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**RESOLUTION NO. 2264**

**A RESOLUTION OF THE CITY OF LARGO, FLORIDA, APPROVING A SUBSTANTIAL AMENDMENT TO THE 2019-2020 ANNUAL ACTION PLAN FOR THE CITY OF LARGO COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM TO INCORPORATE CARES ACT CDBG FUNDING (CDBG-CV) IN THE AMOUNT OF \$328,370 AND REMOVE THE PUBLIC SERVICES CAP; AUTHORIZING THE SUBMITTAL OF THE SUBSTANTIAL AMENDMENT TO THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD); AUTHORIZING THE CITY MANAGER OR HIS DESIGNEE TO ACCEPT SAID GRANT UPON APPROVAL BY HUD; PROVIDING FOR AN EFFECTIVE DATE.**

15 WHEREAS, the City of Largo's FY 2019-2020 CDBG Action Plan listing the proposed activities  
16 to be undertaken from October 1, 2019 to September 30, 2020 for the City's Community  
17 Development Block Grant from the US Department of Housing and Urban Development (HUD),  
18 was adopted by Resolution No. 2235 on July 16, 2019; and  
19

20 WHEREAS, in response to COVID-19 the federal Coronavirus Aid, Relief, and Economic  
21 Security (CARES) Act allocated an additional \$328,370 to the City's CDBG program (CDBG-CV)  
22 and repealed the 15 percent public services cap for FY 2019-2020; and  
23

24 WHEREAS, HUD requires the City to approve a substantial amendment to the FY 2019-  
25 2020 CDBG Action Plan to incorporate the additional CDBG-CV funds into the action plan; and  
26

27 WHEREAS, a minimum five-day public notice period, permissible during disaster or  
28 emergency declarations, has been completed and a public hearing for the substantial  
29 amendment to the FY 2019-20 CDBG Action Plan set forth in this Resolution was advertised in  
30 accordance with the City of Largo's Citizen Participation Plan; and  
31

32 WHEREAS, in accordance with the Citizen Participation Plan, the Community  
33 Development Advisory Board recommend approval of the substantial amendment set forth in this  
34 Resolution at its May 18, 2020 meeting.  
35

36 NOW, THEREFORE, BE IT RESOLVED BY THE LARGO CITY COMMISSION THAT:  
37

38 Section 1. The substantial amendments to the 2019-2020 Action Plan for the Community  
39 Development Block Grant (CDBG) Program, as set forth in Exhibit A attached hereto and  
40 incorporated herein by reference, is hereby approved for submittal to HUD.

41 Section 2. The City Manager or his designee is authorized to apply to HUD for CDBG funding,  
42 including CDBG-CV funding, and to carry out the tasks necessary for completion of the application  
43 and to provide such additional information as may be required.  
44

45 Section 3. The City Manager or his designee is authorized to assume the status of a  
46 responsible federal official under the National Environmental Policy Act of 1969, insofar as such  
47 Act applies to the activities of the City of Largo's utilization of CDBG funds. The City Manager is  
48 further authorized and directed on behalf of the City and himself to accept the jurisdiction of the  
49 federal courts for the purpose of enforcement of his responsibility as such official.

50  
51 Section 4. The City Manager or his designee and the City Attorney are authorized and  
52 directed to execute all documents in order to effectuate the intent and purpose of this resolution  
53 upon approval of CDBG and/or CDBG-CV funds by HUD.

54  
55 Section 5. This resolution shall take effect immediately upon its adoption.

56  
57  
58 PASSED AND ADOPTED ON THIS \_\_\_\_ DAY OF \_\_\_\_\_, 2020.

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61 CITY OF LARGO, FLORIDA

62  
63  
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65 \_\_\_\_\_  
66 Mayor

67  
68 REVIEWED AND APPROVED:

69 ATTEST:

70  
71 \_\_\_\_\_  
72 Alan S. Zimmet, City Attorney

71 \_\_\_\_\_  
72 Diane Bruner, City Clerk



*Community Development Block Grant  
(CDBG)  
Annual Action Plan 2019-2020*

**Adopted July 16, 2019 - Resolution No. 2235**  
**Substantial Amendment – June 2, 2020 – Resolution No. 2264**



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# Executive Summary

## AP-05 Executive Summary - 91.200(c), 91.220(b)

### Introduction

The City of Largo administers its own Community Development Block Grant (CDBG) Program and is part of the Pinellas County HOME Consortium (which receives HUD's HOME Investment Partnership Program funds). The Action Plan is the annual planning document required by the United States Department of Housing and Urban Development (HUD) in order to receive the City's annual CDBG entitlement funds. The Action Plan represents the programmatic course to be followed in FY 2019-20 by the City in its redevelopment and housing stabilization efforts. It is designed to address the needs of the community as identified in the goals and objectives of the Consolidated Plan.

### Summarize the Objectives and Outcomes Identified in the Plan

*This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.*

The three main statutory objectives of the Federal CDBG Program are: **Create a Suitable Living Environment (SL)**, **Provide Decent Housing (DH)**, and **Create Economic Opportunities (EO)**. HUD has established standard outcomes that measure the results of the benefits provided to the public and program participants in terms of the three main objectives of CDBG. The outcomes are as follows:

1. **Availability/Accessibility:** used to measure outcomes of activities that make services, infrastructure, public services, public facilities, housing or shelter available or accessible to low and moderate income people, including persons with disabilities.
2. **Affordability:** used to measure outcomes for activities that improve affordability to low and moderate income people (such as downpayment assistance and rent assistance).
3. **Sustainability:** used to measure activities that are focused upon improving communities or neighborhoods, helping to make them livable through providing a benefit to low and moderate persons or by removing slums or blighted areas, through multiple activities or services that sustain communities or neighborhoods.

The Five-Year Consolidated Plan submitted to the HUD identifies three priority needs for the City: Affordable Housing, Homeless and Non-Homeless Special Needs services. The following depicts the objectives and outcomes that address these priority needs:

**1. Affordable Housing:**

- Establish public/private partnerships with non-profit groups, developers and affordable housing providers for the creation/preservation of affordable housing units (DH-1)
- Provide housing assistance for foreclosure prevention, relocation, fair housing and first time homeownership (DH-2)
- Revitalize older housing and replace unsafe structures (DH-1)

**2. Homeless:**

- Provide housing assistance for foreclosure prevention, homeless prevention, relocation and fair housing (DH-1/DH-2)
- Support capital improvements for homeless facilities (DH-1)

**3. Non-Homeless Special Needs:**

- Support capital improvements to a facility that addresses critical social service needs and services for senior, children and people with special needs (SL-1)

In addition to the three top priority needs, the Five-Year Consolidated Plan also identified the following objectives that are important to the community:

**4. Community Development:**

- Focus community investment in revitalization/redevelopment areas and other income-eligible neighborhoods (SL-3)
- Provide housing assistance for foreclosure prevention, relocation, fair housing and first-time homeownership (DH-1)

- Expand economic opportunities through job creation, business preservation and private investment (EO-1)

## 5. Emergency:

- Utilizing available funding, be prepared to address community needs before, during and after an emergency, if the needs arise (SL-3)

## Evaluation of Past Performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

### 1. Affordable Housing:

**Objective:** DH-1(1) Improve the availability/accessibility of decent housing: Add 10 affordable housing units to the affordable housing stock.

**Outcome:** Three (3) units were added and 4 blighted units were rehabilitated/reconstructed and placed back into the affordable housing stock.

**Objective:** DH-2(1): Improve affordability of decent housing: Assist 12 households with first-time homebuyer purchase assistance and 850 residents with homebuyer education/housing counseling.

**Outcome:** Six (6) households received downpayment assistance. Four (4) more households received assistance as part of purchasing one of the affordable housing units (counted in objective above). 121 residents used homebuyer education/counseling. The City broadened opportunities for homeownership by expanding housing counseling to help clients work on debt reduction, savings and credit improvements to become homebuyer-ready. The per-client cost of one-on-one counseling is higher than for classes. Thus, fewer have been served by the homebuyer education classes than originally anticipated as more funding was directed to help those clients that needed more assistance to prepare for homeownership.

**Objective:** DH-3(1): Sustainability of Decent Housing: Rehabilitate 21 housing units.

**Outcome:** Nine (9) units were rehabilitated. This program has seen a continued community need and therefore, the City continues to place strong funding support for the housing rehabilitation programs.



## **2. Homeless:**

**Objective:** DH-3(2): Sustainability of Decent Housing: Assist 9,000 homeless clients with homeless services.

**Outcome:** 263 clients were served through subrecipient administered homeless programs. Even though it appears below target, the ultimate outcome for homeless services is to reduce the number of homeless individuals/families. The City instituted new performance measures in FY 2017-18 which will show how the rates at which homeless individuals were discharged to permanent housing.

## **3. Non-Homeless Special Needs:**

**Objective:** (SL-1): Availability/Accessibility of Suitable Living Environment: 386 Largo non-homeless special needs clients will receive assistance to improve their living environment.

**Outcome:** 70 clients were served through subrecipient programs that help preserve housing for Largo residents. The City was behind target on attaining its goal. The main reasons being the amount of time allocated to each client often exceed the original per client time anticipated by the subrecipients, and funding level caps for public services limit the amount of funding allocated toward these programs.

**Overall:** The City has been able to meet the CDBG timeliness deadlines each year, whereby HUD evaluates the pace at which funding is expended from the CDBG Program. The City feels the variety of programs and activities it has funded with its housing funds in the past have been effective in addressing the Largo's housing and community development needs.

## **Summary of Citizen Participation Process and consultation process**

*Summary from citizen participation section of plan.*

The FY 2019-20 Action Plan was created following the guidelines of the City's Citizen Participation Plan (CPP), adopted June 1988, and amended March 2019. The Citizen Participation Plan details the mechanisms for engaging the public in the planning process for the Five-Year Consolidated Plan, annual Action Plans, substantial plan amendments and review of performance reports.

The CPP requires public hearings to be held throughout the stages of Action Plan development, including a: pre-planning hearing and an adoption hearing. The City also utilizes its Community Development Advisory Board (CDAB) as a platform for ongoing citizen input throughout development of the Action Plan. The CDAB consists of residents from the City of Largo that represent different areas of the City as well as a variety of income levels. Representation from the CDBG Target Area is also on the CDAB. Additionally, a joint pre-planning hearing was held on January 10, 2019, with Pinellas County to obtain input from

the public and agencies that serve both Largo and countywide. City staff also participated in the Homeless Leadership Board Funder's Council meetings and various work groups to remain involved in discussions regarding the Continuum of Care for serving the homeless population. Site visits and meetings with agency representatives and other City departments were also performed to collect information on the needs of the Largo community. Additional details regarding citizen participation used in preparing the FY 2019-20 Action Plan are further detailed in Section AP-12 (Participation).

## **Summary of Public Comments**

*This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.*

At the pre-planning meeting held with the CDAB on December 17, 2018, the CDAB mentioned the need for additional sidewalks in the City, especially along major roadways. City staff mentioned that most of these roadways are not controlled or maintained by the City, but rather by Pinellas County and/or the State of Florida. Staff also added that, due to the project size for such sidewalk projects, it would be above the CDBG budget of the City. The CDAB also reviewed the proposed scoring rubric for subrecipient applications and recommended to change staff's proposed rubric item giving higher scores to projects that have not received City funding in the past two years, to projects that have a proven track record of implementing projects successfully. This change was made the scoring rubric used on applications.

At the joint pre-planning meeting with the public and area agencies on January 10, 2019, discussion revolved around methods to invest in public facility improvements that help alleviate operating costs (ex. solar panels reduce utility costs). A comment from the public included suggestions to have small business investment and/or façade improvement programs in the Ridgcrest area. Attendees also asked questions about the subrecipient application process.

A thirty-day public comment period was advertised and held from April 19, 2019 through May 20, 2019. No comments were received during that period.

The adoption public hearing has been advertised for July 16, 2019. Any comments received during that public hearing will be incorporated in this document.

## **Summary of Comments or Views not Accepted and the Reasons for not Accepting Them**

There were no comments received during the thirty day public comment period. Comments received during the other public planning meetings were considered in development of the final Action Plan. Suggestions from the Joint Planning Meeting regarding small business improvement and/or façade grants were accepted, however these programs are not currently part of the priority goal so of the City. No funding requests were received for such during the application period.

