

# COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

2020-2024 Consolidated Plan | 2020-2021 Annual Action Plan

## *Vision*

Empower people to thrive in vibrant,  
inclusive neighborhoods

## *Mission*

Building community through housing, neighborhoods  
and supportive services



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**City of Largo**

**Community Development Block Grant Program**

**2020-2024 CONSOLIDATED PLAN**

**2020-2021 ACTION PLAN**

Draft April 20, 2020

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## Executive Summary

### ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)

#### Introduction

The City of Largo receives an annual grant allocation from the United States Department of Housing and Urban Development (HUD) through the Community Development Block Grant (CDBG) Program. Largo also receives annual funding as a member agency of the Pinellas County Consortium for the federal Home Investment Partnership (HOME) Program. The Consolidated Plan is the five-year planning document required by HUD that develops goals and priorities based on the community needs. The Action Plan is the annual planning document that represents the programmatic course to be followed in FY 2020-21 by the City for utilization of the funds. It is designed to address the needs of the community as identified in the goals and objectives of the Consolidated Plan.

This plan also includes the City's planned investment of its annual State Housing Initiatives Partnership (SHIP) funding and local Housing Trust Fund (HTF) money to support the housing goals identified in this Plan.

This Consolidated Plan and Action Plan were developed over the past 12 months through community input sessions, research and development of the plan itself. The COVID-19 pandemic hit the nation toward the end of development of these plans. Many of the socio-economic conditions that were included in the analysis for the plans existed before COVID-19 and are expected to be exacerbated by the pandemic.

The primary goals of the five-year and one-year plans seek to carry out the Housing Division's vision to "empower people to thrive in vibrant, and inclusive neighborhoods" through its mission to "build community through housing, neighborhoods and supportive services". In order to allow flexibility to address the community needs during this pandemic or other emergencies or disasters that face the community, the Plans include an Emergency Mitigation, Protection and Recovery Goal and related project for which funding can be relocated or additional funding can be applied if necessary.

#### Summary of the objectives and outcomes identified in the Plan Needs

##### HUD Objectives/Outcomes:

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.

### Consolidated Plan Goals and Related Objectives and Outcomes

The Consolidated Plan identifies three priority needs for the City: Housing, Neighborhoods and Supportive Services. The following depicts the Consolidated Plan goals and related objectives and outcomes for each goal:

**Housing (DH-1):** Support projects that preserve or expand the affordable housing stock, foster homeownership, and/or access to rental housing for low- and moderate-income households, including special needs households and persons exiting homelessness.

**Neighborhoods (SL-3):** Collaborate with residents and community stakeholders to implement projects that support the Housing Division's Vision of empowering people to thrive in vibrant, inclusive neighborhoods.

**Supportive Services – Public Services (DH-1):** Partner with local agencies to provide housing-, homeless- and special needs-related supportive services to help low- and moderate-income residents physically, mentally and economically thrive in Largo.

**Supportive Services – Public Facility Improvements (SL-1):** Partner with local agencies to add, expand or improve public facilities that (will) provide supportive services predominantly to low- and moderate-income clientele/households/areas that will help Largo residents physically, mentally and economically thrive in Largo. Projects that improve energy efficiency to enable service providers to more effectively use their operating funds toward client services, and/or projects that harden such facilities to improve disaster resiliency would also be supported under this Goal.

**Planning & Administration (SL-1):** General planning and administration costs associated with administering federal CDBG and HOME funds, State SHIP funds and local Housing Trust Funds (HTF). *(Largo is required to list as a goal or part of a goal in order to fund planning and administration costs from CDBG).*

**Disaster Mitigation, Protection and Recovery (SL-3):** Assist the community of Largo prior to, during and after a community emergency and/or disaster event to prepare and/or mitigate loss, protect during an event, and aid with recovery.

## **Evaluation of past performance**

Priority needs from the previous (2015-2020) Consolidated Plan were: Affordable Housing, Homeless, and Non-Homeless Special Needs. This evaluation includes cases funded through CDBG, HOME, SHIP and HTF.

### **Affordable Housing:**

- **Objective:** DH-1(1) Improve the availability/accessibility of decent housing: Add 10 affordable housing units to the affordable housing stock.
  - **Outcome:** 6 units were added and 19 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:** 25 households received homebuyer purchase assistance and 486 residents received homebuyer education and/or housing counseling. The City will continue efforts to promote these programs to residents so they know it is available.
- **Objective:** DH-3(1): Sustainability of Decent Housing: Rehabilitate 21 housing units.
  - **Outcome:** 30 units have been preserved through the Housing Rehabilitation Program. This program has seen continued community need and therefore, the City continues to place strong funding support for the Housing Rehabilitation Program.

### **Homeless:**

- **Objective:** DH-3(2): Sustainability of Decent Housing: Assist 9,000 homeless clients with homeless services.
  - **Outcome:** 2,091 homeless individuals were assisted and/or provided shelter. It was likely the original goal counted countywide clients for the Homeless Coordinated Entry System. The ultimate outcome for homeless services is to reduce the number of homeless individuals/families. The City will utilize the Pinellas County Continuum of Care's adopted benchmarks to measure outcomes of homeless services that provide indicators such as the number of homeless individuals moved to permanent housing and recidivism (returns to homelessness) rates for homeless programs and services.

### **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:** Total clients served with fair housing legal counseling and senior chore services was below the goal by the end of the Year 4. In the first 4 years, the programs have served 303 residents. The goal may be reached by the end of the 5th year; however, some of the cases also required additional time by the agencies, which overall affected how many clients they could serve with available funding. Fair housing services have helped residents avoid unlawful evictions and conciliate reasonable accommodations, among other fair housing related matters handled. The Chore Services Program has successfully partnered with Largo Police Department's Senior Services Officer and Community Standards (Code Enforcement) to help restore safe living conditions for several senior residents of Largo.

## **Summary of citizen participation process and consultation process**

The Consolidated Plan and Action Plan were created following the guidelines of the City's Citizen Participation Plan, adopted June 1988 and amended March 2019. The Citizen Participation Plan details the mechanisms for engaging the public in the planning process for the Consolidated Plan and Action Plan.

The Citizen Participation Plan requires public hearings to be held throughout the stages of Consolidated Plan/Action Plan development, including a pre-planning hearing and adoption hearing. The City also utilizes its Community Development Advisory Board (CDAB) as a platform for ongoing citizen input throughout the development of these plans. The CDAB consists of Largo residents 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.

Largo's Pre-Planning Public Hearing was held in partnership with Pinellas County on January 8, 2020 to obtain input from public agencies and residents that serve both Largo and countywide areas. City staff also participated in the Homeless Leadership Board's Funder's Council meetings and various work groups to remain involved in discussions regarding the Continuum of Care (CoC) for serving the homeless population. Numerous other contacts were made with area agencies, City departments and the community. Additional details regarding citizen participation used in preparing the Consolidated Plan and Action Plan.

## **Summary of public comments**

Largo obtained input for the Consolidated Plan and annual Action Plan through community input sessions, focus groups, interviews with internal City departments, attendance at other agency and countywide meetings and review of local and countywide plans. The City also partnered with Pinellas County to host several fair housing and community needs focus groups and online surveys, and a public hearing with residents and stakeholder agencies. Community needs and

priorities were an integral part in developing the goals and priorities in the Consolidated Plan and Action Plan.

### **Summary of comments or views not accepted and the reasons for not accepting them**

All comments received were considered in the development of the plan.

### **Summary**

The Consolidated Plan and Action Plan were developed to align with the Housing Division's Vision to *Empower People to Live in Vibrant, Inclusive Neighborhoods* through its Mission to *Build Community through Housing, Neighborhoods and Supportive Services*.



## The Process

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

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

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

Table 1– Responsible Agencies

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

### Narrative

The City of Largo serves as the lead agency for its CDBG funding. 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

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## **PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)**

### **Introduction**

The Consolidated Plan and Annual Action Plan were developed as a result of an ongoing process of consultation and coordination to ensure that all residents and stakeholders have an opportunity to help shape the goals and objects for these plans. The Consolidated Plan process included consultation with stakeholders and community agencies through public meetings, City staff attending agency meetings, surveys and review of related published plans and reports. Residents in the community were also consulted through interactive activities, such as an activity called "My three wishes for my community..." where people of all ages from kids to senior citizens could write or draw what was important to them for their community. This activity was available in English and Spanish.

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 inquires is provided. In addition to the required public hearings, the City utilized its Community Development Advisory Board (CDAB) for feedback and recommendations throughout the process of developing these plans. The CDAB consists of residents that live in various areas of the City, including the CDBG Target Area. The City participated in a joint pre-planning meeting with Pinellas County to obtain input from citizens and agencies, a public meeting for input into the Analysis of Impediments, and an affordable housing focus group.

### **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)).**

Largo's Housing staff met with the Pinellas County Housing Authority on September 19, 2019 to discuss future, community needs and current programs. The Housing Authority provided a list of their priority voucher programs that the City can use as reference to help residents in need of housing. They also indicated that although land acquisition funding is available in Pinellas County, it has been difficult to obtain the total construction funding needed to fully fund new public housing developments. The City shared information regarding its affordable housing programs with the Housing Authority

City staff participated in the Department of Health's three-year plan process and attended implementation meetings since. Communication was expanded with the City's internal Fire/EMS and Police Services, which also included regular communication with the Police Department's Mental Health Team (Enriching Lives through Mental Health Services). Both the Department of Health Plan and the feedback from internal services indicated a significant need for mental health and substance abuse treatment services.



**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 of Largo has representatives serving on the Continuum of Care (Coca) Board and on various sub-committees, such as the Funder's Council (which helps establish funding priorities and reviews data outcomes of the homeless system), annual Point-in-Time Count sub-committee, and various other work groups throughout the year. Funding priority discussions at the Funder's Council indicated additional permanent supportive housing units and expanding wrap-around case management services as top priorities. The Funder's Council also indicated that although many of the homeless programs prioritize families, there is a larger need for re-housing homeless individuals.

Largo convened its own Homeless Work Group over the past two years to find out more about the dynamics of homelessness in Largo. The Work Group determined that the individual street homeless population is Largo's highest priority in terms of unmet homeless needs. In FY 2019-20, the City funded a half-year of Homeless Street Outreach services as a pilot to engage the street homeless population and get them linked to housing and homeless services. It is anticipated that the countywide street homeless services will be expanded in 2020-2021 to include Largo.

