatory environment that is supportive and innovative for-profit, non-profit, and governmental partnerships and programs to support the delivery and retention of affordable housing units. The City's Land Development Regulations (LDR) and applicable building codes guide the private sector in the development and construction of housing.

HUD requires a formal analysis of housing impediments be conducted as a means to identify problems that may exist and actions that can be taken to mitigate issues related to fair housing. The City's Analysis of Impediments to Fair Housing was updated in March 2015.

**ACTIONS IT PLANNED TO REMOVE OR AMELIORATE THE NEGATIVE EFFECTS OF PUBLIC POLICIES THAT SERVE AS BARRIERS TO AFFORDABLE HOUSING SUCH AS LAND USE CONTROLS, TAX POLICIES AFFECTING LAND, ZONING ORDINANCES, BUILDING CODES, FEES AND CHARGES, GROWTH LIMITATIONS, AND POLICIES AFFECTING THE RETURN ON RESIDENTIAL INVESTMENT**

The City of Punta Gorda is committed to furthering fair housing to ensure that viable, sustainable communities are available to all persons. The City, due to its small size, builds no housing; however, the City does actively engage in the creation of a regulatory environment that is supportive and innovative for-profit, non-profit, and governmental partnerships and programs to support the delivery and retention of affordable housing units. The City's Land Development Regulations (LDR) and applicable building codes guide the private sector in the development and construction of housing.

The City of Punta Gorda contracted with PMG Associates, Inc. to update its Analysis of Impediments to Fair Housing (AI), completed in March 2015 and adopted by City Council April 15, 2015. A few barriers to affordable housing were noted and are listed below; the AI may be found at <http://www.ci.punta-gorda.fl.us/depts/growthmgmt/cdbg.html>

1. The City has adopted a formalized policy on the receipt of fair housing inquiries or complaints and this policy is published on the City's website. The information is complete; however anyone seeking this material would need to know where to search for the policy and contact telephone number.

2. Transportation and access to public transit was found to be an impediment to finding housing.
3. During investigation of the locally published newspapers, with advertising for real estate for sale or rent, no HUD disclaimer could be found.
4. Lack of affordable housing units, based on community opinion.
5. The local realtors, while publishing HUD Fair Housing information on their website, do not hold classes for their members regarding Fair Housing and do not have an outreach program in the community to educate the residents.
6. There appears to be a lack of community knowledge of HUD Fair Housing initiatives and policy.

The following are PMG Associates, Inc. recommendations for correction of the impediments:

1. Add a link on the City's website main page or in the Questions section to direct anyone seeking to file a housing discrimination complaint to the proper information.
2. In regards to transportation, there appears to be a need for education, outreach and publication regarding the currently available ride/transportation programs. The public does not appear to be fully aware of transportation programs that could assist the transportation disadvantaged-low income population. Additional dissemination of this information should be undertaken.
3. The City should request that the local newspapers insure that the HUD disclaimer regarding Fair Housing is published on their website and/or in print.
4. The City had made strides towards the inventory of affordable housing stock, by changes in their codes and ordinances and encouragement of economic development incentives. The City needs to continue on this path.
5. A partnership with the local Board of Realtors could be explored regarding the community education of the target population. This program should be initiated in the Elementary Schools and possibly expanded to additional grades. Use of existing materials will enable this program to be developed expeditiously.
6. Expand the distribution of Fair Housing materials throughout the community through the following:
  - d. The posting of HUD posters at after school care sites, parks and recreation centers, public housing sites, local houses of faith and schools.
  - e. Having HUD/City of Punta Gorda Fair Housing pamphlets/written handouts available at various publically accessed sites, such as libraries, City Hall, other government building and centers.
  - f. Make sure the City website has the information available to the public.

## DISCUSSION:

The City of Punta Gorda is committed to furthering fair housing to ensure that viable, sustainable communities are available to all persons. The City, due to its small size, builds no housing; however, the City does actively engage in the creation of a regulatory environment that is supportive



and innovative for-profit, non-profit, and governmental partnerships and programs to support the delivery and retention of affordable housing units. The City's Land Development Regulations (LDR) and applicable building codes guide the private sector in the development and construction of housing.

HUD requires a formal analysis of housing impediments be conducted as a means to identify problems that may exist and actions that can be taken to mitigate issues related to fair housing. The City's Analysis of Impediments to Fair Housing was updated in March 2015.

## **AP-85 OTHER ACTIONS – 91.220(k)**

### **INTRODUCTION:**

#### **ACTIONS PLANNED TO ADDRESS OBSTACLES TO MEETING UNDERSERVED NEEDS**

**UNDERSERVED NEEDS** – The City of Punta Gorda partners with Charlotte County on a “Countywide” basis with the intent to bolster homebuyer programs, support redevelopment of multi-unit residential properties and demolish blighted structures. Both the City and the County struggle to keep up with the pace by which the population needs of the underserved continues to increase; and due to the scale of the community and the City’s CDBG limited funding it is difficult for the City to meet underserved needs in housing without the partnership of the County

#### **ACTIONS PLANNED TO FOSTER AND MAINTAIN AFFORDABLE HOUSING**

**AFFORDABLE HOUSING** – The City of Punta Gorda does not specifically plan to achieve any production, rehabilitation, or acquisition of housing units through the use of CDBG entitlement funds; due to the small size of the grant the City receives annually. However, the City continues to partner with both the private sector and other non-profit organizations to assist in the purchase of land on which affordable housing can be constructed. The City of Punta Gorda feels that the actual construction of housing units are best handled through the private sector and highly experienced non-profit agencies.