## Summary

The Action Plan that follows places an emphasis on improving and expanding the housing stock in Largo and preparing Largo renters for first-time homeownership. Additional projects support the needs of Largo's homeless population to help them on their path to permanent housing, and addressing mental health needs of residents at risk of incarceration or homelessness while stabilizing neighborhoods.

### PR-05 Lead & Responsible Agencies - 91.200(b)

#### Agency/Entity Responsible for Preparing/Administering the Consolidated Plan

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**

<b>Agency Role</b>	<b>Name</b>	<b>Department/Agency</b>
Lead Agency	Largo	Community Development Department
CDBG Administrator	Largo	Community Development Department
HOPWA Administrator	City of Largo	Housing and Community Development
HOME Administrator	Pinellas County	Pinellas County Planning Department
HOPWA-C Administrator	City Tampa	Housing and Community Development

## Narrative

Largo administers its own CDBG program. Pinellas County acts as the lead agency for the Pinellas County HOME consortium and is responsible for the development of the Consolidated Plan. Largo completes the entitlement consortium member component of the Consolidated Plan and annual Action Plan to address the needs and goals for the CDBG grant program for which it receives funding directly from HUD.

### Consolidated Plan Public Contact Information

Primary Contact: Arrow Woodard - Housing Grant Specialist - Community Development Department

Mailing Address: PO Box 296, Largo, FL 33779 - 0296

Email Address: awoodard@largo.com

Phone: (727) 586-7489 ext. 7212

## **AP-10 Consultation - 91.100, 91.200(b), 91.215(I)**

### **Introduction**

The FY 2019-20 Action Plan is the result of an ongoing process of consultation and coordination to ensure that all residents and stakeholders have an opportunity to help shape a vision for the City. The City of Largo Citizen Participation Plan requires public meetings be held to obtain citizen comments, that a public period of not less than 30 days is allowed for citizen comment, and that timely responses to citizen inquiries is provided. The City utilized its Community Development Advisory Board (CDAB) as a platform for holding public meetings regarding the Action Plan. The CDAB is made up of residents from various areas of the City, including the CDBG Target Area, and with varying income levels. These meetings were advertised and open for public comment. Additionally, City staff performed site visits and met with several area agencies that serve low and moderate income clientele for housing, financial stability, disabilities, and various other services, and attended countywide planning sessions related to homelessness and housing. The City held both a pre-planning meeting at a CDAB meeting at Largo City Hall as well as participated in a joint pre-planning meeting with Pinellas County to obtain input from citizens and agencies.

### **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)).**

The public participation process includes public hearings and consultation with public and private agencies that provide assisted/affordable housing, including the public housing authorities, health service agencies, homeless service providers, and social and human service providers. Consultations are made on an ongoing basis throughout the year concerning ongoing topics of mutual interest and preparation of the Plan. Consultations were held through on-site meetings at agency facilities, through regularly held planning meetings of various agencies, at the public meetings held for the Action Plan process, and through annual plans and reports.

In an effort to broaden public participation, public hearing notices were placed on the City's website and in two local newspapers. The pre-planning meeting was held on December 17, 2018.

Staff attended and participated in a one-day data chat and planning session regarding affordable housing in Pinellas County. This event was hosted by the Foundation for a Healthy St. Petersburg agency, and area non-profit foundation that funded the affordable housing study in Pinellas County. Additionally, staff attended a public input session for the Pinellas County Health Department's next three year Community Health Improvement Plan. Attendees included housing providers, medical providers, local governments and representatives from transportation and transit alternative community groups. In addition to holding public meetings,

City staff met with the City's emergency services departments to find out more about the trends in community needs, as well as to gather additional research on the mental health needs of the residents. This information was used to find out more about the unmet needs for the Largo area.

**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.**

The City has been involved in the Pinellas County Homeless Leadership Board's Funder's Council and various related work groups. These meetings involved representatives from the jurisdictions in Pinellas County, Pinellas County Human Services, Veteran's Affairs, the Homeless Leadership Board staff, and other agencies that are working together to coordinate financial resources and planning efforts to end homelessness. The Homeless Leadership Board serves as the Continuum of Care (CoC) for Pinellas County.

City staff also participated in a one-day homeless medical respite charrette to plan a countywide system for homeless medical respite. This charrette involved homeless service providers, hospital representatives, government representatives and other agencies from the community. The City of Largo also started an internal homeless work group with representatives from almost all City departments that are impacted in some way by homelessness. The first several meetings of the work group have consisted of presentations from various homeless agencies to educate the work group on the homeless systems and best practices/tools that can be used to address homelessness. The work group continues to meet on a regular basis and will be developing recommendations for future City policies, plans and investment toward addressing homelessness in Largo.

In January 2019, the City hosted a deployment center for the annual homeless Point-in-Time count. This allowed better involvement in identifying areas where the homeless population would like be found, streamlined deployment of volunteers, and obtain better information on how many homeless persons were found in Largo's service area. City staff from various departments participated in the annual Point-in-Time Homeless Census this year to hear first-hand some of the issues facing the homeless population.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS**

The City of Largo does not receive ESG Funds. However, Consortium member agencies have consulted with the CoC on a regular basis to determine how to allocate ESG funds in

accordance with the CoC and the Consolidated Plan and review of applications for funding requests. City staff regularly attends Homeless Leadership Board (CoC) Funder's Council meetings to participate in funding prioritization discussions. In the prior year, staff participated in the Performance Measures Working Group that developed common performance measures that all jurisdictions in the CoC can use as contract language for homeless service providers. Development of these measures will help direct funding toward common goals, and streamline the reporting process for providers if all funding contracts require the same performance measure reports.

### **Agencies, groups, organizations and others who participated in the process and consultations**

The agencies, groups and organizations who were consulted in the Action Plan process are listed in Table 2 on the following pages.

**[REMAINDER OF THIS PAGE IS INTENTIONALLY LEFT BLANK]**

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	PINELLAS COUNTY
	<b>Agency/Group/Organization Type</b>	Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Members from Pinellas County Health and Human Services Department presented to the Largo Homeless Work Group on August 31, 2018 to share information about the types of homeless programs and strategies the County is using to address homelessness.
2	<b>Agency/Group/Organization</b>	Pinellas County Homeless Leadership Board
	<b>Agency/Group/Organization Type</b>	Services - Housing Publicly Funded Institution/System of Care Planning organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	City staff regularly attended the Homeless Leadership Board's Funder's Council meetings, served on the Point-in-Time Planning Committee, and other related work groups. Representatives from Homeless Leadership Board have also attended the Largo Homeless Work Group meetings to provide input and recommendations. City staff communicates frequently with this organization for resource information on homeless programs and other information throughout the year.
3	<b>Agency/Group/Organization</b>	Tampa Bay Fair Housing Consortium
	<b>Agency/Group/Organization Type</b>	Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Fair Housing

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	City staff participated in monthly meetings of the Tampa Bay Fair Housing Consortium to plan and host an annual Fair Housing Symposium. This event provides community education for people in the housing industry and the public. Staff attended the annual Symposium on April 26, 2019.
4	<b>Agency/Group/Organization</b>	Ready for Life, Inc.
	<b>Agency/Group/Organization Type</b>	Services-Children Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	On March 14, 2019, the City's Housing Division visited Ready for Life. This agency serves youth aging out of foster care, many of which are homeless and/or already parents themselves. The need for affordable housing for youth aging out of foster care is high. This agency also attended the January 10, 2019 planning meeting.
5	<b>Agency/Group/Organization</b>	Foundation for a Healthy St. Petersburg
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Health Agency Publicly Funded Institution/System of Care Other government - County Other government - Local Planning organization Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment



	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	City staff participated in a one-day data walk regarding housing in Pinellas County. The basis for the multi-agency/organization discussion was the housing report completed by Foundation for a Healthy St. Petersburg entitled <i>"Home: A Pathway to Health Equity through Housing."</i> 44 people were in attendance from a host of different agencies and organizations. The group concluded that accessibility, affordability, adequacy and availability of affordable housing are all significant issues to providing affordable housing. It will take a collaborative effort, exploration of policy changes and additional funding streams to be able to provide the scale and scope of the amount affordable housing needed.
6	<b>Agency/Group/Organization</b>	RELIGIOUS COMMUNITY SERVICES
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Victims of Domestic Violence Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Director of RCS Grace House, a family homeless shelter, attended the December 17, 2018 CDBG Planning meeting.
7	<b>Agency/Group/Organization</b>	GULF COAST JEWISH FAMILY SERVICES D/B/A GULF COAST COMMUNITY CARE
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Victims of Domestic Violence Services - Victims
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Staff from Gulf Coast Jewish Family and Community Services attended the December 17, 2018 CDBG Planning meeting. This agency provides mental health counseling, helps victims of trauma, including victims of sex trafficking, and provides bully prevention counseling in Largo Middle School.

8	<b>Agency/Group/Organization</b>	WESTCARE GULF COAST FLORIDA, INC
	<b>Agency/Group/Organization Type</b>	Services-homeless Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from Westcare Gulfcoast attended the December 17, 2018 Planning Meeting. This agency provides substance abuse recovery for homeless individuals. The program includes transitional housing through recovery.
9	<b>Agency/Group/Organization</b>	PINELLAS HABITAT FOR HUMANITY
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from Habitat for Humanity attended the December 17, 2018 and January 10, 2019 planning meetings. This agency helps construct affordable housing in the community.
10	<b>Agency/Group/Organization</b>	YMCA OF THE SUNCOAST
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Youth Programs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Representatives from the YMCA attended both the December 17, 2018 and January 10, 2019 planning meetings. They shared information about their programs in two historically low-income minorities areas of the County (both in Largo's Planning Service Area), including youth leadership programs and tutoring programs they provide at their facilities.
11	<b>Agency/Group/Organization</b>	CHAF Properties
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Representatives from CHAF Properties attended the January 10, 2019 planning meeting. City staff also held a meeting with this agency to find out more about the affordable housing they manage and potential new affordable housing opportunities in the City of Largo.
12	<b>Agency/Group/Organization</b>	PARC, INC.
	<b>Agency/Group/Organization Type</b>	Housing Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	PARC participated in the January 10, 2019 planning meeting and share their appreciation for the improvements that have been made to their facilities through Pinellas County CDBG funding.
13	<b>Agency/Group/Organization</b>	FRIENDS OF RIDGECREST, INC.
	<b>Agency/Group/Organization Type</b>	Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Neighborhood Improvements
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Representatives from this civic organization attended the January 10, 2019 planning meeting. They relayed that there are needs in the Ridgcrest Community for small business assistance to improve buildings and start-up new business. They mentioned the need for additional community infrastructure improvements as well. City/County staff explained that business programs are currently not the primary goals of the City or County Consolidated Plans but could be evaluated for inclusion in the next Consolidated Plan. This area is predominantly in the County's jurisdiction for funding infrastructure improvements.
14	<b>Agency/Group/Organization</b>	Florida Department of Health - Pinellas County
	<b>Agency/Group/Organization Type</b>	Health Agency Other government - State
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Community health priorities

	<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>City staff attended a Community Health Assessment planning meeting at the Florida Health Department - Pinellas County branch in August 2018. Representatives from various health and community planning agencies attended. The 2018 Community Health Assessment document was used in evaluation of needs. The identified priorities were: Improved access to care, mental health and substance abuse, built environment/access to transportation, socioeconomic factors, and collaborative partnerships. These items were considered during the development of the Action Plan.</p>
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### **Identify any Agency Types not consulted and provide rationale for not consulting**

The City of Largo does not receive HOPWA funding and therefore does not have a HOPWA strategy in its Action Plan. However, agencies that assist with services for people with AIDS were consulted. As part of the citizen participation outreach, the City strives to receive input from all interested agencies, groups and organizations. For agencies who did not directly participate in the process, the City utilized available reports and data to evaluate relevant information that would contribute to community needs prioritization. The Juvenile Welfare Board participates in the Homeless Leadership Board meetings and input was obtain through attendance to those meetings. The Public Housing Authorities were invited to the January 10, 2019, Pre-Planning Meeting. Although they did not attend, the Consortium consults with the Public Housing Authorities on an ongoing basis regarding housing and fair housing related topics at meetings and discussion forums. The Pinellas County Sherriff's Office frequently participates in the Homeless Leadership Board Funder's Council meetings and Homeless Management Information System (HMIS) Work Group meetings attended by City staff. The Sheriff's office has provided updates on the jail diversion and homeless shelter needs at their Safe Harbor facility.