As part of the public outreach process, the Homeless Youth Action Board participated in the "My three wishes for my community..." activity. Their priorities indicated a need for affordable housing; basic needs such as food, shelter and showers; and mental health services.

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

The City of Largo does not receive ESG Funds. However, Consortium member agencies have consulted with the CoC on a regular basis to determine priority needs for allocation of ESG funds in accordance with the CoC as well as feedback for the Consolidated Plan. City staff regularly attends Homeless Leadership Board (CoC) Funder's Council meetings to participate in funding prioritization discussions.

**Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities in Table 2 below:**

Table 2– Agencies, groups, organizations who participated

1	<b>Agency/Group/Organization</b>	Pinellas County Housing Authority
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Housing Division staff met one-on-one with the Director of Pinellas County Housing Authority on September 19, 2019. The Housing Authority shared their need for more access to construction funding for affordable housing.
2	<b>Agency/Group/Organization</b>	Florida Department of Health - Pinellas County
	<b>Agency/Group/Organization Type</b>	Health Agency Publicly Funded Institution/System of Care Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Housing staff attended and participated in quarterly Community Health Assessment Team (CHAT) meetings at the Health Department on 9/16/19. Discussion focused on mental health/substance abuse, health in all policies, and community health needs.
3	<b>Agency/Group/Organization</b>	Ready for Life, Inc.
	<b>Agency/Group/Organization Type</b>	Services-Children Services-homeless Services-Education Child Welfare Agency

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Housing staff attended a Homeless Youth Action Board meeting at Ready for Life. Currently and formerly homeless youth who have aged out of foster care provided input on needs for youth aging out of homelessness through an activity called "My 3 Wishes for my Community." The activity was available for participation from August 21-September 4, 2019 at Ready for Life, which provides services to youth aging out of foster care. Housing and access to basic services, such as employment, food, and showers were brought up. Addressing homelessness was also a big concern, as was access to mental health services.
4	<b>Agency/Group/Organization</b>	Directions for Living
	<b>Agency/Group/Organization Type</b>	Services-Children Services-homeless Services-Health Services - Victims Child Welfare Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Directions for Living attended the Joint Planning meeting with Pinellas County on 1/8/20. Directions staff from the City's Enriching Lives through Mental Health program also provided input on mental health needs in a focus group on 12/12/19.



5	<b>Agency/Group/Organization</b>	YMCA OF THE SUNCOAST, INC
	<b>Agency/Group/Organization Type</b>	Services-Children Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Recreation access
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Director for the Ridgecrest & High Point YMCA's attended the joint planning meeting with the County on 1/8/20.
6	<b>Agency/Group/Organization</b>	High Point Community Center
	<b>Agency/Group/Organization Type</b>	Services-Children Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Housing staff attended a back-to-school event at High Point Community Center on 7/28/19. Attendees participated in an activity called "My 3 wishes for my community..." Kids through senior citizens posted their ideas on what was most important for their community. The activity was provided in English and Spanish. Ideas ranged from addressing homelessness and affordable housing, better access to health services, and improved access to recreation.
7	<b>Agency/Group/Organization</b>	Pinellas Sheriff's Police Athletic League
	<b>Agency/Group/Organization Type</b>	Services-Children Foundation
	<b>What section of the Plan was addressed by Consultation?</b>	Youth needs

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from PAL attended the joint planning session with the County on 1/8/20. The representative indicated there is still a need for recreation amenities in the Lealman area (outside of Largo's planning service area.
8	<b>Agency/Group/Organization</b>	PINELLAS OPPORTUNITY COUNCIL - CHORE SERVICES PROGRAM
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Pinellas Opportunity Council attended the Joint Planning Meeting with Pinellas County on 1/8/20. The agency indicated that services to help senior citizens remain in their homes to avoid early institutionalization was still a priority.
9	<b>Agency/Group/Organization</b>	Disability Achievement Center
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Largo spoke by phone with the Disability Achievement Center. A need that was discussed was the need for funding to be able to make accessibility modifications to mobile homes.
10	<b>Agency/Group/Organization</b>	Pinellas Community Foundation
	<b>Agency/Group/Organization Type</b>	Planning organization Foundation
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	City staff attended a presentation of the report release of the Community Assessment Survey of Older Adults (CASOA) on November 15, 2019. Overall, the report indicated senior citizens highly rated Pinellas County for meeting their needs. The biggest concerns were: limited access to affordable healthcare, the mental and financial burden of serving as caretakers for relatives, difficulty with being able to perform heavy/intense housework, insufficient access to safe/affordable transportation, and limited access to information about services/programs for senior citizens.
11	<b>Agency/Group/Organization</b>	FL-502 Pinellas County Homeless Leadership Board
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Through the year, City staff has attended Homeless Leadership Board Funder's Council meetings and participated in planning and implementation of the annual homeless Point-in-Time count. Planning efforts took place throughout year the Point-in-Time Count was administered on 1/23/20. The Funder's Council assists in the development of priorities for the homeless system.
12	<b>Agency/Group/Organization</b>	FRIENDS OF RIDGECREST, INC.
	<b>Agency/Group/Organization Type</b>	Civic Leaders Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	County Target Area (NRSA)

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Members of the Friends of Ridgecrest community organization attended the Joint Planning meeting with Pinellas County. Since the area has both County and City jurisdictions within it, the need to continue reaching out to the community and forming partnerships to serve the community were mentioned.
13	<b>Agency/Group/Organization</b>	City of Largo
	<b>Agency/Group/Organization Type</b>	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Disaster resiliency
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Housing staff facilitated interviews with several internal City services departments/divisions: Sustainability Administrator, Office of Performance and Budget, Economic Development, Housing, Community Development, Community Standards, Planning, Engineering, Fire (Emergency Management), Building (including flood Community Rating System), Police (senior services, community policing, homeless issues, and mental health), Community Outreach, and City Administration. Some of the main areas included: the need to update some codes and policies to support affordable housing development and expansion of affordable housing, neighborhood-based improvements, safety concerns with mobile homes (disaster resiliency, and deteriorating age of a portion of the units) and the need to address homelessness.

14	<b>Agency/Group/Organization</b>	Tampa Bay Fair Housing Consortium
	<b>Agency/Group/Organization Type</b>	Service-Fair Housing Fair Housing Training
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Fair Housing
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	City staff participated in the Tampa Bay Fair Housing Consortium throughout the year at its monthly meetings and its annual Fair Housing Symposium. The symposium provided fair housing training to mortgage lenders, real estate professionals, property management companies and others in the housing field. Some of the recent topics discussed at the Consortium meetings include: need for continued education on criminal records regarding access to housing, and local issues of income source denials that are not directly covered under the Fair Housing Act.
15	<b>Agency/Group/Organization</b>	Gulfcoast Legal Services, Inc.
	<b>Agency/Group/Organization Type</b>	Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Fair Housing
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Representatives from Gulfcoast Legal Services attended the Joint Planning Meeting with Pinellas County on 1/8/20. The agency noted evictions have become a main topic with their clients recently.
16	<b>Agency/Group/Organization</b>	CASA, INC.
	<b>Agency/Group/Organization Type</b>	Services - Victims
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Families with children

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from Community Action Stops Abuse (CASA) attended the Joint Planning Meeting with Pinellas County on 1/8/20.
17	<b>Agency/Group/Organization</b>	InterCultural Advocacy Institute
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Education Services-Employment Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Families with children Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	City staff visited the InterCultural Advocacy Institute/Hispanic Outreach Center on 7/22/19. Input was provided from the staff of the agency regarding needs of the Hispanic community. The agency would like to be able to expand its Youth Leadership Program it has in Clearwater to the Largo area (program helps prepare youth for post-secondary education). A major issue brought up is the mobile home parks - with redevelopment residents are having hard time finding other affordable units and often cannot qualify at other housing complexes. Fair housing issues as well as substandard living conditions are other concerns of the Hispanic community.
18	<b>Agency/Group/Organization</b>	Affordable Housing Focus Group
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment



	<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>A joint affordable housing focus group was host by Pinellas County, City of Largo, City of Clearwater and City of St. Petersburg on 11/4/2019 at Largo Public Library. Twenty-eight participants attended, including representatives from Community Development Corporation of Tampa, Catholic Charities, Contemporary Housing Alternatives of Florida (CHAF) Properties, Tampa Bay Community Development Corporation, Community Service Foundation, Habitat for Humanity, Pinellas Housing Finance Authority, Norstar Development, Southport/Southpoint, and Blue Sky Communities. Comments related to the need to continue funding, continued formulation of partnerships for affordable housing projects, preservation of existing affordable housing, flexibility with codes for non-traditional housing - such as accessory dwelling units.</p>
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**Identify any Agency Types not consulted and provide rationale for not consulting**

The Federal Communications Commission website was utilized to obtain data on broadband availability. Although one of the categories listed above, technical issues prevented this agency from being able to be added to the list of agencies above.

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))**

The City of Largo partnered with Pinellas County for the development of this Consolidated Plan. Joint public meetings were held, joint participation was used for a survey for broader community input, and staff meetings were held between the agencies throughout development of the Consolidated Plan to review public feedback and set goals and priorities.

The City adopted its three-year plan (Local Housing Assistance Plan) in June 2019, which was consequently submitted and approved by the Florida Housing Finance Corporation. This agency administers the SHIP Program at the State level. This plan identifies the strategies that will be used to preserve and expand affordable housing, and improve access to housing for Largo residents based on the goals and priorities set by the State for the SHIP Program. City staff also closely monitored State legislation that would affect or relate to affordable housing, which may need to be considered in local codes or policy changes.

Largo partnered with Pinellas County, the City of Clearwater and the City of St. Petersburg for the development of the Analysis of Impediments to Fair Housing. This analysis is conducted every five years. The City also continued its participation on the Tampa Bay Fair Housing Consortium to remain informed on changes in Fair Housing laws, enforcement activity, and the main Fair Housing-related issues facing residents in the Tampa Bay area.

## **Narrative**

Most of the items identified as Priority Needs (Section SP-25) cannot be addressed by the City alone, but rather will necessitate partnerships and continued education to the public on resources available through local agencies and organizations. Coordination and consultation with adjacent jurisdictions and local agencies will continue throughout the implementation of the Consolidated Plan.