#### **ACTIONS PLANNED TO REDUCE LEAD-BASED PAINT HAZARDS**

**LEAD BASED PAINT HAZARDS** – The activities the City of Punta Gorda has chosen to implement with federal funds do not trigger lead-based paint abatement standards.

#### **ACTIONS PLANNED TO REDUCE THE NUMBER OF POVERTY-LEVEL FAMILIES**

**ANTI-POVERTY STRATEGY** – Due to the limited amount funds available to help poverty level families, the City’s overall anti-poverty strategy can only take place over a significant period of time. The City’s long-term goals are to increase the number of job opportunities available within the City and to improve the overall economy of Punta Gorda allowing for better job opportunities. The short-term goals of the City are primarily accomplished by making infrastructure improvements in East Punta Gorda, a predominantly low-to-moderate income area. Specifically, the

City's CDBG funding is directed at providing basic life necessities and supportive services for low-income persons to help them rise out of poverty and successful futures.

#### ACTIONS PLANNED TO DEVELOP INSTITUTIONAL STRUCTURE

**INSTITUTIONAL STRUCTURE** - The City of Punta Gorda relies on the staff of the Urban Design Division to provide planning/technical support and administration of the Community Development Block Grant program. The Urban Design Division then vests program operation authority in non-profit organizations for the delivery of services, when applicable. The City of Punta Gorda uses City Staff and private industry on a contract basis during the implementation of various infrastructure and development programs.

Staff reviews and makes recommendations as to how CDBG funds will be awarded and City Council makes the final determination as to who will receive funds and the amount to be awarded.

#### ACTIONS PLANNED TO ENHANCE COORDINATION BETWEEN PUBLIC AND PRIVATE HOUSING AND SOCIAL SERVICE AGENCIES

**PUBLIC/PRIVATE COORDINATION** - The Urban Design Division is the administrator for the consolidated plan, annual action plan, and the program development and management. Staff partners with local public and private entities to achieve common goals of providing affordable housing and services to address the needs of low-moderate income residents.

#### DISCUSSION:

The City of Punta Gorda working in partnership with both public and private individuals/organizations is committed to increase opportunities for low- moderate income residents to receive necessary services and affordable housing.

### ***PROGRAM SPECIFIC REQUIREMENTS***

#### **AP-90 PROGRAM SPECIFIC REQUIREMENTS – 91.220(L)(1,2,4)**

#### INTRODUCTION:

The City of Punta Gorda received entitlement funding from the Department of Housing and Urban Development through the Community Development Block Grant Program. The Urban Design Division is responsible for ensuring compliance with program specific requirements.

#### COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM (CDBG)

#### REFERENCE 24 CFR 91.220(L)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	0
5. The amount of income from float-funded activities	0
<b>Total Program Income</b>	<b>0</b>

**OTHER CDBG REQUIREMENTS**

1. The amount of urgent need activities	0
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**DISCUSSION:**

The City of Punta Gorda does not have any activities planned that will produce program income.

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## *APPENDIX*

APPENDIX 1 - SURVEY TALLY SHEET

APPENDIX 2 - CITIZEN PARTICIPATION PLAN

APPENDIX 3 - 2015 POINT- IN-TIME SURVEY

APPENDIX 4 - FLORIDA MONTHLY SURVEILLANCE REPORT

APPENDIX 5 - COMMUNITY NEEDS ASSESSMENT REPORT

APPENDIX 6 - PUNTA GORDA HOUSING AUTHORITY 5-YEAR PLAN

APPENDIX 7 - CITY OF PUNTA GORDA ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

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## *ATTACHMENTS*

ATTACHMENT 1 – SF-424

ATTACHMENT 2 – FUNDING LETTER

ATTACHMENT 3 – CERTIFICATIONS

ATTACHMENT 4 – PUBLIC OUTREACH – (LEGAL NOTICE, PUBLIC MEETING, ETC)

ATTACHMENT 5 – CENSUS MAPS

ATTACHMENT 6 – BRIEFING PAPER

ATTACHMENT 7 – PROJECT AREA MAP

ATTACHMENT 8 – FAIR HOUSING BROCHURE

ATTACHMENT 9 – FAIR HOUSING PROCLAMATION

ATTACHMENT 10 – ANTI RELOCATION

ATTACHMENT 11 – CITY OF PUNTA GORDA COMPREHENSIVE PLAN 2025 HOUSING ELEMENT

ATTACHMENT 12 – COMPREHENSIVE ANNUAL FINANCIAL REPORT (CAFR) OF THE CITY OF PUNTA GORDA – SEPTEMBER 20, 2014

ATTACHMENT 13 – CITIZEN COMMENTS AT PUBLIC HEARING JULY 1, 2015 & JULY 8, 2015

ATTACHMENT 14 – CITY OF PUNTA GORDA RESOLUTION 3168-15 ADOPTED OF FY2015-FY2019 CONSOLIDATED PLAN AND FY2015 ACTION PLAN

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