## Other local/regional/state/federal planning efforts considered when preparing the Plan

**Table 3 - Other local / regional / federal planning efforts**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care (CoC)	Pinellas County Homeless Leadership Board	Coc Goal: Coordination with Consolidated Plan Entities to (1)Increase Progress toward Ending Chronic Homlessness; (2) Increase Housing Stability; (3)Increase Participants' income; (4)Increase the Number of Participants Obtaining Mainstream Non-Cash Benefits; and(5)Use Rapid Re-Housing as a method to reduce family homelessness. Overlapping Goal: Provide education and counseling to stabilize household budgets, support homeless shelter programs that effectively move clients from shelters to permanent housing.
Clearwater-Largo Rd CRD Plan	City of Largo Community Development	Plan Goal: Revitalize the Clearwater-Largo Road CRD area through economic development, reduction of slum and blight, creation of additional housing stock and preservation of the existing housing stock, and invest in community and infrastructure improvements. Overlapping Goals: Housing Programs and Affordable Housing Development - the City's CDBG Target Area overlaps this district. The City's Affordable Housing Development and Housing Rehabilitation programs place priority in this District.
West Bay Drive CRD Plan	City of Largo Community Development	Plan Goal: Revitalize the West Bay Drive CRD area through economic development, reduction of slum and blight, creation of additional housing stock and preservation of the existing housing stock, and invest in community and infrastructure improvements. Overlapping Goals: Housing Programs and Affordable Housing Development - the City's CDBG Target Area overlaps this district. The City's Affordable Housing Development and Housing Rehabilitation programs place priority in this District.
Largo SHIP Local Housing Assistance Plan	City of Largo Housing Division	Plan Goal: Create local partnerships to expand the production of and preservation of affordable housing, to further the housing element of the local government comprehensive plan specific to affordable housing, and to increase housing-related employment. Overlapping Goal: establish public/private partnerships with non-profit groups, developers and affordable housing providers for the creation/preservation of affordable housing units.
Comprehensive Plan	City of Largo Community Development	Plan Goal: The City of Largo Comprehensive Plan is a blueprint for the future of Largo, and includes Citywide goals and objectives for key community elements, including facilities, recreation, open space, natural resources, transportation, housing, economic development, land use, intergovernmental coordination, and capital improvements. Overlapping Goals: Affordable Housing Development, Housing Programs - rehabilitate aging housing stock to preserve affordable housing stock in the City.

## Narrative

With respect to economic development, the City has focused its CDBG funding on its housing programs as part of the "neighborhood revitalization" component to the City's Community Redevelopment District Plans. The Clearwater-Largo Road CRD Plan includes density bonus incentives projects that incorporate a percent of affordable housing units. Furthermore, the City partners with not-for-profit housing developers to implement its Affordable Housing Development Program and contracts rehabilitation services through private construction companies.

Through the City's General Fund, Largo has an economic development program that works closely with businesses and developers to improve business-friendliness in the City systems and aid businesses in relocation and expansion efforts aimed at job creation and creation of financially sustainable economic growth for the private sector and City. Housing staff coordinate with the City's Economic Development Division for input on the CDBG Action Plan. Data from the 2018 United Way ALICE (Asset Limited Income Constrained Employed) Report was also used for information on the job sectors, affordability standards and statistics on the percent of poverty level and ALICE level households in the community.

Subrecipients funded through the City's redevelopment programs are monitored on an ongoing basis. The City and the subrecipient enter into a performance agreement that describes each party's expected performance during the term of the agreement. Subrecipients are monitored on a regular basis through the provision of client documentation to the City in order to receive payment for the services they provided. City staff verifies income level, household location, and invoice calculations before the payment of the invoice is processed. The subrecipients also provide other information such as household size, age of head of household, whether or not the client is a female head of household and the race. The City maintains a database with the client information provided from the subrecipients for annual reporting to CDBG. A schedule for monitoring visits from City staff is also made part of the agreement.

To ensure timeliness, by HUD's standard of 1.5 times the entitlement at the first of August, the City closely monitors CDBG-funded activities. For FY 2019-20, the City included an Alternate Projects List (included in the attachments to the Action Plan). If a project gets delayed, another project may be pursued to retain timeliness of entitlement usage. The alternate projects are also listed in the Projects section of this Action Plan. The City administers most of its activities in-house. The City's Housing Manager and his staff produce a monthly report that sets out the status and progress of the housing programs.

## **AP-12 Participation - 91.401, 91.105, 91.200(c)**

### **Summary of citizen participation process/Efforts made to broaden citizen participation**

*Summarize citizen participation process and how it impacted goal-setting*

The Community Development Advisory Board (CDAB) is made of community members from the City of Largo. This Board serves in an advisory capacity to the Largo City Commission as a source of input from a representative group from the community. The CDAB is involved in the Action Plan creation through pre-planning, subrecipient selection and review of the draft Action Plan. CDAB meetings are advertised as public meetings for CDBG-related activities and serve as the main forum for plan creation and discussion. Accommodations for citizens with disabling conditions and non-English speaking citizens were offered for all meetings and advertised for the public hearings. Notice was placed in two newspapers and on the City's website ([www.largo.com](http://www.largo.com)). The notice on the City's website was translatable through the website into several different languages. The City advertised in the minority newspaper "The Weekly Challenger," in addition to the "Tampa Bay Times," in an effort to broaden citizen participation and reach out to the minority population. A copy of the draft Action Plan was posted online and made available at Largo City Hall and Largo Public Library during the 30-day Public Comment Period.

### **Citizen Participation Outreach**

Table 4 on the following pages outlines the citizen participation outreach efforts used during the development of the Action Plan.

## 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	URL (If applicable)
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1	Public Hearing	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/ broad community</p>	<p>A public hearing was held at the City's December 17, 2018, CDAB meeting. The public hearing notice was advertised in the Tampa Bay Times and the Weekly Challenger, and posted on the City's Housing website. Email invitations to the meeting were also sent to community agencies on the City's CDBG mailing list. Five (5) representatives from local agencies, 7 CDAB members and one (1) City Commissioner attended, as well as six (6) staff from Largo's Community Development Department.</p>	<p>The YMCA shared about their youth leadership programs and tutoring programs they provide in the Ridgecrest and Highpoint YMCA's. The CDAB showed continued support for the mental health program that started in Largo this year (part CDBG funding). The CDAB asked about funding for larger sidewalk projects for pedestrian safety. Staff indicated that scale of project would require more than CDBG funds to complete and the roads in question are County/State jurisdiction. The CDAB also recommended a revision to the proposed scoring rubric for subrecipient applications to change one of the factors from "agencies that have not received funding in the past two years" to "Agencies with a track record of implementing projects successfully."</p>	<p>All comments were accepted and considered as part of development of the Action Plan.</p>	<p><a href="http://www.largo.com/housing">www.largo.com/housing</a></p>
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Newspaper Ad	Minorities Community Agencies	The Notice of Funding Availability was published on December 28, 2018 in the Tampa Bay Times and in the Weekly Challenger minority newspaper on December 27, 2018. Notices were also mailed to the City's CDBG mailing list of community agencies. The Notice was also posted on the City's website and information about the NOFA was posted in the City's weekly e-newsletter "Largo Today".	None	None	<a href="http://www.largo.com/housing">www.largo.com/housing</a>
3	Sub-recipient Pre-Application Meeting	Potential Subrecipients	Five (5) agencies attended the technical assistance training. This training provided an overview of the CDBG Program, explanation of the NOFA and City goals, and the application process.	None	None	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Social Service Agencies</p>	<p>A joint pre-planning public meeting was held with the City of Largo and Pinellas County on January 10, 2019. It was advertised in the Weekly Challenger, the Tampa Bay Times, Tre Magazine (in Vietnamese), and La Gaceta (in Spanish). Emails were also sent to area community agencies. 17 people attended from various agencies and the the community.</p>	<p>Members of the Ridgecrest community made suggestions for small business start-up loans and/or facade improvement programs to help bolster the local businesses in the area. They also asked about eligibility of neighborhood improvement projects. Other comments received from community agencies revolved around eligible project types and subrecipient application questions.</p>	<p>All comments were accepted and considered during the development of the Plan. The suggestion for small business start-up loans and/or facade improvements was not added as a project since it is not one of the City's priority goals. Staff noted that it could be further evaluated during the next five-year plan cycle.</p>	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Public Meeting	Non-targeted/broad community	The City was only accepting new applications this year for public facility improvement projects. The applicants who submitted project proposals for the FY 2019-20 allocation made presentations on their proposals at the March 25, 2019 CDAB meeting. CDAB then made their funding recommendations for incorporation into the FY 2019-20 Action Plan that will be presented to the City Commission. The presenting agencies were: Westcare, CASA, Catholic Charities, Directions for Living and Ready for Life.	Westcare indicated they have a revised project estimate of \$84,000 rather than \$184,000. The CDAB recommended revising City staff's funding recommendations as follows: 1)Due to the revised project amount for Westcare's generator project, reduce the amount of funding from Largo to the same percent as requested with the original amount (reduced from \$22,000 to \$11,000); Increase amount award to Directions for Living by \$1,000 to cover the full project cost (from \$10,625 to \$11,625). These revisions were incorporated into the Action Plan pending final Commission approval.	All comments were accepted.	
6	Public Meeting	Non-targeted/broad community	April 29, 2019, Community Development Advisory Board (CDAB) meeting (add attendees/recommendations)	The CDAB recommended approval of the draft CDBG Action Plan.	None	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Newspaper Ad	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p>	The 30-day public notice was published April 18, 2019 in the Weekly Challenger and April 19, 2019 in the Tampa Bay Times. The City accepted comments from April 19, 2019 - May 20, 2019. An information item as also placed on the City's website, which can be translated into several different languages through the website.	None	None	
8	Public Hearing	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p>	The Adoption Hearing for the CDBG FY 2019-20 Action Plan was held July 16, 2019. This meeting was advertised on June 20, 2019 in the Weekly Challenger and on June 21, 2019 in the Tampa Bay Times, providing at least 15-days' notice of the public hearing.	None	None	

## Expected Resources

### AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

#### Introduction

The City expects to utilize a mix of federal, state and local funding to accomplish the annual projects in the FY 2019-20 CDBG Action Plan.

CDBG - Federal Funding Source, which will be focused toward affordable housing development, housing rehabilitation and funding of subrecipient projects and programs.

County Housing Trust Fund (HTF) - The initial grant funding has been expended, and only projected program income from previously funded projects is anticipated. These funds will be used toward downpayment assistance and housing rehabilitation.

State Housing Initiative Partnership (SHIP) - State Funding that will be used toward affordable housing development, housing rehabilitation and accessibility barrier removal, downpayment assistance, and housing counseling.

Home Investment Partnership (HOME) - Federal funds provided as a portion of the allocation to Pinellas County that will be used for housing rehabilitation and downpayment assistance. Since these funds are allocated as a portion of Pinellas County's funding, they are not reflected in the table below, since they are included in Pinellas County's Action Plan. The City anticipates receiving approximately \$272,721 in HOME grant, an additional \$200,000 in program income from previous funded housing projects, plus an estimated \$200,000 in carryforward funds from the current year for a total of \$672,721.

Largo General Fund – This funding was part of two-year agreements for FY 2018-2019 and 2019-2020; however, funding for FY 2019-2020 is still contingent up City Commission approval in the FY 2019-2020 City Budget.

Refer to the table on the next page for a summary of anticipated funding sources.

#### Anticipated Resources

Table 5 on the following page outlines the anticipated financial resources for FY 2019-20 to carry out the CDBG Action Plan.

**Table 5 - Expected Resources – Priority Table**

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	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	537,167	250,000	0	787,167	0	\$537,167 has been allocated by HUD for the FY 2019-20 grant.
Other CDBG Rollover	public - federal	Acquisition Admin and Planning Housing Public Improvements Public Services	325,000	0	0	325,000	0	The City anticipates \$325,000 in unencumbered (not already funded toward a project) grant funding from prior year grants to be available in FY 2019-20. This is due to the expectation of revenue to be received in the last quarter of FY 19-20 that must be drawn down prior to drawing down new CDBG grant funds.
Other SHIP	public - state	Admin and Planning Housing Public Services	433,000	0	0	433,000	0	The City anticipates \$113,000 in SHIP grant in FY 2019-20. An additional \$200,000 is estimated in program income from housing loan repayments and AHD home sales proceeds, as well as an additional \$120,000 in unencumbered carryover from previous grant years.