## 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	Homeless Leadership Alliance	CoC Goal: Coordination with Consolidated Plan Entities to (1)Increase Progress toward Ending Chronic Homelessness; (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: Housing Goal; Supportive Services (Public Services) Goal
Clearwater-Largo Road 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: The Housing and Neighborhoods Goals place priority in the CDBG Target Area. The City's CDBG Target Area overlaps 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: The Housing and Neighborhoods Goals place priority in the CDBG Target Area. The City's CDBG Target Area overlaps 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: Housing Goal
East Bay/Roosevelt Special Area Plan	City of Largo	Plan Goal: Create an attractive, sustainable and economically vital urban destination that incorporates a higher degree of mixed uses, density and accessibility to multiple modes of transportation.  Overlapping Goal: Housing, Neighborhoods

## **PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)**

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

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

Development of the Consolidated Plan and Action Plan are a result of an ongoing process of consultation and coordination to ensure that all residents and stakeholders have an opportunity to help shape the priorities for these plans.

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 required pre-planning meeting was held in partnership with Pinellas County on January 8, 2020 for local agencies and residents to provide input for the Plans. The final adoption public hearing is planned for July 7, 2020.

The Consolidated Plan process involved surveys, focus groups, interactive activities, attendance at agency meetings, and review of data sources/other agency planning documents. The City also involved its Community Development Advisory Board (CDAB) throughout Plan development for input. The CDAB is made up of residents from various areas of the City, including the CDBG Target Area, and with varying income levels.

## Citizen Participation Outreach

Table 4– Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Minorities  Non-English Speaking - Specify other language: Vietnamese, Spanish  Persons with disabilities  Non-targeted/broad community	A joint pre-planning public hearing was held with the City of Largo and Pinellas County on January 8, 2020. It was advertised in the Weekly Challenger on, the Tampa Bay Times, Tre Magazine (in Vietnamese) and La Gaceta (in Spanish). Emails were also sent to area community agencies and the meeting was advertised on the City's website.	Need for affordable housing, assistance with pre-development costs for smaller affordable housing developers, concerns regarding the prevalence of eviction, and need for continued support for senior services.	All comments were accepted and considered during the development of the Plan.	
2	Keystone MHP - Neighborhood Focus Group	Minorities  Persons with disabilities  CDBG Target Area/Mobile Homes	Flyers in English and Spanish were distributed door-to-door a few days prior to the event. The event was held at Lake Villa Park on 9/23/19. 5 residents attended.	Want to work with the City to make neighborhood improvements/comple e projects together, more local community events in the neighborhood, crime/drug safety improvements, need to make it a safe place for our children.	All comments were accepted and considered during the development of the Plan.	

3	Public Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>City staff facilitated an activity called "My 3 wishes for my community..." in English and Spanish. People of all ages contributed their ideas through drawings and written comments. 107 people participated. The activity was set up at a back-to-school event at High Point Community Center on 7/28/19, which is in one of Pinellas County Local Target Areas within the City's Planning Service Area.</p>	<p>Comments included addressing social issues such as reducing hate and racism and expanding community fellowship; environmental comments about cleaning up the neighborhood and improve eco-friendliness; community service comments focused on address poverty, assistance for kids with special needs, access to health care, child care, homeless services; several comments for expanded recreation activities - family friendly and teen activities; transportation improvements - safer streets/sidewalks, lighting, better access to mass transit; housing and economic development</p>	<p>All comments were accepted and considered during the development of the Plan.</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)
				comments focused on creating better living conditions, more housing for the homeless population, and more good paying jobs.		
4	Public Meeting	Non-targeted/broad community	In partnership with Pinellas County, one of the three countywide fair housing forums was held at Largo Public Library on 11/4/2019. Four members of the public attended as well as City and County staff and Analysis of Impediments consultant staff.	Main concerns were: difficulty of people with criminal records to access housing, hardship for people fleeing domestic violence if they get eviction on their record due to fleeing, continued issues with discrimination against people with support animals.	All comments were accepted and considered during the development of the Plan.	

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	In partnership with Pinellas County, Clearwater and St. Petersburg, a Fair Housing Forum was held on 10/29/2019 at Lealman Exchange. Approximately 15 people attended, including representatives from Gulfcoast Legal Services and League of Women Voters, as well as students from St. Petersburg College.	Comments related to the need for more education to condo associations, homeowners associations and adult communities on fair housing laws and needs more accountability for violations.	All comments were accepted and considered during the development of the Plan.	

6	Public Meeting	Non-targeted/broad community	In partnership with Pinellas County, a Community Needs Assessment meeting was held on 10/29/19 at Lealman Exchange. Approximately 18 people attended, including representatives from Gulf Coast Jewish Family and Community Services, Gulfcoast Legal Services, League of Women Voters and students from St. Pete College.	Community Needs: Housing activities such as new affordable housing (single-family) and safe housing. Homeless activities such as mental health rehabilitation resources, more vouchers accepting housing, more shelters, more affordable transition homes, and housing that will accept people with a criminal background. Non-homeless special needs activities such as funding housing rehabilitation for the elderly, housing services for veterans, building and beach accessibility, community events, and after school programs. Community development activities such as providing facilities/public bathrooms and	All comments were accepted and considered during the development of the Plan.	
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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)
				showers and better transportation.		
7	Public Meeting	Non-targeted/broad community	In partnership with Pinellas County, Clearwater and St. Petersburg, a Fair Housing Forum was held on November 12, 2019 at Tarpon Springs Public Library. Approximately 8 people attended - including seven representatives of Pinellas County and one from Gulf Coast Jewish Family and Community Services.	Overcrowding, getting turned away for housing due to large family size, housing unaffordability	All comments were accepted and considered during the development of the Plan.	
8	Public Meeting	Non-targeted/broad community	In partnership with Pinellas County, a Community Needs Assessment was held on November 12, 2019 at Tarpon Springs Library. Nine participants attended, including County staff, representatives from Juvenile Welfare Board, North County Community Council and YMCA.	Lack of affordable housing, kids aging out of foster care with nowhere to go, lack of resources for foster families. Need after school programs, youth mental health services, better housing for foster care, better public transit.	All comments were accepted and considered during the development of the Plan.	

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)
9	Public Meeting	Non-Targeted/broad community	Due to COVID-19 meeting requirements, the draft Consolidated Plan and Action Plan, including subrecipient funding recommendations, will be presented to the Community Development Advisory Board through Go To Meeting on May 25, 2020.	To Be Included after meeting is held.	To Be Included after meeting is held.	
10	Newspaper Ad	Minorities  Non-English Speaking  Non-targeted/broad community	The required 30-day public comment period will be held from May 8, 2020 through June 8, 2020. Due to COVID-19, the Largo Public Library and City Hall are closed to the public. The public comment period will be advertised on the City's website, in the Tampa Bay Times, and the Weekly Challenger. The draft Consolidated Plan and Action Plan will be made available on the City's website and a reasonable amount of copies can be mailed directly to interested parties upon request by contacting the City of Largo's Housing Division.	To be included after the public comment period		<a href="http://www.largo.com/housing">www.largo.com/housing</a>

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)
11	Public Meeting	Non-Targeted/ Broad Community	The Consolidated Plan and Action Plan are planned to be presented at the Largo City Commission Work Session on June 9, 2020. Depending on conditions from COVID-19, this meeting may be held virtually through Go To Meeting.	To be included after the event.		
12	Public Hearing	Minorities  Non-English Speaking-multi-language translator on website.  Non-targeted/ Broad Community	The adoption public hearing is scheduled for the July 7, 2020 City Commission meeting. This meeting was advertised in the 30-day public comment period notice with the caveat that if the adoption hearing must be postponed for any reason, notification of such will be posted on the City Commission website. This meeting may be held virtually depending on conditions regarding COVID-19. However, the City Commission meetings are designed to allow for public comment through phone, email and comments posted through Go To Meeting.	To be included after the public comment period.		<a href="http://www.largo.com">www.largo.com</a>



## Needs Assessment

### NA-05 Overview

#### Needs Assessment Overview

Largo's community needs were assessed through data analysis, research of existing community reports, and public input. Largo identified needs in the three main priority areas that link back to the Housing Division's mission statement - *To Build Community through Housing, Neighborhoods and Supportive Services*.

**Housing:** Expanding and preserving the affordable housing stock, as well as expanding resident access to housing are key priorities for the community. Expanding access to housing includes: reducing barriers or resolving resident barriers to housing (improving credit scores, access to rent/utility deposit assistance, downpayment assistance), forming partnerships with housing agencies and landlords to address housing needs of persons who are homeless, and helping to reduce physical barriers in the City's housing stock for persons with special needs to have physical limitations in the choice of housing stock. Disaster resiliency is also an important component of preserving the housing stock.

**Neighborhoods:** The City's primary focus will continue to concentrate on the CDBG Target Area, which encompasses the West Bay Drive and Clearwater-Largo Road Community Redevelopment Districts. Improving safety and working with residents and other community stakeholders to foster a sense ownership and pride in the neighborhoods will be priority. Access to employment and career building opportunities and childcare are critical in this area to help residents remain stably housed and thrive in the community. The CDBG Target Area has the fastest growing youth populations from ages 5-14 (HUD CPD Maps). Access to aftercare, homework help and job training skills will be increasingly important in this area. Three of Pinellas County's priority neighborhoods are within Largo's Planning Service Area; therefore, some City services are already provided in these areas. A portion of the land in Pinellas County's Greater Ridgecrest Target Area and High Point Target Area are in City limits. The City will continue planning coordination with Pinellas County to identify potential projects that serve both City and County residents in these areas.

**Supportive Services:** Supportive services are those systems that work with residents to help them mentally, physically and economically thrive in the community. The City's assessment of community needs identified the need for supportive services for the following areas: housing, homeless and non-homeless special needs. The City will continue to seek the most appropriate method for connecting residents to these services. Many public facilities that provide supportive services are located outside City limits. Therefore, improving access to public facilities or seeking methods to bring services directly to residents will be important. Therefore, addressing supportive services needs may include a combination of public services and public facility improvements.