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: (\$)		
Other County Housing Trust Fund	public - local	Admin and Planning Housing	26,000	0	0	26,000	0	HTF revenue comes from loan repayments from the original grant projects. This amount includes anticipated repayment of another downpayment assistance loan. No new grant funding is expected.
Other Largo General Fund	public - local	Public Services	37,500	0	0	37,500	0	Funding for one CDBG Subrecipient Project (Directions for Living Behavioral Health Navigator) has matching City General Funds associated with it. Although it is a two-year agreement, funding for Year Two is still contingent on the City's budget approval process. Money is also budgeted for contribution toward countywide homeless planning.

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: (\$)		
<u>Other – CDBG-CV</u>	<u>Public – federal</u>	<u>Acquisition</u> <u>Admin and Planning</u> <u>Economic Development</u> <u>Housing</u> <u>Public Improvements</u> <u>Public Services</u>	<u>\$328,370</u>	<u>\$0</u>	<u>\$0</u>	<u>\$328,370</u>	<u>\$0</u>	<u>Funding allocated to the City through the CARES Act to prevent, prepare and respond to COVID-19.</u>

**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 City receives annual SHIP funding from the State of Florida. This program also generates program income on an annual basis. Even though Pinellas County's Housing Trust Fund (HTF) has not been identified to receive funding, revenues received as program income from previous allocations will be used to address the affordable housing goals identified in the plan. Additionally, should new funding for these resources become available, funds will be used to continue addressing the affordable housing needs of Largo residents. Private funds available through local lending institutions will be leveraged by Federal funds in the Affordable Housing Development and Downpayment Assistance Programs as well as for the purchase of new homes. Some of the capital projects include collaboration in federal funding from other local jurisdictions to enable the project to come to fruition.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

If the City forecloses on vacant dilapidated properties due to Code liens, the property is typically re-established into the affordable housing stock through the City's Affordable Housing Development Program. The house is either rehabilitated or replaced and sold to an income eligible household. This is an ongoing process to identify publicly owned land that could be used for affordable housing.

**Discussion**

In the event that additional funds become available, projects listed on the Alternate Projects List may be funded. If funding available is less than the estimated amounts, funding will be decreased in proportional amounts to the amounts included in the Action Plan, except in the case where a project cannot come to fruition if the dollar amount is reduced (for example, if a capital project is funded for the full amount and cannot be accomplished with a lesser amount).

~~The City of Largo will use 15% of the FY 2019-20 CDBG entitlement plus 15% of prior year program income to fund public services projects. The City anticipates \$80,500 (15% of \$533,167 entitlement) and \$42,300 (15% of anticipated prior year program income of \$282,000), for a total of \$122,800 estimated available for public services. In response to COVID-19, HUD removed the public services cap for FY 2019-20.~~ AP 20/23 allocates funding to three categories of public services: Public Services: Homeless Facility Operating Costs, Public Services - General and Public Services - Education & Counseling. The amount of program income included in this calculation is different from the amount above in the table.

~~The public services calculation factors in 15% of prior year program income, whereas the table above reflects the projected amount of new program income for FY 19-20.~~

The proposed Public Services programs were selected as part of the 2018-19 CDBG Action Plan process for a two-year timeframe (FY 2018-2019 and FY 2019-2020). Funding levels will be contingent on funding availability within the Public Services Cap.

The amount of CDBG Rollover funds is an estimate at the time of CDBG Action Plan adoption. Actual available rollover funding will be allocated to the Affordable Housing Development Program.

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# Annual Goals and Objectives

## AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

### Goals Summary Information

**Table 6 – Goals Summary**

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing Development (AHD)	2015	2020	Affordable Housing	CDBG Target Area (CLRD/WBD)	Affordable Housing	CDBG: \$133,871 CDBG Rollover: \$325,000 SHIP: \$120,000	Homeowner Housing Added: 1 Household Housing Unit Homeowner Housing Rehabilitated: 3 Household Housing Unit
2	Capital Improvements to Public Facilities	2015	2020	Homeless Non-Homeless Special Needs	Largo Citywide	Homeless Non-Homeless Special Needs	CDBG: \$55,625	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2974 Persons Assisted
3	Public Services: Homeless Facility Operating Costs	2015	2020	Homeless	Largo Citywide	Homeless	CDBG: \$53,000	Public service activities other than Low/Moderate Income Housing Benefit: 55 Persons Assisted Homeless Person Overnight Shelter: 138 Persons Assisted
4	Public Services: General	2015	2020	Homeless Non-Homeless Special Needs Non-Housing Community Development	Largo Citywide	Non-Homeless Special Needs	CDBG: \$63,810 Largo General Fund: \$27,500 <u>CDBG-CV: \$328,370</u>	Public service activities for Low/Moderate Income Housing Benefit: 438 Households Assisted
5	Public Services: Housing Education & Counseling	2015	2020	Affordable Housing Non-Housing Community Development	Largo Citywide	Affordable Housing	CDBG: \$5,400 SHIP: \$4,900	Public service activities for Low/Moderate Income Housing Benefit: 92 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Housing Programs	2015	2020	Affordable Housing	Largo Citywide  CDBG Target Area (CLRD/WBD)	Affordable Housing	CDBG: \$475,461 County Housing Trust Fund: \$26,000 SHIP: \$308,100 Largo General Fund: \$10,000	Homeowner Housing Rehabilitated: 9 Household Housing Unit Direct Financial Assistance to Homebuyers: 2 Households Assisted

## Goal Descriptions

Table 7 – Goal Descriptions

1	<b>Goal Name</b>	Affordable Housing Development (AHD)
	<b>Goal Description</b>	The affordable housing goal is addressed through the City's Affordable Housing Development Program: Establish partnerships with non-profit groups, developers and affordable housing providers for the creation/preservation of affordable housing units. The Affordable Housing Development Program operates similarly to the Owner-Occupied Housing Rehabilitation Program that applicants can apply for funding at any time as long as funding is available. Applicants will be accepted for site-specific projects. This provides flexibility to the City for selecting projects that are ready to implement that can demonstrate the cost effectiveness/outcomes for the project. Through the Affordable Housing Development Program, in partnership with non-profit affordable housing developers, the City has a goal to construct/replace 4 homes with the FY 2019-20 grant funding (3 with CDBG and 1 with SHIP). Due to minimal amount of SHIP funding available, the City will evaluate available funding the developer or other funding sources may be able to contribute to proposed projects to leverage the funding provided through the City's Affordable Housing Development Program.
2	<b>Goal Name</b>	Capital Improvements to Public Facilities
	<b>Goal Description</b>	Improve and expand facilities: Public Facilities other than Low/Moderate Income Housing through design/engineering and/or construction/rehabilitation of facilities providing services to extremely low- to moderate-income, including homeless and special needs populations. Non-homeless special needs includes the following populations: elderly; frail elderly; severe mental illness; physical disability; developmental disability; alcohol/drug abuse; HIV/AIDS; or victims of domestic violence. 2,974 individuals will benefit from the proposed public facility improvements.

3	<b>Goal Name</b>	Public Services: Homeless Facility Operating Costs
	<b>Goal Description</b>	Operating expenses at public facilities that serve the homeless population. Expected outcomes: Serve 193 clients with preventing homelessness/institutionalization and providing fair access to housing.
4	<b>Goal Name</b>	Public Services: General
	<b>Goal Description</b>	Provide funding for programs/operating expenses to serve low and moderate-income residents, non-homeless and special needs populations. Expected Outcome: Serve 438 clients with public services.
5	<b>Goal Name</b>	Public Services: Housing Education & Counseling
	<b>Goal Description</b>	<p>Housing assistance will seek to address stabilizing households through:</p> <ul style="list-style-type: none"> <li>• Pre-Purchase Counseling (outcomes: 20 from CDBG/70 from SHIP)</li> <li>• Homeownership Counseling (outcomes: 2 from CDBG)</li> <li>• Rental Counseling (Alternate Projects List-Housing Counseling)</li> <li>• Emergency Housing Counseling (Alternate Projects List-Community Needs Before, During and After an Emergency)</li> </ul>

6	<b>Goal Name</b>	Housing Programs
	<b>Goal Description</b>	<p>The City will provide Housing Programs to improve, maintain and expand affordable housing through:</p> <ul style="list-style-type: none"> <li>• Owner-Occupied/Rental Rehabilitation (outcomes: 4 from CDBG, 6 units from HOME, and 3 units from HTF/SHIP)</li> <li>• Sold on Largo (Downpayment Assistance Program) (outcomes: 9 units from HOME and 1 unit from SHIP)</li> <li>• Housing Delivery Services - Services related to Housing Program Implementation</li> <li>• Slum &amp; Blight Removal (1 unit)</li> <li>• Rental Deposit &amp; Eviction Prevention (Alternate List)</li> </ul> <p>In addition to the funding listed below, \$406,449 will be allocated toward Housing Rehabilitation and \$234,000 toward Downpayment Assistance from the City's portion of HOME funds.</p> <p>Program Administration is included in this Goal. An estimated \$157,433 from CDBG (20% of \$537,167 estimated entitlement + an estimated \$250,000 in program income), \$32,272 from HOME (10% of estimated entitlement + 2.5% of an estimated \$200,000 in program income), \$2,600 from County Housing Trust Fund (10% of estimated program income) and \$53,800 from SHIP (10% of \$113,000 estimated entitlement + an estimated \$200,000 estimated program and an additional \$22,500 expected in Administrative balance from the carryover from prior year). The final allocation of Program Administration may vary depending on the amount of program income received. The formulas as stated above will be used to ensure planning and administrative expenditures are within cap requirements for such.</p>

The following estimates are based on the expected outcomes from the Affordable Housing Development, Owner-Occupied Housing Rehabilitation and Downpayment Assistance Programs. These numbers include activities funded through the HOME program.

Extremely Low Income (< 30% AMI): Rehabilitate 2 housing units.

Low Income (31-50% AMI): Provide 1 housing unit through the Affordable Housing Development Program, rehabilitate 8 homes, and provide downpayment assistance to 1 household.

Moderate Income\* (51-80% AMI): Provide 3 housing units through the Affordable Housing Development Program, rehabilitate 2 homes, and provide downpayment assistance to 11 households.

\*This definition pertains to CDBG. The income levels for the similarly named income categories are different for SHIP.



## AP-35 Projects - 91.420, 91.220(d)

### Introduction

The following projects reflect the goals of the Five-Year Consolidated Plan and Specific Annual Objectives for FY 2019-20. The projects are funded through a combination of CDBG, HOME, County HTF and SHIP. Should funds become available from unanticipated program income, activities coming in under budget, or activities being canceled, the City has identified an Alternate Projects List. Factors to be taken into consideration for selecting from the Alternate Projects list include: priority rank on the list; funding restrictions; eligibility of the project for the available funding source; and the timeframe for project completion in relation to required funding deadlines for funding sources. These alternate projects are also included within the Projects section; however, the priority rank is included as an attachment to the Action Plan.

**Table 8 – Project Information**

#	Project Name
1	Affordable Housing Development (AHD) (DH-1)
2	Capital Improvements to Public Facilities (SL-1)
3	Public Services: Homeless Services (DH-1)
4	Public Services: General (SL-1)
5	Public Services: Education & Counseling (DH-1)
6	Down Payment Assistance Program (DH-2)
7	Owner/Renter Housing Rehabilitation (DH-1)
8	Housing Programs Delivery Services (DH-1)
9	Slum & Blight Removal (SL-3)
10	Rent Deposit/Eviction Prevention Programs (DH-2)
11	Planning & Administration
12	<u>CV</u> - CI - Emergency - Address Community Needs Before, During and After an Emergency

### Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The highest priorities in the CDBG Consolidated Plan are to address:

#### 1. AFFORDABLE HOUSING:

*Homeownership:* Create owner-occupied affordable housing; Rehabilitate the City's affordable housing stock; and Provide downpayment assistance to help low/mod income households achieve homeownership.

*Rental Units:* Create affordable housing rental units; Provide rental unit rehabilitation to improve the safety of the City's affordable rental stock. Although not a direct provision of affordable housing, funding is allocated for homebuyer education and counseling to prepare low/moderate income renters for becoming homeowners. The Action Plan also

includes fair housing legal services to protect low/mod income homeowners from predatory lenders, and low/mod renters from housing discrimination and unlawful evictions to help households be able to stay in their homes.

2. **HOMELESS:** Improve one public facility that serve homeless and special needs populations; and provide operating funding to aid homeless programs that provide shelter and/or strive to place homeless individuals into permanent housing.
3. **NON-HOMELESS SPECIAL NEEDS:** Provide funding for heavy household cleaning services to serve low/mod income elderly residents and residents with disabilities in order to help them stay in their homes and avoid institutionalization; and provide a Behavioral Health Navigator to connect people with severe mental illness to services and provide routine follow-up visits to stabilize these clients. The public service agencies/programs funded in the FY 2019-20 Action Plan were selected as part of the 2018-2019 Action Plan to be utilized for a two-year period, with funding levels adjusted based on funding availability.

## **OBSTACLES TO ADDRESSING UNDERSERVED NEEDS:**

The primary obstacle to meeting needs of the underserved is the limited resources available to address the identified priorities. Additional obstacles to meet underserved needs are as follows: The rental market has been increasingly difficult to access for low-income households. Obstacles include:

- Land availability is a significant barrier to the development of new rental units.
- New rental projects typically do not come to fruition quickly, as they require significant public/private investment and partnerships.

Approximately 51% of Largo households live in poverty or are Asset Limited Income Constrained Employed (ALICE) (ACS, 2016). The City's Housing Division is working to identify other community programs that can effectively help low-income households gain financial stability. City staff participate in the United Way's Financial Stability Network to learn more about privately/publicly funded programs available to assist with financial stability for low-income households. Obstacles exist to connect homeless individuals with social service and housing agencies. Largo will continue to work with the Continuum of Care (CoC) to provide a consistent path to gain access to the Coordinated Entry System. The CoC has made great strides in getting homeless service providers to participate in the Coordinated Entry System, which has helped create a homeless network that is helping to prioritize homeless individuals and families and get them access to appropriate housing services.

## **AP-38 Project Summary**

### **Project Summary Information**

Table 8 on the following pages details the projects to be funded in FY 2019-2020.

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Table 8 – Project Information

1	<b>Project Name</b>	<b>Affordable Housing Development (AHD) (DH-1)</b>
	<b>Target Area</b>	CDBG TARGET AREA (CLRD/WBD) Largo Citywide
	<b>Goals Supported</b>	Affordable Housing Development (AHD)
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$133,871 CDBG Rollover: \$325,000 SHIP: \$120,000
	<b>Description</b>	Establish public/private partnerships with non-profit groups, developers and affordable housing providers for the creation/preservation of affordable housing units. National Objective: LMH; Eligibility Citation(s): 570.201(a)(d), 570.202Objective: Decent Housing; Outcome: Availability/Accessibility. National Objective, Objective and Outcome are the same for all activities funded through the Affordable Housing Development Project.
	<b>Target Date</b>	9/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	4 low/moderate income households will benefit from activities proposed under the AHD Program (3 CDBG and 1 SHIP).
	<b>Location Description</b>	Priority will be given to the rehabilitation/reconstruction of affordable housing in the CDBG Target Area or projects on the City of Largo's Code Enforcement's list of vacant/dilapidated properties that are posing a safety/health hazard to the neighborhoods. Funding will also be made available to support affordable housing developments citywide.
	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• <b>City AHD Program</b> - These funds can be utilized for the creation of owner- or renter-occupied Affordable Housing. Activities may include: acquisition, demolition, construction, or other applicable assistance under the City's Affordable Housing Development Program.</li> <li>• <b>Affordable Housing Development Delivery</b> - Staff and overhead costs directly related to carrying out activities under the Affordable Housing Development Program.</li> </ul> <p><b>Alternates</b> (see also Alternate Projects List for Prioritization Information)</p> <ul style="list-style-type: none"> <li>• Affordable Housing Development</li> </ul>

2	<b>Project Name</b>	<b>Capital Improvements to Public Facilities (SL-1)</b>
	<b>Target Area</b>	Largo Citywide
	<b>Goals Supported</b>	Capital Improvements to Public Facilities
	<b>Needs Addressed</b>	Homeless Non-Homeless Special Needs
	<b>Funding</b>	CDBG: \$55,625
	<b>Description</b>	Support capital improvements to facilities that address critical social service needs and services for seniors, children, homeless and people with special needs. National Objective(s): LMC; Eligibility Citation(s): 570.201(c); Objective: Suitable Living Environment; Outcome: Availability/Accessibility. National Objective, Eligibility Citation, Objective, and Outcome are the same for all activities funded through the Public Services Program.
	<b>Target Date</b>	9/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	109 homeless individuals and 2.865 non-homeless special needs individuals will benefit from the proposed public facility improvement activities under this project.
	<b>Location Description</b>	The facilities serve Largo residents citywide.

	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• <b>Catholic Charities - Pinellas Hope:</b> Reconstruction of the flooring in the client computer lab. This area is used by the homeless clients that stay at Pinellas Hope homeless shelter for housing and job searches, as well as to meet with case management staff.</li> <li>• <b>Westcare - A Turning Point:</b> A portion of the costs toward the installation of an emergency generator for this facility. The facility helps rehabilitate homeless individuals with substance abuse disorders. Clients reside at the facility during treatment. The generator will allow the facility to continue services in the event of extended power outages, such as post-hurricane.</li> <li>• <b>CASA:</b> Retrofit office space to accommodate on-site third party services for domestic violence victims. Services that will use the rooms on a rotational basis may include: Florida Bar Association legal services who can meet with domestic violence victims at the shelter for injunctions and other legal protections and on-site mental health counseling services.</li> <li>• <b>Directions for Living - Largo Family and Children Center:</b> Reconstruction of lobby flooring and replacement of an air conditioning unit. The agency provides mental health services, parenting classes, and other often court-order family reunification services. The current lobby floor is cracked and dangerous for the young children and babies that frequent the facility. The air conditioning unit is the last of six (6) units to be replaced to aid in overall system efficiency.</li> <li>• <b>Ready for Life:</b> Installation of window tinting on the facility's external window walls to improve energy efficiency and installation of bicycle racks to serve their clients. This agency serves youth aging out of foster care. Most of the clients served rely on mass transit or bicycle for transportation. The facility does not currently have a place for the clients to lock up their bicycles safely.</li> </ul> <p><b>Alternates</b> (see also Alternate Projects List for prioritization information)</p> <ul style="list-style-type: none"> <li>• Community Investment (CI) - Revitalization/Redevelopment Areas and other Income Eligible Neighborhoods (sidewalks, bus shelters, lighting, slum &amp; blight removal)</li> <li>• CI-Infrastructure - Infrastructure to Support Economic Development and Neighborhood Revitalization</li> </ul>
3	<b>Project Name</b>	<b>Public Services: Homeless Services (DH-1)</b>
	<b>Target Area</b>	Largo Citywide

<b>Goals Supported</b>	Public Services: Homeless Facility Operating Costs
<b>Needs Addressed</b>	Homeless
<b>Funding</b>	CDBG: \$53,000
<b>Description</b>	Funds will be utilized to support agencies that provide homeless services with the mission toward helping clients regain permanent housing and stability. National Objective: LMC; Eligibility Citation(s): 570.201(e); Objective: Decent Housing; Outcome: Availability/Accessibility. National Objective, Objective, and Outcome are the same for all activities funded for homeless services.
<b>Target Date</b>	9/30/2020
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	<p>It is anticipated 193 people will be assisted with homeless shelter and case management services.</p> <ul style="list-style-type: none"> <li>• Westcare Gulfcoast - A Turning Point: 55 Largo clients</li> <li>• RCS Grace House: 73 Largo clients</li> <li>• Catholic Charities - Pinellas Hope I: 65 Largo clients</li> </ul>
<b>Location Description</b>	Citywide

	<b>Planned Activities</b>	<p>Activities under this project will provide homeless shelter and case management services to help clients obtain permanent housing, improve financial stability and be connected with other social services.</p> <ul style="list-style-type: none"> <li>• <b>Westcare - A Turning Point:</b> Funding of operating expenses for case management services to assist clients who have been diagnosed with a severe substance abuse disorder and/or mental illness throughout their time participating in the rehabilitation program at Turning Point. Almost all clients are homeless. This program provides rehabilitation for clients and helps get them into transitional or permanent housing.</li> <li>• <b>RCS Grace House:</b> Funding of operating expenses for case management-related services for family members residing at RCS Grace House emergency family shelter. The program helps re-house families within their 8-week program and provides one year of follow-up case management to prevent recidivism</li> <li>• <b>Catholic Charities - Pinellas Hope I:</b> Funding for case management and other operating costs for the homeless shelter. The shelter serves individuals who are homeless and provides case management to help clients apply and connect to social benefits and/or social support services, prepare for job placement, acquire skills and/or job training, and apply for housing placement.</li> </ul> <p><b>Alternates</b> (see also Alternate Projects List for Prioritization Information)</p> <ul style="list-style-type: none"> <li>• Additional Funding for Primary List Public Service Subrecipients (Subject to Cap)</li> <li>• Homeless/Homeless Prevention Services</li> </ul>
4	<b>Project Name</b>	<b>Public Services: General (SL-1)</b>
	<b>Target Area</b>	Largo Citywide
	<b>Goals Supported</b>	Public Services: General
	<b>Needs Addressed</b>	Non-Homeless Special Needs
	<b>Funding</b>	CDBG: \$63,810 Largo General Fund: \$27,500
	<b>Description</b>	Funding will be utilized to help Largo residents stay in their homes through the services provided under this project. National Objective: LMC; Eligibility Citation(s): 570.201(e); Objective: Decent Housing; Outcome: Availability/Accessibility. The National Objective, eligibility citation, objective and outcome are the same for the activities under this project.
	<b>Target Date</b>	9/30/2020



	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	<p>It is anticipated that 438 low/moderate income Largo residents will be assisted through the activities under this project. The estimates listed below have been adjusted based on the proposed funding levels compared to the funding requests made by the organizations.</p> <ul style="list-style-type: none"> <li>• Pinellas Opportunity Council - 17 Largo Clients</li> <li>• Gulfcoast Legal Services - 21 Largo clients</li> <li>• Directions for Living - 400 Largo clients</li> </ul>
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• <b>Pinellas Opportunity Council:</b> Funding for its "Chore Services" program that provides one-time deep house cleaning for elderly and disabled residents in order to stay in their home and avoid institutionalization.</li> <li>• <b>Gulfcoast Legal Services:</b> Funding for its "Housing Preservation Program," which provides free fair housing legal services to low/moderate income Largo residents to help resolve tenant/landlord conflicts, protect homeowners from predatory lenders, and educate renters and homeowners on their fair housing rights.</li> <li>• <b>Directions for Living:</b> Funding for a Mental Health Navigator that would work directly with a Largo Police Officer to de-escalate mental health related situations and provide routine visits to high utilizers of emergency services that have severe mental health conditions. The program serves to stabilize these clients, improve neighborhood safety and have more effective outcomes for emergency services for residents with severe mental health conditions. This will be the second year of the program that is dedicated to City of Largo full-time. This activity was developed in partnership with the Largo Police Department.</li> </ul> <p><b>Alternates</b> (see also Alternate Projects List for Prioritization Information)</p> <ul style="list-style-type: none"> <li>• Additional Funding for Primary List Public Service Subrecipients (Subject to Cap)</li> <li>• Fair Housing Counseling</li> </ul>
	<b>5</b>	
	<b>Project Name</b>	<b>Public Services: Education &amp; Counseling (DH-1)</b>
	<b>Target Area</b>	Largo Citywide
	<b>Goals Supported</b>	Public Services: Housing Education & Counseling
	<b>Needs Addressed</b>	Affordable Housing

	<b>Funding</b>	CDBG: \$5,400 SHIP: \$4,900
	<b>Description</b>	This project funds organization that provide housing education and counseling services to low and moderate-income households. Such services include mortgage/budgeting counseling, credit and delinquency counseling and other homebuyer education. The provision of the one-on-one housing counseling provides a means for households who would not otherwise qualify on their own for a mortgage to get assistance in repairing credit and balancing their household budget, so that they can attain their goal of homeownership. National Objective: LMH; Eligibility Citation(s): 570.201(e); Objective: Decent Housing; Outcome: Availability/Accessibility. National Objective, Eligibility, Citation, Objective, and Outcome is the same for all activities funded through this project.
	<b>Target Date</b>	9/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is anticipated that 92 low/moderate households will benefit from these housing programs.
	<b>Location Description</b>	Citywide