## ***NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)***

### **Describe the jurisdiction's need for Public Facilities:**

The following is a summary of the public facility needs as further supported with data included in this section:

Partner with local agencies to add, expand or improve public facilities that (will) provide supportive services predominantly to low- and moderate-income residents that will help Largo residents physically, mentally and economically thrive in Largo. Such projects may include, but are not limited to projects that add, expand, preserve or improve:

- Access to childcare/after care/teen centers
- Employment training/employment services
- Family/resident community centers
- Homeless and transitional housing facilities
- Elderly and special needs services
- Mental health and substance abuse services
- Disaster protection, preparation and recovery
- Reduce energy consumption to more effectively use the public facility's operating funding toward client services
- Other projects that will help Largo low- and moderate-income residents physically, mentally and economically thrive in Largo.

### **Needs Analysis:**

The northern-most Census Block Group in Largo's CDBG Target Area, along Clearwater-Largo Road, has the highest percent of low- and moderate-income households in the City. Approximately 75.5% of households in this area have incomes at or below 80% of area median income (AMI), which is considered low-moderate income by HUD (source: HUD CPD Maps). This area is also has the City's highest level of Hispanic households with 32% of the households being from Hispanic origin (source: HUD CPD Maps).

Overall, the poverty rate in Largo increased from 13% to 15.7% from 2012 to 2016 (American Community Survey), with higher rates for female head of households and minority households. The two attached maps were compiled through a search on Google Maps for childcare and employment centers in Largo. Both maps indicate a gap in these services in the CDBG Target Area and the High Point Area (Pinellas County Target Area). Although Career Source Pinellas has a location in the High Point Area, it serves mainly as its administrative offices and does not provide career assistance at that location.

The elementary schools that serve the northern portion of the CDBG Target Area and the High Point Target Area also have the highest percent of homeless student population compared to

schools citywide. Citywide, the largest population increase by age group from 2012 to 2016 was kids ages 5-14 with a 35.7% increasing during that time (source: US Census American Factfinder). The area of the City with the largest growth in population with kids ages 17 and under was in the northern section of the CDBG Target Area.

Public Facility Needs: Facilities that add, expand, preserve or improve:

- Access to childcare/after care/teen centers
- Employment training/employment services
- Family/resident community centers

Addressing homelessness in Largo has become a priority for the City. The annual homeless Point-in-Time count conducted by the Pinellas Homeless Leadership Board, who serves as the lead agency for the homeless Continuum of Care in Pinellas County, has indicated a steady rise in Largo's homeless population since 2015. The 2015 Point-in-Time count resulted in 24 homeless individuals (2.1% of all homeless individuals surveyed) who indicated they mainly stay in Largo. The 2019 Point-in-Time count resulted in 42 homeless individuals (5.2% of all homeless individuals surveyed) who stated that they mainly stay in Largo. Largo is also in close proximity to the Pinellas Sheriff's Department's Safe Harbor facility that serves as jail diversion. Therefore, it is likely the daytime homeless population is higher than the numbers above indicate. The Largo Police Department started tracking homeless-related calls for service in 2017. In the first 11 months of fiscal year 2018-2019, the Police responded to 2,627 homeless-related calls for service, which is approximately 7.9 calls for service each day. Through Largo's new Homeless Task Team, the Continuum of Care, and homeless service providers, the City will continue to seek methods to reduce the number of residents in Largo that are experiencing homelessness. This supports the homeless Continuum of Care's goal to have homelessness be rare, brief and one-time.

Public Facility Needs - Facilities that add, expand, preserve or improve:

- Homeless and transitional housing facilities

Addressing mental health and substance abuse is not only ranked as one of the top priorities for the Florida Department of Health's three-year Community Health Improvement Plan, but it also came through clearly from local data and public input that there are unmet needs in the community for addressing mental health and substance abuse. The Pinellas County Emergency Medical Services Report for 911 Transports of Suspected Overdoses shows a 119.3% increase in cases in Largo from fiscal year 2017/18 to fiscal year 2018/19. The amount of overall cases in the City were second only to St. Petersburg, even though Largo is the third largest City in Pinellas County. Over five years, the number of overdose calls has risen 307% in Largo. In fiscal year 2018/19, the City enacted a new program - Enriching Lives through Mental Health Services to proactively connect residents that have high rates of mental health related Baker Acts and significant levels of 911 calls to mental health and substance abuse services. The program, which was partially funded by CDBG, resulted in a 67% decrease in the annual

number of Baker Acts from the top 20 highest utilizers and an 85.7% decrease in the number of 911 calls by this group. Although this program is able to help connect residents with services, barriers to access services (ex. insurance coverage and financial constraints) and capacity of services available has limited their capacity to assist others.

Domestic violence reports in Largo have remained fairly steady over the past three years from 2016-2018. In 2018, there were 1,140 domestic violence police reports filed in the City, which accounted for approximately 8.3% of all police reports that year. According to the Enriching Lives through Mental Health Services Team, this issue has been common with many of the clients they serve.

Public Facility Needs - Facilities that add, expand, preserve or improve:

- Mental health and substance abuse services

Although there was a 1% decrease from 2012 to 2016, approximately 19.1% of Largo's population (more than 12,000 residents), have at least one disability (source: US Census American Factfinder). Input was also received from the Homeless Youth Action Board that there is a need for supportive facilities for youth aging out of foster care. Access to services to assist with basic daily needs, such as food, laundry, showers for individuals experiencing homelessness, and job readiness assistance are needed in the community.

Public Facility Needs - Facilities that add, expand, preserve or improve:

- Elderly and special needs services

Improving resident safety through disaster resiliency is important to the City. Given Largo's geographic location on a peninsula in Florida, it is prone to hurricanes. Approximately 21% of the housing stock in Largo are mobile homes. All mobile homes are in an Evacuation A Zone, which means they are in the first group to be required to evacuate in a storm event. Many residents in mobile homes are low- and moderate-income, many are senior citizens and/or have disabling conditions. Having suitable shelter space for serving Largo's low- and moderate income and special needs population is important. Additionally, protecting supportive services that provide services to Largo residents is important to provide continuity of services before, during and after storm events.

Supportive Services also face continued fluctuations in funding sources for operating. Public facilities projects that can reduce operating costs, such as energy savings improvements, are also a community need to better utilize the financial resources of supportive services toward the provision of those services.

Public Facility Needs - Facilities that add, expand, preserve or improve:

- Disaster protection, preparation and recovery

- Reduce energy consumption to more effectively use the public facility's operating funding.

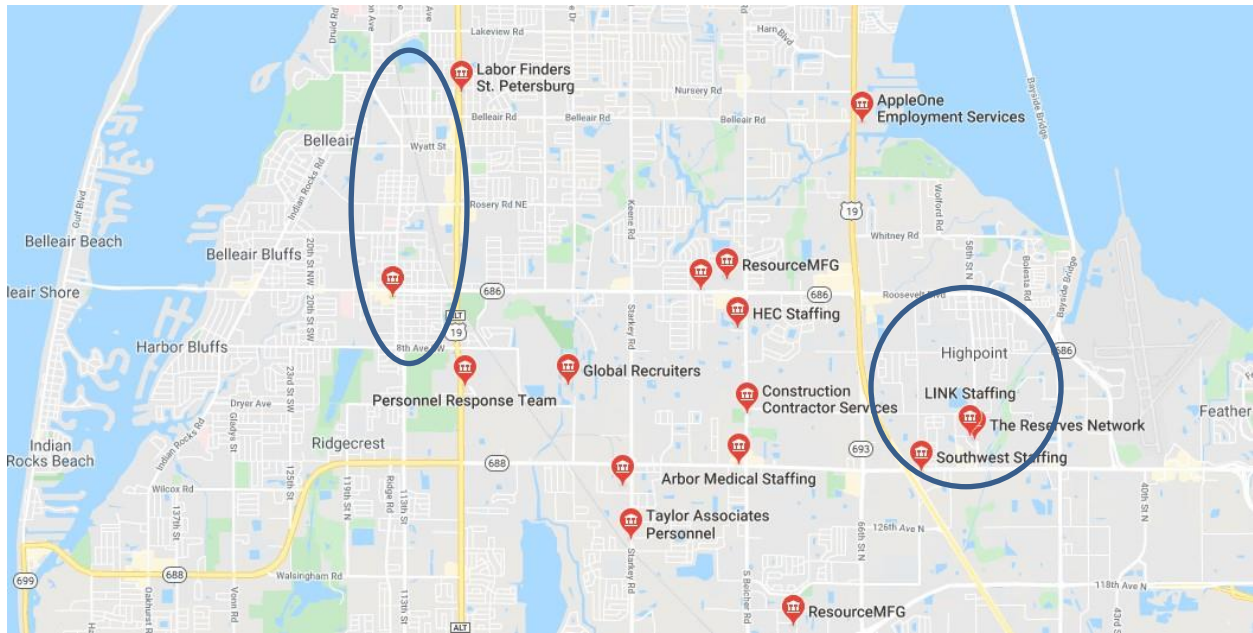
The City of Largo's Housing Division Vision Statement is: Empowering people to thrive in vibrant, inclusive neighborhoods. Innovative public facility projects that support this vision and that mainly serve low- and moderate-income clients are also considered important.

Public Facility Needs: Other projects that help low- and moderate-income residents mentally, physically and financially thrive in the community.