	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• <b>Tampa Bay CDC - Homebuyer Education:</b> Housing education for low/moderate households wanting to be first-time homebuyers.</li> <li>• <b>Tampa Bay CDC - Financial Capabilities Classes:</b> Household budgeting classes aimed at preparing households for homeownership.</li> <li>• <b>Tampa Bay CDC - Pre-Purchase Counseling:</b> One-on-one housing counseling to help households wanting to purchase their home to get their credit and household budget ready for purchasing a home.</li> <li>• <b>Tampa Bay CDC - Foreclosure Prevention/Intervention:</b> Assist/facilitate resolutions between homeowners facing foreclosure and lending institutions to help households avoid foreclosure.</li> </ul> <p>Tampa Bay CDC is in the process of completing their HUD Housing Counseling certification under the newly released certification process. They will complete their certification before HUD's deadline of August 1, 2020.</p> <p><b>Alternates</b> (see also Alternate Projects List for Prioritization Information)</p> <ul style="list-style-type: none"> <li>• Additional Funding for Primary List Public Service Subrecipients (Subject to Cap)</li> <li>• Housing Counseling</li> </ul>
6	<b>Project Name</b>	<b>Down Payment Assistance Program (DH-2)</b>
	<b>Target Area</b>	Largo Citywide
	<b>Goals Supported</b>	Housing Programs
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	County Housing Trust Fund: \$22,100 SHIP: \$36,000
	<b>Description</b>	Provide downpayment assistance to help low/moderate income households achieve their goal of homeownership. In addition to funding through the SHIP program, \$234,000 is also allocated toward this project from HOME funding. National Objective: LMH; Eligibility Citation: 570.201(n); Objective: Decent Housing; Outcome: Affordability. The National Objective, Eligibility Citation, Objective, and Outcome are the same for all activities funded through the Public Infrastructure Program.
	<b>Target Date</b>	9/30/2020

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is anticipated that 10 households will be provided downpayment assistance to purchase their first home. (1 SHIP/HTF and 9 HOME) - Only the SHIP/HTF unit is reported through the City for units complete since the HOME-funded projects are included in Pinellas County's plan and report.
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• Downpayment Assistance Program: Provide downpayment funding assistance for low/mod households to help them purchase their first home.</li> <li>• Downpayment Assistance Program Activity Delivery: Costs directly related to carrying out activities under the Downpayment Assistance Program.</li> </ul> <p><b>Alternates</b> (see also Alternate Projects List for Prioritization Information)</p> <ul style="list-style-type: none"> <li>• Downpayment Assistance Program</li> </ul>
7	<b>Project Name</b>	<b>Owner/Renter Housing Rehabilitation (DH-1)</b>
	<b>Target Area</b>	CDBG TARGET AREA (CLRD/WBD) Largo Citywide
	<b>Goals Supported</b>	Housing Programs
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$263,028 County Housing Trust Fund: \$1,300 SHIP: \$218,300
	<b>Description</b>	This project encompasses rental or owner-occupied housing rehabilitation. Rehabilitation projects address code-related housing conditions, improve emergency efficiency and improve accessibility for people with disabilities. In addition to CDBG, SHIP and County Housing Trust Fund (HTF), \$406,449 is allocated to this project from HOME funding. National Objective: LMH; National Eligibility Citation: 570.202; Objective: Decent Housing; Outcome: Availability/Accessibility
	<b>Target Date</b>	9/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is anticipated that 12 housing units will be rehabilitated (3 CDBG, 6 HOME and 3 HTF/SHIP). HOME cases are not included in the City's number of units to be completed, since it is included in Pinellas County's plans and reports for units served.

	<b>Location Description</b>	Housing rehabilitation is focused in the CDBG Target Area, but is offered citywide based on need.
	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• <b>Owner-Occupied/Renter-Occupied Housing Rehabilitation/Replacement:</b> home rehabilitation/replacement to improve living conditions, improve energy efficiency and remove architectural barriers of low/mod income households.</li> </ul>
8	<b>Project Name</b>	<b>Housing Programs Delivery Services (DH-1)</b>
	<b>Target Area</b>	CDBG TARGET AREA (CLRD/WBD) Largo Citywide
	<b>Goals Supported</b>	Affordable Housing Development (AHD)
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$30,000
	<b>Description</b>	Staff and overhead costs directly related to carrying out activities under the Housing Programs. National Objective: LMH; 570.202(b) - 14H Rehabilitation Administration and 570.201(k); Objective: Decent Housing; Outcome: Availability/Accessibility.
	<b>Target Date</b>	9/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The number of households assisted overall will be reported for the specific programs.
	<b>Location Description</b>	Citywide with focus in the CDBG Target Area.
	<b>Planned Activities</b>	Staff and overhead costs directly related to carrying out activities under the Housing Programs.
9	<b>Project Name</b>	<b>Slum &amp; Blight Removal (SL-3)</b>
	<b>Target Area</b>	CDBG TARGET AREA (CLRD/WBD) Largo Citywide
	<b>Goals Supported</b>	Housing Programs
	<b>Needs Addressed</b>	N/A
	<b>Funding</b>	CDBG: \$25,000

	<b>Description</b>	Slum and blight removal of vacant dilapidated structures in the CDBG Target Area. National Objective: Slum & Blight Removal; Eligibility Citation(s): 270.208(b)(1) and 270.208(b)(2); Objective: Create a Suitable Living Environment; Outcome: Sustainability.
	<b>Target Date</b>	9/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that one (1) vacant dilapidated property will be brought up to code or remediated through this project.
	<b>Location Description</b>	CDBG Target area will be priority. The CDBG Target Area primarily consists of the City's West Bay Drive and Clearwater-Largo Community Development Districts, which have been designated as areas with slum and blight conditions. Slum and blight outside the CDBG Target area may be pursued on a spot basis for specific sites.
	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• Slum and Blight Removal</li> </ul> <b>Alternates</b> (see also Alternate Project List for prioritization information) <ul style="list-style-type: none"> <li>• CI - Emergency - Address Slum and Blight (acquisition, relocation, clearance, historic preservation, rehabilitation, code enforcement)&lt;/div&gt;</li> </ul>
10	<b>Project Name</b>	<b>Rent Deposit/Eviction Prevention Programs (DH-2)</b>
	<b>Target Area</b>	Largo Citywide
	<b>Goals Supported</b>	Affordable Housing Development (AHD)
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	\$0 (Alternates List)
	<b>Description</b>	These programs can provide rental assistance to place homeless individuals back in permanent housing. This project is current on the Alternate Projects lists due to cuts in the funding source and during a re-evaluation of the programs to determine the best method to administer the program. National Objective: LMC; Eligibility Citation: N/A - This program would be funded through state SHIP funds if funding is available. Objective: Decent Housing; Outcome: Affordability
	<b>Target Date</b>	9/30/2020

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	No funding is budgeted at this time. The project is on the Alternates List.
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	<b>Alternates List</b> (see also Alternate Projects List for Prioritization Information) <ul style="list-style-type: none"> <li>Rental Deposit &amp; Eviction Prevent Programs/Rapid Re-Housing</li> </ul>
11	<b>Project Name</b>	<b>Planning &amp; Administration</b>
	<b>Target Area</b>	Largo Citywide
	<b>Goals Supported</b>	Housing Programs
	<b>Needs Addressed</b>	Affordable Housing Homeless Non-Homeless Special Needs
	<b>Funding</b>	CDBG: \$157,433 County Housing Trust Fund: \$2,600 SHIP: \$53,800 Largo General Fund: \$10,000
	<b>Description</b>	General planning and administration costs for Federal CDBG and HOME, State SHIP, and County Housing Trust Fund programs. In addition to the funding listed below, the City also anticipates a budget of \$32,272 (or 10% of the grant + 2.5% of program income) from HOME funding to be utilized for Planning and Administration. <a href="#">See Project 12 for Planning and Administration funding related to CDBG-CV funding.</a>
	<b>Target Date</b>	9/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	N/A

	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• <b>General Planning and Administration:</b> Federal CDBG and HOME, State SHIP, and County Housing Trust Fund programs.</li> <li>• <b>Pinellas Homeless Leadership Board</b> (General Fund) – Continuum of Care planning</li> </ul>
12	<b>Project Name</b>	<b><u>CV</u> - CI - Emergency - Address Community Needs Before, During and After an Emergency</b>
	<b>Target Area</b>	CDBG TARGET AREA (CLRD/WBD) Largo Citywide
	<b>Goals Supported</b>	Capital Improvements to Public Facilities Housing Programs <u>Public Services: Homeless Facility Operating Costs</u> <u>Public Services: General</u> <u>Public Services: Homebuyer Education and Housing Counseling</u>
	<b>Needs Addressed</b>	N/A
	<b>Funding</b>	\$0 <u>CDBG – CV: \$328,370</u> <del>(CDBG: Alternates List)</del>
	<b>Description</b>	Disaster response and recovery activities following major disasters and emergencies.
	<b>Target Date</b>	9/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Uncommitted current or prior year funds, additional funding from State and/Federal disaster declarations, or unanticipated program income may be used to fund disaster response activities. This project would serve low/moderate income households affected by a disaster event.
	<b>Location Description</b>	Citywide



	<b>Planned Activities</b>	<p>Funding may be used to cover a broad range of recovery activities to help the City recover from natural disasters and emergencies. Funding may be used for activities necessary for disaster relief, long-term recovery, restoration of infrastructure and housing, and economic revitalization in impacted and distressed areas. Activities will benefit eligible households with housing needs, agencies providing public services, business with economic development or revitalization needs and local planning and infrastructure needs. <u>Planning and administration for additional disaster-related funding sources and project delivery costs for current and new funding sources used to implement activities in response to a disaster or emergency declaration are also covered as activities under this project.</u></p>
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## **AP-50 Geographic Distribution - 91.420, 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 City's CDBG Target Area has been the focus for investment since it is part of the City's original town center and has a significant number of older and deteriorating housing units. New census tract data released from HUD in 2019 showed a significant decrease in population in a census tract that has historically been part of the Target Area. The area located east of Largo High School is an established residential area that has not had significant redevelopment. The City contacted HUD to determine why the data shows a major decrease in overall population in that census tract. For the 2019-20 CDBG Target Area Map, this census tract has been removed since the population decrease also reduced its percentage of low-moderate income households below the 51% threshold.

Approximately 66% of households in the Target Area have an income below 80% of median income and there is a large presence of slum and blight conditions in both the commercial and residential areas. Both the Clearwater-Largo Road and West Bay Drive Community Redevelopment Districts (CRD'S) are concentrated in the Target Area and have been declared slum/blight based on Chapter 163 of the Florida Statutes. The Affordable Development and Housing Rehabilitation Programs place a focus and priority on properties in the Target Area.

The census tract with the highest percent of low-moderate income households in the City is located in the Clearwater-Largo Road CRD (within the Target Area). According to the HUD's census tract data (American Community Survey 2011-2015), 75.51% of households in this area are low-moderate income. This is likely attributable to two affordable housing developments and a mobile home park in this census tract. The City will work toward providing more outreach regarding the public services provided by the City's subrecipients that could assist these households. Housing rehabilitation and affordable housing development programs are also focused within the Target Area.

According to the 2013-17 American Community Survey, approximately 6% of Largo's population is African American and 11.5% of the population is Hispanic. There are two areas that indicate higher areas of minority populations: The same census tract that has the highest low-moderate income population in the City has the highest concentration of Hispanic population, and an area between Roosevelt Blvd and Ulmerton Road on the eastern portion of the City (a large portion of which is still in unincorporated Pinellas County) has a higher concentration of minority population than elsewhere in the City. See the "Rationale" section below that further describes efforts that are being undertaken to improve accessibility of services for minorities in Largo.

Funding is also provided citywide for various programs to address the needs of low-moderate income residents throughout the City. The City's affordable housing and housing rehabilitation programs serve households below 80% of median income, and often serve households below

50% median income. The City partners with subrecipients for the provision of services to address the needs of Largo residents. These programs include: downpayment assistance, chore services for the elderly and housing counseling. For activities involving homeless or special needs, the emphasis continues to involve cooperation with participating agencies who are part of the Pinellas County Continuum of Care. Often these facilities are not located in Largo, but similar services are not available within the jurisdiction's boundaries. Largo often partners with these agencies as subrecipients to support the availability of these programs for its residents.

## Geographic Distribution

**Table 9 - Geographic Distribution**

Target Area	Percentage of Funds
CDBG TARGET AREA (CLRD/WBD)	67
Largo Citywide	33

## Rationale for the priorities for allocating investments geographically

The CRD's included in the Target area have been the City's primary focus for redevelopment since 1996. For this reason, the Affordable Housing Development program efforts have been focused in the Target Area. One of the focuses of the program returns vacant dilapidated houses into viable homes for first-time homebuyers through either rehabilitation or replacement and with the provision of downpayment assistance. Not only does this program revive the housing stock in these neighborhoods, but it removes slum and blight conditions that often pose a crime and safety hazard in the neighborhood. The Affordable Housing Development Program also addresses dilapidated housing outside of the Target Area if it ranks high in priority in terms of community safety concerns. Housing rehabilitation programs, while available citywide, are given preference within the Target Area to maximize neighborhood stabilization and promote community reinvestment into the area. As additional properties are annexed into the City, and on an ongoing basis citywide, the City will monitor and evaluate if additional areas of the City need more focus utilizing a target area concept. Target areas are established by meeting at least one of the following:

- At least 51% of the households in the area must have incomes at 80% or less of the HUD Area Median Income (AMI) for the Tampa-St. Petersburg MSA, adjusted by household size; or
- There must be a substantial number of deteriorating or dilapidated buildings or infrastructure needs throughout the area; or
- Generally, the current conditions of a target area meet the slum and blight definition of a locally designated Community Redevelopment Area (CRA), as defined in the Florida

The City's other housing programs are provided citywide to promote the availability, accessibility and affordability of housing that is best suited to individual household needs and other locational constraints they may have. Households assisted under these programs must live in the City of Largo or be in the process of purchasing a home within the City limits through Largo's downpayment assistance programs. Households must also meet the low and moderate-income eligibility criteria. The Pinellas County Consortium Analysis of Impediments identified a gap in the mortgage loan origination rates for applicants who are white and applicants who are non-white. In an effort to address this issue, the homebuyer education and housing counseling classes are offered in English and Spanish. The housing counseling services help households prepare for homeownership who may not qualify for a mortgage yet due to their household budget, credit score or availability of assets be able to purchase their first home. This improves accessibility to homeownership for a broader population. The City also participates in the annual HOPE Expo (Homeownership for People Everywhere), which is a one-day homebuyer education seminar held locally. This event has had great success reaching out to minorities.

In addition to City-managed projects, the City publishes an annual Notice of Funding Availability for non-profit organizations who can demonstrate in-house capacity for carrying out successful programs that improve the living conditions and/or stability of low/moderate income households. Selections based on furthering the City's priorities, prior experience implementing similar programs, familiarity with the needs of the community, and ability to serve very-low income households in the program.

## **Discussion**

The City of Largo's Strategic Plan lays out the vision and priorities for the investment and services provided by the City. Largo's vision is to be the "Community of Choice for Tampa Bay." In order to achieve this vision, the City will focus on: sustainability, public health and safety, and community pride. During FY 2016-17 and FY 2017-18, the City's housing staff worked with other City departments and community stakeholders to identify smaller concentration of areas that may have high crime rates, high evictions, and other indicators of instability, and develop objectives for addressing the issues and needs of residents in these areas to improve quality of life and housing stability in these areas. The need for more mental health services to help stabilize high risk individuals come through as an important unmet need in the community. Mental health was also a priority need in the Florida Health Department's Community Health Action Plan for Pinellas County.

## **AP-75 Barriers to affordable housing -91.420, 91.220(j)**

### **Introduction**

The City will continue its strong efforts to support affordable housing opportunities by

marketing fair housing policies, supporting City investment in affordable housing, and forming partnerships to provide housing services and leverage funding for affordable housing.

**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**

Ordinances, land development codes and other provisions are reviewed on a regular basis in an effort to address the impact on affordable housing. The City encourages mixed income developments. The City's Clearwater-Largo Road and West Bay Drive CRD Plans provide higher density development incentives for residential developments that include affordable housing units. In FY 2018 and 2019, the City finalized agreements with two developments to utilize this affordable housing density bonus without requiring any City, State, or Federal funding to provide these affordable units. This area is also part of the CDBG Target Area. Similar incentives are also available citywide.

The City also instituted a program to administratively remove City code liens from a residential property if the property is purchased by a non-profit affordable housing developer for the purpose of rehabilitating or replacing the units and re-selling it to an income-eligible homebuyer. Previously, non-profit agencies had no guarantee that code liens would be removed, and cases had to be brought to the Code Enforcement Board for consideration after they purchased the property. This original process deterred non-profit affordable housing developers from wanting to proceed with purchasing with code liens. Under the new program, non-profit affordable housing developers have reassurance that the fees will be removed. The West Bay Drive CRD also has a Tax Increment Finance District (TIF), which reinvests tax dollars from this area back into the area, versus going in the City's general tax funds. These funds have been used to purchase land for land assembly (aids in redevelopment), provide infill grants, and improves infrastructure. The City's Affordable Housing Development (AHD) Program involves the creation of affordable housing units and often involves partnerships with developers either through payment of development impact fees for new construction, funding new construction or rehabilitation of existing structures, infrastructure expenses, lot purchase, demolition, and soft costs, as incentive toward affordable housing.

In 2016, the City amended its Owner-Occupied Housing Rehabilitation Program to eliminate interest rates, defer payments on the loans, and institute a loan forgiveness schedule that reduces the loan balance the longer the client remains in their home. The policy was developed on the basis that, if for example someone needs a roof and air conditioning replacement, by the end of the loan period, they will likely need a new roof and air conditioning again. Previously they would still owe the loan balance on the first set of repairs. The loan forgiveness schedule encourages homeowners to stay in the neighborhoods long-term, but allows them to build equity in the home for future repairs they may need. The City also created

grants in its Owner-Occupied Housing Rehabilitation Program for improvements to mobile homes under the SHIP program. This program assists clients who own their mobile home but rent their lot. The barrier under SHIP is that the units must be 1994 or newer, which eliminates several of these units in Largo from eligibility. The City also supports affordable housing through its ongoing relationship with Pinellas County Human Rights Commission. This relationship includes membership in the Tampa Bay Fair Housing Consortium, which organizes the Fair Housing Symposium month in April. The City also issues an annual proclamation to declare April as Fair Housing Month to publicly recognize the significance of the Federal Fair Housing Act, which guarantees fair housing opportunities for all Americans.

## **Discussion**

The City will continue to explore new funding opportunities and effective methods for the provision of affordable housing.

## **AP-85 Other Actions - 91.420, 91.220(k)**

### **Introduction**

The City has planned actions to carry out the following strategies outlined in the Consolidated Plan: foster and maintain affordable housing; evaluate and reduce lead-based paint hazards; reduce the number of poverty-level families; develop institutional structure, and enhance coordination.

## **Actions planned to address obstacles to meeting underserved needs**

1. **Affordable Housing:** To address the underserved needs of the rental market, the City, in partnership with community-based organizations, provides housing support services to help prepare renting households for homeownership. These services include budgeting classes, information on mortgage qualifications and requirements, credit counseling, and a general support system to help households attain their homeownership goal. The Action Plan also allocates funding for fair housing legal services and education to help empower low-income households to protect themselves from unlawful evictions and predatory lending.

The City has entered into two development agreements for utilization of the Clearwater-Largo Road CRD affordable housing density bonuses. The density bonus mechanism provides affordable housing without City, State, or Federal funding to do so.

2. **Homeless:** The City Administration developed a Homeless Work Group with members from City Administration and various department leaders, to identify the span of homelessness in Largo and its impacts throughout the community, and develop strategies to address homelessness in Largo. The work group has hosted input sessions from various representatives of the Continuum of Care and from homeless service providers from throughout the County to learn more about the countywide homeless system, and how Largo can best develop strategies to support this system. In 2019, the Work Group will

form recommendations for how the City can improve/enhance homeless services to better serve the homeless population in Largo. City staff also participated in a Continuum of Care planning charrette that held on November 9, 2018 to discuss homeless medical respite solutions.

3. **Non-Homeless Special Needs:** Through public meetings and meetings with community stakeholders, the need for mental health services has become an important factor in household stability and homeless prevention. In FY 2018-19, the City started a new Enriching Lives through Mental Health Services Program in Largo through CDBG and General Funds to proactively work toward stabilizing the highest risk individuals suffering from mental illness. Many of the clients identified as high risk are homeless and/or low income. The Chore Services program funded through CDBG provides essential one-time heavy household cleaning for senior citizens who need this service to restore their homes to safe living conditions. Clients are often referred by Adult Protective Services or the City's Senior Services Program through the Police Department. This program helps senior citizens be able to maintain independent living and avoid early institutionalization.

## **Actions planned to foster and maintain affordable housing**

Largo's Affordable Housing Development Program is utilized to partner with developers for the creation of both owner-occupied and rental affordable housing. The program seeks to:

- Restore/reconstruct vacant dilapidated housing stock in the CDBG Target Area for safe affordable housing
- Partner with other funding sources for the creation of affordable rental housing; and
- Assist with the development of owner-occupied housing stock on vacant parcels where available.

The AHD Program includes homebuyer assistance for the downpayment on owner-occupied housing units. These deferred payment loans help maintain the affordability of the housing units for low-income households. Funding in the AHD Program can also be used to assist with the cost of impact fees, building permits and other costs associated with construction of new affordable owner-occupied or rental housing. Developers may submit proposals throughout the year for such assistance. This program can be used in conjunction with available density bonuses for the provision of affordable housing. The City will continue to seek opportunities to partner with developers using affordable housing density bonuses as a mechanism for creating affordable housing.

## **Actions planned to reduce lead-based paint hazards**

The Federal government adopted a regulation to protect young children from lead-based paint hazards in financially assisted housing. This requirement applies to property owners of homes built prior to 1978, when lead-based paint was banned nationwide for consumer use. As part

of the City's federally and state funded housing rehabilitation programs, requirements to control/abate lead-based paint hazards will be followed. Specific requirements depend on the type and amount of financial assistance, the age of structure, and whether the dwelling is rental or owner-occupied.

## **Actions planned to reduce the number of poverty-level families**

Funding for homeless services was provided to agencies that not only help locate homeless individuals and families in permanent housing, but also assist with application for financial programs and job search services to increase the financial stability of poverty-level households. The Homeless Leadership Board, serving as the Lead Agency for the Continuum of Care, has made great strides in developing a Coordinated Entry System that ranks and prioritizes homeless individuals and families countywide and matches them up with available shelters and housing. The City also incorporated funding for one-on-one housing counseling services into its downpayment assistance programs. Housing counseling services, which include helping people repair their credit scores, can have a significant impact on a household's ability to get approved for a lease, get a job, purchase a car, obtain better pricing on car insurance, borrow money at a cheaper rate, and numerous other aspects of daily life that are interwoven into a household budget. The housing rehabilitation and affordable housing programs incorporate energy efficiency components into homes to reduce household utility costs. Due to recent increases in housing construction costs, the City is evaluating new designs and construction methods to help reduce the per unit cost of new affordable housing units.

## **Actions planned to develop institutional structure**

The City's strategy to improve institutional structures occurs predominantly through communication and partnership with private, public and nonprofit organizations. Through the Sold-on-Largo downpayment assistance program, Largo has formed a partnership with several area housing service organizations. Through the organizations, clients for the Sold-on-Largo program are provided guidance locating lending programs with less restrictive underwriting criteria. This partnership is designed to address the need for more lending flexibility for low and moderate income families interested in owning their first home. Through partnering in the Pinellas County Consortium, Largo and Pinellas County regularly communicate regarding projects, funding, and community issues. For the FY 2019-20 Action Plan, Largo and Pinellas County held a joint pre-planning meeting to share information with area agencies on funding availability and priorities and find out what the main needs are for the populations they serve. Additionally, Pinellas County, Largo, St. Petersburg and Clearwater have historically collaborated for development of the Fair Housing Analysis of Impediments to identify fair housing issues that affect citizens in all of the jurisdictions. The City is an active member of the Tampa Bay Fair Housing Consortium and works with the area jurisdictions and real estate organizations to hold the annual Tampa Bay Fair Housing Symposium. City staff regularly attend the Continuum of Care's Funder's Council meetings and participate in the Funder's



Council work groups. Through Largo's Economic Development Division, the City also works with the Chamber of Commerce and local businesses to facilitate a friendly environment for small businesses citywide.

### **Actions planned to enhance coordination between public and private housing and social service agencies**

A significant barrier for accessibility to social service agencies for Largo residents is the distance between where residents live and where these services are often provided. The City's housing staff will work with other City departments and agencies to identify areas that may be most in need of onsite services or improve access to services, and what types of services are most in need. The City will continue to work with its subrecipients to identify needs in their programs and facilities as well.