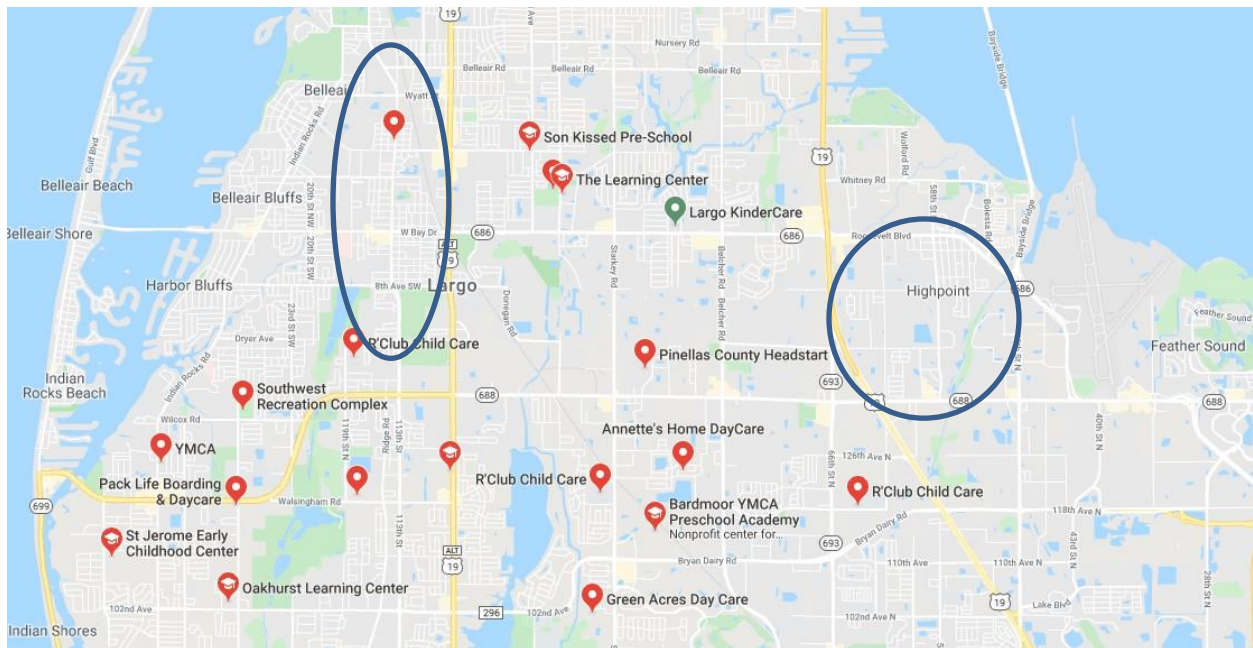
### **How were these needs determined?**

The City held a variety of public input sessions, internal interviews with City Divisions and Departments, and partnered with Pinellas County on a countywide community needs survey. Relevant City and countywide reports were also evaluated and considered when determining the community needs. Examples of plans/reports that were evaluated include: Clearwater-Largo Road Community Redevelopment District Preliminary Assessment, Area on Aging of Pasco-Pinellas Community Assessment survey for Older Adults, and the Florida Health Department's Pinellas County Community Health Improvement Plan. Data from the US Census American Factfinder was also utilized in evaluating the needs of the community. Information was also gathered through ongoing involvement at regularly held agency meetings, such as the Tampa Bay Fair Housing Consortium and the Homeless Leadership Board's Funder's Council.

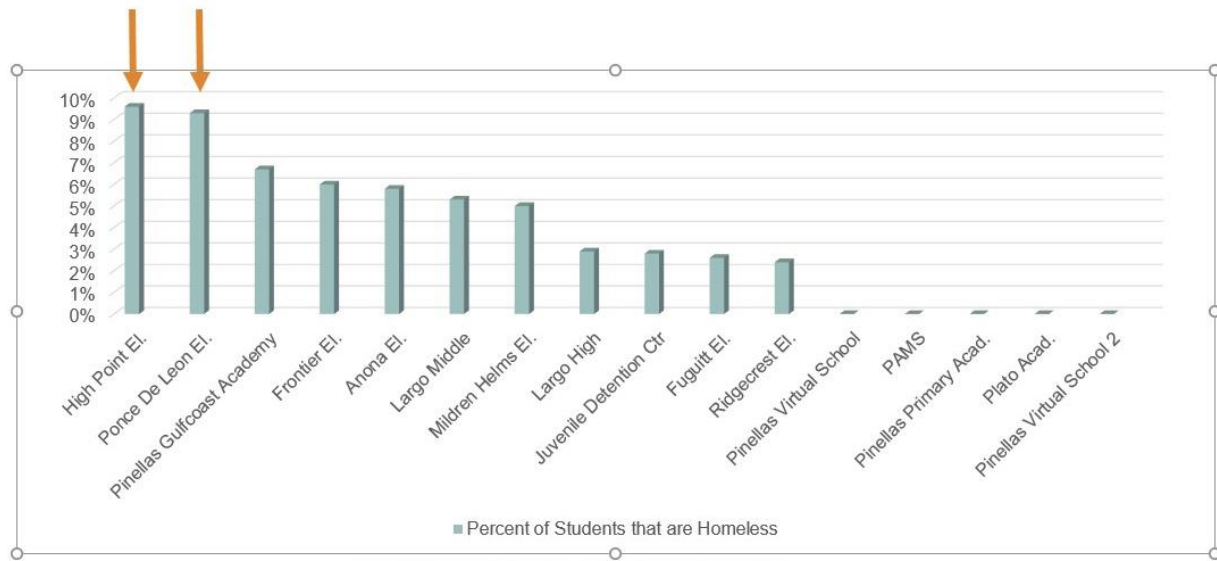
## Employment Agencies



## Childcare Facilities



## Homeless Student Population



Source: Shimberg Center for Housing Studies (2018)

## Mental Health & Overdose Data

# Mental Health & Substance Abuse

**Overdose Calls ↑  
307% in 5 years**

Mental Health Service Calls	2017-2018 (Prior to ELMS)	2018-2019 (Post ELMS)	% Change
Total Number of Baker Acts	923	959	3.9% ↑
# of Baker Acts – Top 20 Utilizers	84	28	67.0% ↓
# of Calls for Service – Top 20 Utilizers	336	48	85.7% ↓

911 Transports Suspected Overdose	2014-2015	2015-2016	2016-2017	2017-2018	2018-2019
Largo	212	208	302	393	862
% change		1.9% ↓	45.2% ↑	30.1% ↑	119.3% ↑

Source: Pinellas County EMS Report – Suspected Overdose Calls

## **Describe the jurisdiction's need for Public Improvements:**

The key priorities identified for public improvements relate to neighborhood improvements that improve safety, foster community through placemaking and eliminate slum and blight.

Geographical priorities in order of priority are:

1. CDBG Target Area
2. Pinellas County Target Areas (Greater Ridgecrest and High Point Target Areas) for projects that also benefit Largo residents
3. Other Low- and Moderate-Income Block Groups

A map showing existing gaps in sidewalk citywide and a map showing gaps in the CDBG Target Area are attached.

Community needs identified include the following:

### **Improve Safety:**

- Provide funding for public infrastructure projects that improve pedestrian and bicycle safety (examples: sidewalks, crosswalks, bus shelters, etc.)
- Provide funding for public infrastructure projects that incorporate Crime Prevention through Environmental Design (example: installation of LED Street lighting)
- Provide funding for public infrastructure projects that provide local and local road/bicycle and/or pedestrian network connectivity
- Prepare, protect and assist neighborhoods with disaster preparedness and recovery.

### **Foster Neighborhoods through Placemaking:**

- Work with residents, local businesses and other local organizations to identify placemaking projects and assist with identifying funding sources for such projects.
- Support projects that integrate affordable housing, transit, employment and recreation amenities within low- and moderate-income neighborhoods.

### **Eliminate Slum and Blight:**

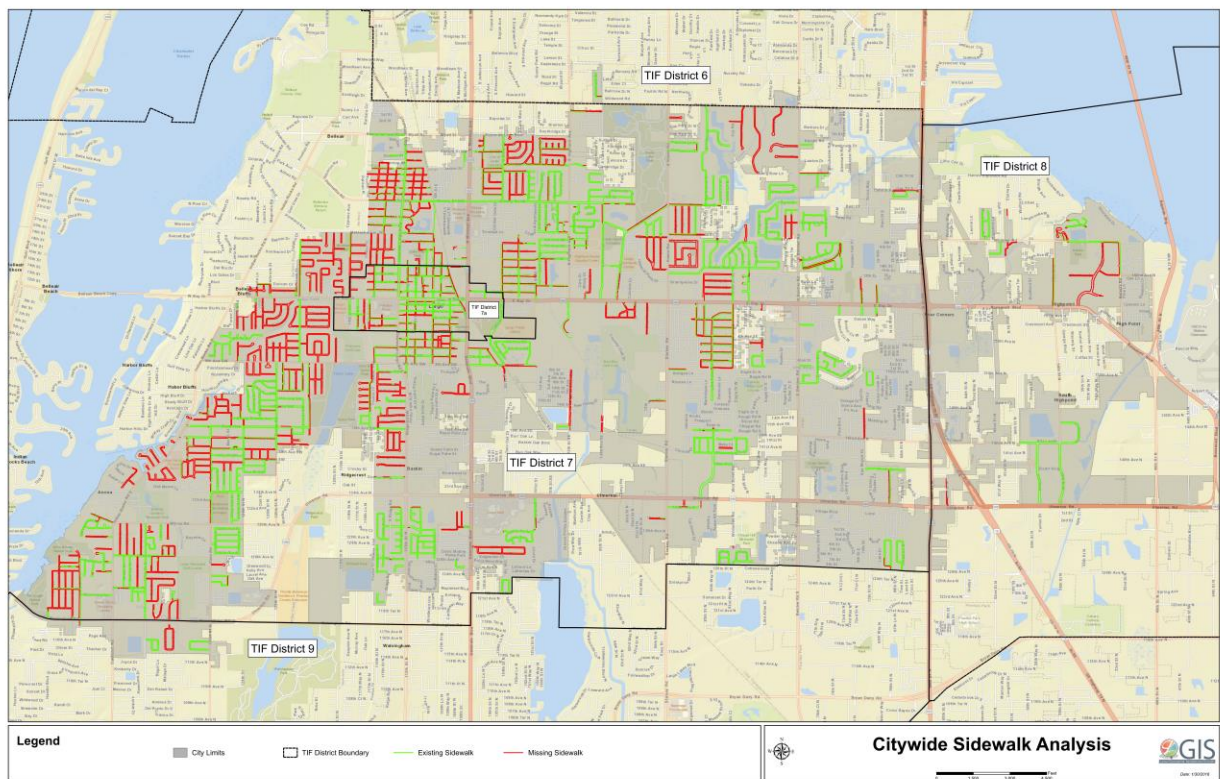
- Eliminate or prevent slum and blight to assist in bolstering economic vitality and improve safety in the CDBG Target Area (West Bay Drive & Clearwater-Largo Road Community Redevelopment Districts) or on a spot basis citywide.
- Support physical improvements of the built environment in the CDBG Target Area.