The Enriching Lives through Mental Health Services project that started in 2018-19 is now providing proactive communications with Largo residents suffering from severe mental illness, as well as follow-up services at the clients' homes and through phone calls to help the clients maintain stability. Tampa Bay CDC is able to accommodate client schedule for housing counseling sessions, including after hours or by phone if necessary. The agency will seek to hold two homebuyer education workshops directly in Largo this year.

Pinellas County and the City of St. Petersburg began their Rapid Re-Housing Program in FY 2016-17. Due to limited SHIP funds, the City's Rent Deposit and Eviction Prevention Programs has been placed on the Alternate Projects List for next fiscal year.

### **Discussion**

Funding is limited for the construction of affordable housing as well as for public services to provide the support system to lift households out of poverty and help them become self-sustaining. Through public/private partnerships, the City will strive to leverage the City's grant funding to expand the reach of the programs and services provided to the Largo community.

# Program Specific Requirements

## AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

### Introduction

The City plans to use twenty percent (20%) of the available grant entitlement and program income funds for planning and administrative costs. The remaining portion of CDBG funds, including planned unencumbered rollover from previous years, will be expended on activities that assist low- and moderate-income people either individually or on an area basis. The City will calculate the overall low- and moderate-income benefit on a one-year basis.

## Community Development Block Grant Program (CDBG)

### Reference 24 CFR 91.220(I)(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>

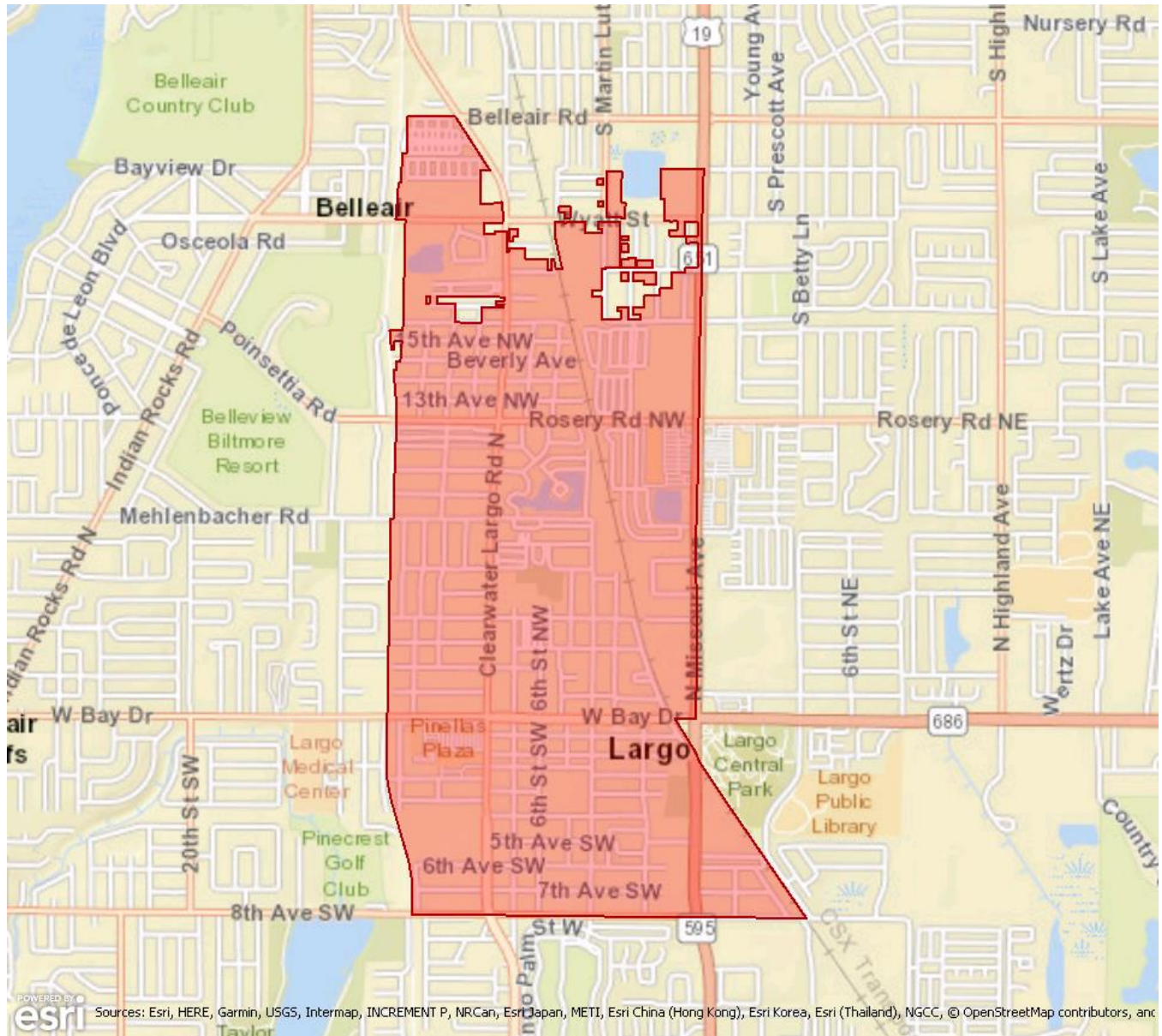
### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	98.00%

## Discussion

The City of Largo will strive to maximize its funding for aiding low- and moderate-income households and areas in the community.

## Appendix A - CDBG Target Area Map



## Appendix B – Funding Recommendations Table

Expenditures	Amount Requested	CDBG	City Gen. Fund*	HOME	HTF	SHIP
<b>AFFORDABLE HOUSING DEVELOPMENT (AHD)</b>						
Affordable Housing Development Program	N/A	\$458,871	\$0	N/A	\$0	\$120,000
<b>Subtotal: AHD Projects</b>	<b>N/A</b>	<b>\$458,871</b>	<b>\$0</b>	<b>N/A</b>	<b>\$0</b>	<b>\$120,000</b>
<b>CAPITAL IMPROVEMENTS TO PUBLIC FACILITIES</b>						
Catholic Charities – Pinellas Hope – Computer Lab Floor	\$25,000	\$10,000	\$0	N/A	N/A	N/A
Westcare – A Turning Point – Emergency Generator	\$22,000	\$11,000	\$0	N/A	N/A	N/A
CASA – Adding Office Space for Community Partners	\$10,000	\$10,000	\$0	N/A	N/A	N/A
Directions for Living – Largo Children & Families Center – A/C Replacement & Lobby Floor Replacement	\$8,625	\$11,625	\$0	N/A	N/A	N/A
Ready for Life – Skill Center - Energy Improvements & Bike Rack Installation	\$11,000	\$13,000	\$0	N/A	N/A	N/A
<b>Subtotal: Capital Projects</b>	<b>\$76,625</b>	<b>\$55,625</b>	<b>\$0</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>PUBLIC SERVICES (Subject to CDBG Cap)</b>						
<i>CDBG Funding allocations are based on the estimated maximum public services cap – Section AP15 of the Action Plan describes the method for adjustments if the final cap is higher or lower than estimated.</i>						
<b>Public Services: Homeless Facility Operating Costs</b>	<b>FY 18/19 Funding</b>					
Westcare – A Turning Point – Case Management Mental Health Services for Homeless	\$13,800	\$13,400	\$0	N/A	N/A	N/A
RCS Grace House – Case Management Support Services	\$22,800	\$22,100	\$0	N/A	N/A	N/A
Catholic Charities – Pinellas Hope Operating Costs	\$18,000	\$17,500	\$0	N/A	N/A	N/A
<b>Subtotal: Homeless Facility Operating Costs</b>	<b>\$54,600</b>	<b>\$53,000</b>	<b>\$0</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>

<b>Expenditures</b>	<b>Amount Requested</b>	<b>CDBG</b>	<b>City Gen. Fund*</b>	<b>HOME</b>	<b>HTF</b>	<b>SHIP</b>
<b>Public Services: General</b>	<b>FY 18/19 Funding</b>					
Pinellas Opportunity Council – Chore Services	\$14,450	\$14,000	\$0	N/A	N/A	N/A
Gulfcoast Legal Services – Housing Legal Services	\$23,000	\$22,310	\$0	N/A	N/A	N/A
Directions for Living – Mental Health Navigator Team	\$56,650	\$27,500	\$27,500	N/A	N/A	N/A
<b>Subtotal: Public Services General</b>	<b>\$94,100</b>	<b>\$63,810</b>	<b>\$27,500</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Public Services: Education &amp; Counseling</b>	<b>FY 18/19 Funding</b>					
Tampa Bay CDC – Homebuyer Education & Counseling	\$10,550	\$5,400	\$0	Incl. w/ downpayment cases	N/A	\$4,900
<b>Subtotal: Public Services – Education &amp; Counseling</b>	<b>\$10,550</b>	<b>\$5,400</b>	<b>\$0</b>	<b>See above</b>	<b>N/A</b>	<b>\$4,900</b>
<b>TOTAL PUBLIC SERVICES</b>	<b>\$159,250</b>	<b>\$122,210</b>	<b>\$27,500</b>	<b>\$0</b>	<b>N/A</b>	<b>\$4,900</b>

Funding Recommendations (Continued)

<b>Expenditures</b>	<b>Amount Requested</b>	<b>CDBG</b>	<b>City Gen. Fund*</b>	<b>HOME</b>	<b>HTF</b>	<b>SHIP</b>
<b>HOUSING PROGRAMS</b>						
Downpayment Assistance Program	N/A	\$0	\$0	\$234,000	\$22,100	\$36,000
Tampa Bay CDC – Homebuyer Assistance Program Administration	\$18,000	Included in downpayment assistance cases				
Owner-Occupied/Rental Housing Rehabilitation	N/A	\$263,028	\$0	\$406,449	\$1,300	\$218,300
Housing Program Delivery Services	N/A	\$30,000	\$0	N/A	N/A	N/A
Slum & Blight Removal	N/A	\$25,000	\$0	N/A	N/A	N/A
Rental Deposit & Eviction Prevention Program	\$0	\$0	\$0	N/A	N/A	Alternate List
<b>Subtotal: Housing Programs</b>	<b>18,000</b>	<b>\$318,028</b>	<b>\$0</b>	<b>\$640,449</b>	<b>\$23,400</b>	<b>\$254,300</b>

<b>Expenditures</b>	<b>Amount Requested</b>	<b>CDBG</b>	<b>City Gen. Fund*</b>	<b>HOME</b>	<b>HTF</b>	<b>SHIP</b>
<b>Program Administration:</b>						
Planning & Administration		\$157,433	\$0	\$32,272	\$2,600	\$53,800
Pinellas Homeless Leadership Board	\$10,000	\$0	\$10,000	N/A	N/A	N/A
<b>Subtotal: Program Administration</b>		<b>\$157,433</b>	<b>\$10,000</b>	<b>\$32,272</b>	<b>\$2,600</b>	<b>\$53,800</b>
<b>GRAND TOTALS</b>	<b>\$263,875</b>	<b>\$1,112,167</b>	<b>\$37,500</b>	<b>\$672,721</b>	<b>\$26,000</b>	<b>\$433,000</b>

## Appendix C – Alternate Projects List

Priority #	Project	Estimated Amount
1	Additional Funding for Primary List Public Service Subrecipients	\$50,000
2	Affordable Housing Development	\$750,000
3	Housing Rehabilitation	\$500,000
4	Downpayment Assistance	\$250,000
5	Community Investment (CI) – Revitalization/Redevelopment Areas and other Income Eligible Neighborhoods (sidewalks, bus shelters, lighting, slum & blight removal, etc.)	\$500,000
6	Rental Deposit & Eviction Prevention Programs/Rapid Re-Housing	\$50,000
7	Homeless/Homeless Prevention Services	\$50,000
8	Housing Counseling/Homebuyer Education	\$20,000
9	CI – Emergency – Address Slum & Blight (acquisition, relocation, clearance, historic preservation, rehabilitation, code enforcement)	\$100,000
10	CI – Infrastructure to Support Economic Development and Neighborhood Revitalization	\$600,000
11	CI – Economic Development – Expand Opportunities through Job Creation, Business Preservation and Private Investment	\$100,000
12	CI – Emergency – Address Community Needs Before, During and After an Emergency	\$500,000

Projects may be funded from the Alternate Projects List if additional funding is available or if a funded project is canceled or delayed beyond the grant year. Factors to be taken into consideration for selecting from the Alternate Projects list include: priority rank on the List, available funding based on funding caps (ex. Public Services Cap), eligibility of project for available funding source, and timeframe for completion in relation to the time period available for expending funds.