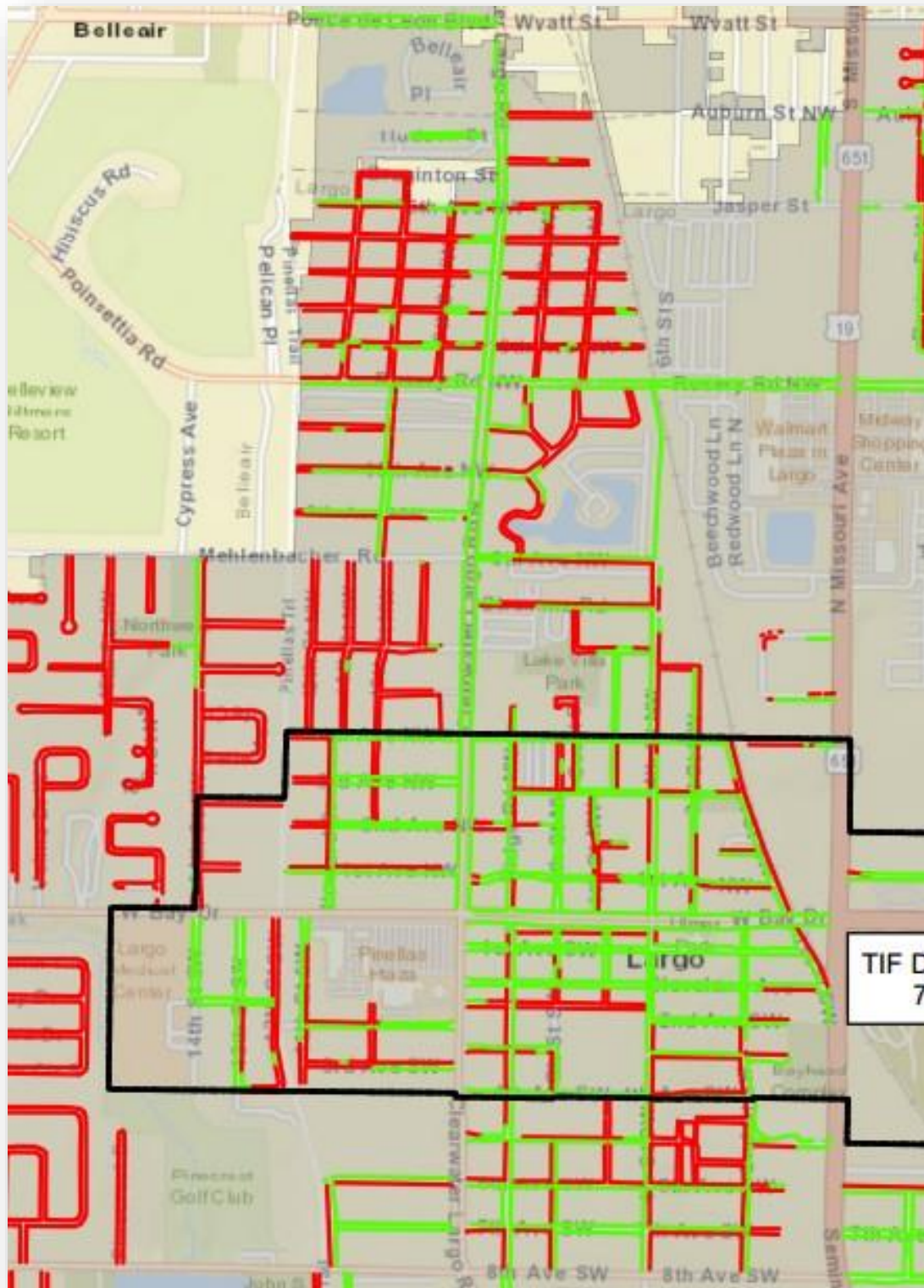
## **How were these needs determined?**

The City held a variety of public input sessions, internal interviews with City Divisions and Departments, and partnered with Pinellas County on a countywide community needs survey. Plans/reports that were evaluated include: Clearwater-Largo Road Community Redevelopment District Preliminary Assessment, West Bay Drive Community Redevelopment District Multi-Modal Plan.

## Citywide Sidewalk Gaps



## CDBG Target Area Sidewalk



## **Describe the jurisdiction's need for Public Services:**

Supportive services for housing, homeless and non-homeless special needs were identified as community needs.

The City will seek to partner with local agencies to add, expand or improve public services that (will) provide supportive services predominantly to low- and moderate-income Largo residents to help them physically, mentally and economically thrive in Largo. Such services may include, but are not limited to services that:

### **Housing Services:**

- Improve access to housing for low- and moderate-income households, homeless, and persons with special needs.
- Prepare households for homeownership (ex. housing education, counseling)
- Provide outreach for housing services to underserved populations
- Provide fair housing education and legal counseling
- Prevent evictions and foreclosures (ex. eviction and foreclosure counseling)

### **Homeless Services:**

- Assist homeless individuals and families with regaining housing and increasing income
- Provide case management services for persons experiencing homelessness and exiting homelessness
- Prevent homelessness
- Provide emergency shelter for homeless individuals and families

### **Non-Homeless Special Needs Services:**

- Foster independent living, housing stability and/or household stability
- Improve access to mental health and substance abuse services
- Reduce social isolation and/or improve access to critical services (medical, food, etc.)
- Provide support for grandparents raising grandchildren, children in foster care/foster care providers, and family members serving as primary caretakers for individuals with special needs

## **How were these needs determined?**

The City held a variety of public input sessions, internal interviews with City Divisions and Departments, and partnered with Pinellas County on a countywide community needs survey. Relevant City and countywide reports were also evaluated and considered when determining the community needs. Examples of plans/reports that were evaluated include: Clearwater-Largo Road Community Redevelopment District Preliminary Assessment,

Area on Aging of Pasco-Pinellas Community Assessment survey for Older Adults, and the Florida Health Department's Pinellas County Community Health Improvement Plan. Data from the US Census American Factfinder was also utilized in evaluating the needs of the community. Information was also gathered through ongoing involvement at regularly held agency meetings, such as the Tampa Bay Fair Housing Consortium and the Homeless Leadership Board's Funder's Council. The data attached to the public facility section also supports the community needs information listed above.

**Based on the needs analysis above, describe the State's needs in Colonias**

Not Applicable

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

Affordable housing, particularly for households earning 50% or less of area median income (AMI), has been increasingly unattainable. While 18% of all households in Largo are considered severely cost-burdened (paying 50% or more of their income for housing), renters bear the highest burden with 26% of renters being severely cost burdened. Approximately 37% of renter households earn less than 50% of area median income. Households earning less than 50% AMI make up 91% of the households that are severely cost burdened. (*2016 American Community Survey data*). According to an analysis performed by Meridian Appraisal Group, Inc. using 2017 Census American Community Survey (ACS), data showed the largest housing gap between supply and demand in Largo is rental housing for households earning less than 50% AMI. Housing costs are continuing to increase. Census data has not yet caught up to 2020 market data. In a comparison of 2013 rental rates to 2017 rental rates (most current released ACS data), median rents increased by 6%, while owner-occupied housing costs increased 3.4%. During that same time period, the median household income only rose 3.2%, indicating that increases in housing costs are out-pacing increases in household income.

However, according to more recent market data obtained through Zillow.com, the median home sale price as of October 2019 is \$208,000. This data indicated that the City's median home sale price increased by 5.6% from last year and for a total 52% increase in the past five years. The median rent lists price in October 2019 was \$1,550, which was a 3.3% increase in the past year, and a 24% increase over the past five years. A household would have to earn \$62,004 annually to afford the median rent and maintain a suitable housing affordability of 30% of their income for housing. The median income in Largo is \$41,008 (2017 ACS). According to data from the 2019 annual Homeless Point-in-Time Census, the most common reason people surveyed gave for why they became homeless on that occasion was lost job, financial problems, and/or insufficient income as the primary reason they became homeless (38% of surveyed respondents who stated they mainly stay in the Largo area).

Evictions rates in Largo are lower than in surrounding jurisdictions. According to Evictionlab.org, in 2016, 1.23 households in Largo were evicted each day, compared to 3.99 households in St. Petersburg and 1.6 households in the Clearwater.

While the largest population growth in Largo has been households earning less than 30% AMI, and secondarily households earning 31-50% of AMI, the affordability of the housing stock has declined during that same period (as indicated from the data above).

## Housing Supply vs. Demand

2017 Med. Inc.		Largo city, Florida							
	\$59,800		Demand(D)	Supply(S)	No Gap/(Gap)		Demand(D)	Supply(S)	No Gap/(Gap)
Choose Bands		Inc. Band	Owner	Owner	S-D	Rent Band	Renter	Renter	S-D
0.0% 50.0%			6,066	10,607	4,542		6,960	4,759	(2,201)
		\$0				\$0			
50.1% 80.0%		\$29,900	29.1%	50.8%		\$748	43.1%	30.1%	
			4,114	4,340	226		3,974	6,277	2,303
		\$29,960				\$749			
80.1% 120.0%		\$47,840	19.7%	20.8%		\$1,196	24.6%	39.8%	
			3,812	3,339	(474)		2,634	3,804	1,170
		\$47,900				\$1,198			
		\$71,760	18.3%	16.0%		\$1,794	16.3%	24.1%	
Courtesy of: Robert Von, Meridian Appraisal Group, Inc.							rvon@meridianag.com (407) 637-8705		
Source: American Community Survey, U.S. Census Bureau									

## MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

### Introduction

The Business Activity table below demonstrates there are more jobs than workers overall in Largo. In terms of job opportunities for Largo residents, this is a positive factor for Largo residents. While two of the five main employment sectors in Largo are typically lower wage sectors, three of the top five have opportunity for higher wage jobs.

### Economic Development Market Analysis

#### Business Activity

Table 5 - Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	188	2	0	0	0
Arts, Entertainment, Accommodations	4,689	3,783	12	6	-6
Construction	2,483	1,776	7	3	-4
Education and Health Care Services	7,770	28,754	21	46	25
Finance, Insurance, and Real Estate	3,354	2,734	9	4	-5
Information	630	424	2	1	-1
Manufacturing	3,091	2,200	8	4	-4
Other Services	1,885	1,349	5	2	-3
Professional, Scientific, Management Services	4,908	5,316	13	9	-4
Public Administration	1,088	3,532	3	6	3
Retail Trade	5,437	6,889	14	11	-3
Transportation and Warehousing	1,414	1,549	4	2	-2
Wholesale Trade	903	3,922	2	6	4
Total	37,840	62,230	--	--	--

**Alternate Data Source Name:**

2013-2017 ACS (updated)

**Data Source** Census Table S2407

**Comments:**



## Labor Force

Table 6 - Labor Force

Total Population in the Civilian Labor Force	41,134
Civilian Employed Population 16 years and over	41,134
Unemployment Rate	6.20
Unemployment Rate for Ages 16-24	15.10
Unemployment Rate for Ages 25-65	4.90

**Alternate Data Source Name:**

2014-2018 ACS Data

**Data Source** Census Table S2301

**Comments:**

Table 7 – Occupations by Sector

<b>Occupations by Sector</b>	<b>Number of People</b>
Management, business and financial	12,473
Farming, fisheries and forestry occupations	57
Service	7,863
Sales and office	10,567
Construction, extraction, maintenance and repair	1,429
Production, transportation and material moving	4,620

**Alternate Data Source Name:**

2014-2018 ACS Data

**Data Source** Census Table S2401

**Comments:**

## Travel Time

Table 8 - Travel Time

<b>Travel Time</b>	<b>Number</b>	<b>Percentage</b>
< 30 Minutes	26,625	71%
30-59 Minutes	8,837	23%
60 or More Minutes	2,228	6%
<b>Total</b>	<b>37,690</b>	<b>100%</b>

**Alternate Data Source Name:**

2014-2018 ACS Data

**Data Source** Census Table S0801

**Comments:**

## Education:

Educational Attainment by Employment Status (Population 16 and Older)

Table 9 - Educational Attainment by Employment Status

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,157	120	1,420
High school graduate (includes equivalency)	7,300	621	3,433
Some college or Associate's degree	8,837	592	3,590
Bachelor's degree or higher	7,122	281	1,330

**Alternate Data Source Name:**

2014-2018 ACS Data

**Data Source**

2018 Tables provided data by educational attainment only for Age 25-64 years.

**Comments:**

## Educational Attainment by Age

Table 10 - Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	0	1,763	220	348	445
9th to 12th grade, no diploma	684	520	486	942	709
High school graduate, GED, or alternative	2,192	1,824	1,727	3,804	2,830
Some college, no degree	2,070	1,135	1,156	2,501	1,828
Associate's degree	0	599	510	1,049	480
Bachelor's degree	607	593	659	1,736	1,372
Graduate or professional degree	0	0	109	682	707

**Alternate Data Source Name:**

2014-2018 ACS Data

**Data Source**

Data in 2018 ACS tables did not include the number of persons 18-24 years with less than 9th grade education or the number in that same age range with an Associate's Degree.

**Comments:**

## Educational Attainment – Median Earnings in the Past 12 Months

**Table 11** – Median Earnings in the Past 12 Months

<b>Educational Attainment</b>	<b>Median Earnings in the Past 12 Months</b>
Less than high school graduate	19,951
High school graduate (includes equivalency)	25,163
Some college or Associate's degree	30,584
Bachelor's degree	41,558
Graduate or professional degree	41,508

**Alternate Data Source Name:**

2013-2017 ACS (updated)

**Data Source**

**Comments:**

### **Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?**

The top five largest employment sectors in Largo are:

- Education and Health Care Services
- Retail Trade
- Professional, Scientific, Management Services
- Arts, Entertainment, Accommodations
- Finance, Insurance and Real Estate

While retail trade and the arts/entertainment/accommodation sectors are typically low wage employment industries, the other three top employment sectors provide opportunities for higher wage jobs and job growth with additional training and/or educational attainment.

According to Table 5, both the education/health care services and professional/scientific/management services sectors have more jobs available than workers available in Largo. This poses an opportunity for increasing household income if residents have expanded access to job training, certification programs and higher education opportunities.

Some of the major employers in Largo include: Tech Data, Largo Medical Center, SCC Soft Computer Inc., Pinellas County School Board, Largo Medical Center, and Diagnostic Clinic Medical Group.

### **Describe the workforce and infrastructure needs of the business community:**

#### **Labor Force:**

Table 6 indicates a 4.9% unemployment rate for Largo. However, the Federal Reserve Economic Data (FRED) indicates a 2.5% unemployment rate as of December 2019 for Pinellas County overall. Given the urbanization of Pinellas County, it is likely Largo's current unemployment rate is closer to the current countywide unemployment rate.

According to the Educational Attainment by Employment Status table above, the largest population groups in Largo that are not in the work force are people with either a high school level education or Associates Degree level education. This indicates an opportunity to expand household income if these households are able to attain full-time employment. Access to job training, certification programs and higher education may foster households with unrelated individual with these educational attainment levels to increase their income. Educational attainment data in Tables 6 and 7 further supports opportunities to increase employment levels through additional educational attainment.

Incomes tend to increase with educational attainment. Table 11 (Median Earnings) confirms that residents with a Bachelor's Degree earn approximately 65% more than residents with a high school diploma.

### **Infrastructure Needs:**

According to Table 8 (Commute Times), the majority of Largo residents have less than 30 minutes commute to work. Largo is actively involved with countywide planning efforts to build more mixed income housing near transit and employment corridors. These efforts can further reduce commute times and cost of transit for Largo residents.

Largo's data indicates potential opportunity to match job skills with local job availability to serve the higher wage industries in the area. Improved access or expansion of career centers and/or job skills training facilities would strengthen resident's ability to access higher paying jobs in the area.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

### **Penny IV Funding:**

Pinellas County has allocated 8.3% of the next Local Option Sales Tax (Penny IV) funding to affordable housing and economic development. The vision of the committee that developed the framework for funding utilization is: create a "countywide compact" to unite the County and municipalities in a common and coordinated approach to increase and preserve affordable housing that is linked to transportation, jobs, schools, workforce development, and other

services throughout the County. Some of the primary Future Transit Corridors and Activity Centers are located in Largo, which provides a great opportunity for the City in terms of developing affordable housing in locations close to jobs and transit.

### **Roosevelt/East Bay Special Area Plan:**

In 2020, the City is expected to adopt a Special Area Plan, or land use overlay for the Roosevelt/East Bay area. This plan will allow for higher densities, affordable housing density incentives, improved pedestrian connectivity and expanded employment opportunities.

### **Opportunity Zones:**

Largo has five Opportunity Zones within its boundaries. This lends opportunity to attract private investment for redevelopment for employment and housing. Some of the zones do include existing housing stock. Therefore, mitigation of potential displacement of existing residents will need to be considered for proposed projects in these areas.

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

Largo's largest employment sector is the education and health care services industry. There is a significant gap between the number of residents employed in that sector and the number of jobs available.

The City is fortunate that three of its top five employment sectors are generally higher paying sectors. This provides local opportunity for employment and career growth for residents of Largo.

### **Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

Career Source Pinellas is the main career training agency in Pinellas County. Although it has an office in Largo, the office only contains administrative duties of its operation and provides very limited career assistance.

The City also has access to Pinellas Technical College and St. Petersburg College campuses in the High Point area (east Largo).

Largo's City Government has historically fostered teen employment through programs such as its Recreation, Parks and Arts summer camp employment opportunities and high school internships. Largo also established a Youth Leadership Council, which gives teens opportunities both for developing critical leadership, problem-solving and public speaking

skills. Through its Community Partnerships Program, City staff are also able to serve as mentors in the local schools to provide a positive impact on at-risk students' academic, social and career paths.

The Pinellas Education Foundation is a coalition of business and community leaders to prepare students in the Pinellas County School System for careers and personal financial success. The Foundation provides support both in the school system for career planning, as well as simulated job training and personal finance exercises at its Enterprise Village and Finance Park training facilities. The Foundation also provides input to the Pinellas County School Board regarding job training needs of the private sector to help align specialized high school programs to meet the industry needs in the County.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

Yes

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

In Florida, the District boundaries for Economic Development Districts equate with the boundaries of each of the ten Florida regional planning councils. Pinellas County, and all of the jurisdictions herein (including Largo), participate in the Tampa Bay Economic Development District, as coordinated in the Tampa Bay Regional Planning Council Comprehensive Economic Development Strategy (CEDS) for 2017-2021.

The CEDS incorporates and is consistent with the policies of other regional plans including long-range transportation plans, hazard mitigation, emergency management, resource management, economic strategies and comprehensive plans.

**Local Plans Impacting Economic Growth:**

Largo, under the jurisdiction of Pinellas County, is also a partner and a beneficiary in County economic development efforts. Pinellas County has adopted an Economic Development Element for the County's Comprehensive Plan and has allowed many of the principals of Pinellas by Design: An Economic Development and Redevelopment Plan and its related studies to be codified. Pinellas by Design is a redevelopment strategy to foster business development, while managing population growth and preserving quality of life. An Employment Sites Program and proactive planning were developed out of the 10-year update to Pinellas by Design, to ensure the County preserves and expands the potential for high wage job creation.

The City of Largo's Comprehensive Plan, Forwarding our Future, adopted in 2019, is not an action or implementation plan, but sets a policy framework that establishes the legal authority for implementation of Largo's land development regulation found in the Comprehensive Development Code (CDC), and the Economic Development Element portion of the plan. The Economic Development Element encompasses a blueprint for multiple strategies that can raise the overall quality of life by attracting and retaining businesses that may expand and balance the local economic base, increase tax revenues, and attract local investment. The Plan supports policy for incentives, elimination of blight (redevelopment), land use policies that allow for clean industrial growth and higher densities, and for the strategic expansion of City limits to encompass the Planning Service Area by 2040.

Largo has an Economic Development Plan, updated in 2016, which encompasses six desired outcomes. The desired outcomes are: retain and recruit quality jobs; redevelop to expand and enhance the tax base; redefine the City's municipal boundaries through annexation; re-energize Largo's Downtown and redevelopment districts; to serve as a resource and provide opportunities to support existing businesses and new startups; and re-engage businesses and residents and build partnerships to promote opportunities in Largo.

The City's in its capacity as the Community Redevelopment Agency has redevelopment plans for the West Bay Drive and Clearwater Largo Road CRD's that were established under community recommendations to target revitalization areas for redevelopment and to improve economic conditions. Each CRD has a unique plan that shapes the character districts and allowable land uses, and provides guidelines to achieve revitalization, as well as setting forth priorities for projects supported by tax increment funds. Tax increment funding is currently only available in the West Bay Drive CRD.

Largo's Strategic Plan is a blueprint for City operations, to help prioritize resources and facilitate management decisions. The three focus areas are Sustainability, Public Health and Safety, and Community Pride.

## **Discussion**

One of Largo's main priorities in its Strategic Plan is to "Develop an Active and Interconnected Downtown." The City's primary focus remains on the West Bay Drive Community Redevelopment District to continue to develop this area as the City's downtown district. The adjoining West Bay Drive and Clearwater-Largo Road Community Redevelopment Districts together make up the CDBG Target Area. Through its Housing and Neighborhoods Goals, the Consolidated Plan can support these efforts through both neighborhood infrastructure improvements, and affordable housing development to serve the workforce in the area.

The Penny IV investment in affordable housing and economic development can provide critical investment for these types of projects. Local match through the City's CDBG and SHIP funding will also be important to help fill funding gaps for affordable housing development. The Consolidated Plan's housing goal supports these initiatives.

The East Bay/Roosevelt Special Area Plan also leads to opportunity for affordable housing development. Although density bonuses will likely be provided as part of the final plan, CDBG and SHIP funding may also be necessary, especially to support set-aside of units for residents below 50-60% of median income. The Consolidated Plan's housing goal supports these initiatives.



## **MA-50 Needs and Market Analysis Discussion**

### **Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

HUD's CPD Mapping Tool identifies areas that have at least one of four housing problems: 1) Incomplete kitchen facilities, 2) Incomplete Plumbing Facilities; 3) More than one person per room-overcrowding; 4) Paying more than 30% of income for housing. "Severe housing problems" include the same as 1-3 above, and households that are paying more than 50% of their income for housing. Analysis was conducted through the CPD Mapping Tool to identify areas that have at least one of four severe housing problems.

There areas of highest concentration, with 80% or more of units in the area containing a severe housing problem, included:

- North Clearwater-Largo Road (CDBG Target Area)
- High Point Target Area
- Tall Pines area (north of Ulmerton Rd between Starkey Road and Belcher Road)
- Anona area (east of Indian Rocks Road)

Further analysis was done to try to determine which types of housing problems existed in these areas. When broken down by housing issue type, a few additional areas also came through with high concentration on the HUD CPD mapping tool that was used for this analysis.

- Substandard Housing (areas where 12% or more of the housing stock was substandard)
- Anona area
- Area south of 8th Ave SW and east of Seminole Blvd to Ulmerton Road

Needs in the Anona area may be addressed through expanded marketing efforts for the City's Owner- and Rental Housing Rehabilitation Programs. The area south of 8th Ave SW, which contains a few aging mobile home parks, has a significant portion that is in unincorporated Pinellas County.

- Overcrowding (areas where 8% or more of the housing stock had overcrowding.
- North Clearwater-Largo Road (CDBG Target Area)
- High Point Target Area
- Greater Ridgecrest Target Area
- Tall Pines area
- Roosevelt Groves neighborhood (east of Largo High School)

Housing Cost Burdened (areas where 40-60% of the population are paying more than 30% of income for housing – CPD maps did not have data on severely cost burdened areas)

- High Point Target Area

- CDBG Target Area
- Tall Pines area
- Sections of mid-Largo between Missouri Avenue and Starkey Road

Although there is no specific data on the overall condition of the City's mobile home stock, input from the City's Community Standards Division, as well as resident calls, have indicated that numerous mobile homes in the City have structural deterioration (decaying floors, leaking roofs, etc.). This housing stock also has higher vulnerability to natural disasters.

**Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

Definition of Minority Concentration for this Analysis: Census Tracts where 20% or more of the population consists of a racial or ethnic minority population.

Approximately 11.6% of the City's population is Hispanic or Latino origin and 5.8% of the City's population is African American. During the same period from 2012 to 2016, the African American population has decreased from 6.4% of the population in 2012 to 5.8% of the population in 2016. It is uncertain as to why this decrease has occurred.

Areas in the City where more than 20% of the population are Hispanic or of Latino origin include:

- CDBG Target Area
- High Point Target Area
- Tall Pines area

Areas in the City where more than 20% of the population is African American include:

- Greater Ridgecrest Target Area
- Eastern portions of the High Point Target Area and north of High Point Target Area

A map of the low- and moderate-income Census Block Groups is attached. These Block Groups have at least 51% of households earning at or below 80% of the area median income.

**What are the characteristics of the market in these areas/neighborhoods?**

**CDBG Target Area:** There are several aging mobile home parks as well as two newer mixed income housing complexes. Many of the mobile home parks in this area are weekly rental parks. Although the area is located near medical employment centers, there are also two day labor businesses in this corridor. Crime rates are also higher in this corridor than citywide.

**High Point Area:** This area historically has Hispanic cultural roots. The High Point area is the only area in the City listed as a food desert on USDA's Food Desert Map. However, it is also impacted by other environmental justice components such as: proximity to Safe Harbor (jail diversion facility), Pinellas County Jail, and the City's sewer treatment plant. The

elementary school in this area has the highest rate of student homelessness of all schools citywide. While portions of these areas are in the City, large portions are still in unincorporated Pinellas County. Neighborhood investment in these areas would need to occur in coordination with Pinellas County.

**Tall Pines Area:** This area is intertwined with industrial areas and high volume Ulmerton Road. Although it does have access to transit on Ulmerton Road, crossing the road for return trips for transportation are hazardous for pedestrians, and intersections with crosswalks are far between.

**Greater Ridgecrest Target Area:** This area is identified in Pinellas County's Consolidated Plan as a local Target Area. While portions of this area is in the City, large portions are still in unincorporated Pinellas County. Neighborhood investment in this area would need to occur in coordination with Pinellas County. The area is predominantly residential.

### **Are there any community assets in these areas/neighborhoods?**

**CDBG Target Area:** The corridor has access to recreational amenities such as the Pinellas Trail and Lake Villa Park. It also has access to fresh food through a local fruit and vegetable business in the heart of the corridor and a grocery store approximately 1.5 miles away from the northern-most point. The corridor also has mass transit access. The elementary school in this area has the second highest rate of student homelessness in the City.

**High Point Area:** The area has access to a community center, YMCA, Pinellas Technical Center, a light industrial park (jobs), and St. Pete College location.

**Tall Pines Area:** The area is located close to the Health Department of Pinellas County for access to health services. The area is located on one of the secondary future transit corridors where there is potential for transit improvements.

**Greater Ridgecrest Target Area:** This neighborhood has historic ties to the African American community. The area is predominantly residential with linkage to transit on Walsingham Road. The area does have access to Pinellas Trail, Boys and Girls Club, YMCA and Tasker Beal, Jr. Service Center. The area is located close to Pinellas Housing Authority for access to housing services.

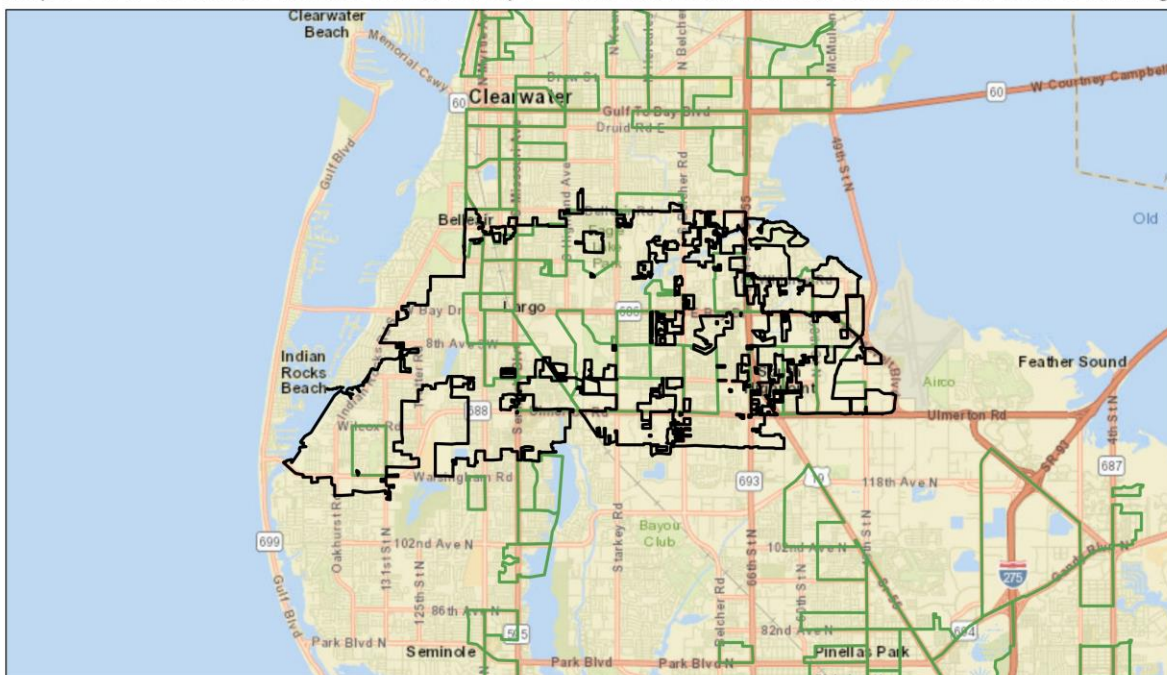
### **Are there other strategic opportunities in any of these areas?**

This Consolidated Plan lists the CDBG Target Area, which encompasses both the Clearwater-Largo Road and West Bay Drive Community Redevelopment Districts as priority areas for community investment. The High Point and Greater Ridgecrest Target Areas are also listed as priority areas for partnership with Pinellas County for community investment. All three areas have opportunities for neighborhood improvements to improve both crime safety and

pedestrian/bicycle safety. Although the City does not provide career and employment services directly, there are opportunities to support capital projects that expand such services in these areas. The two Community Redevelopment Districts that make up the CDBG Target Area and the High Point area are all within Opportunity Zones. Therefore, there is the potential for public/private investment. Investment in creation and preservation of decent, safe affordable housing will continue to serve as opportunities. Access to funding for downpayment assistance to help families realize homeownership is also critical in these areas, as it can foster generational wealth building for low-income households. Continued efforts to market downpayment assistance programs and homebuyer education to minority populations will be necessary to connect residents to the City's downpayment assistance program.

## Low-Mod Census Block Groups

2D Maps - Low- Moderate-Income Block Groups - Consolidated Plan and Continuum of Care Planning Tool



March 8, 2020  
 Override 1  
 Low Mod Blockgroup

1:116,626  
 0 1 2 4 mi  
 0 1.5 3 6 km  
 Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

## MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

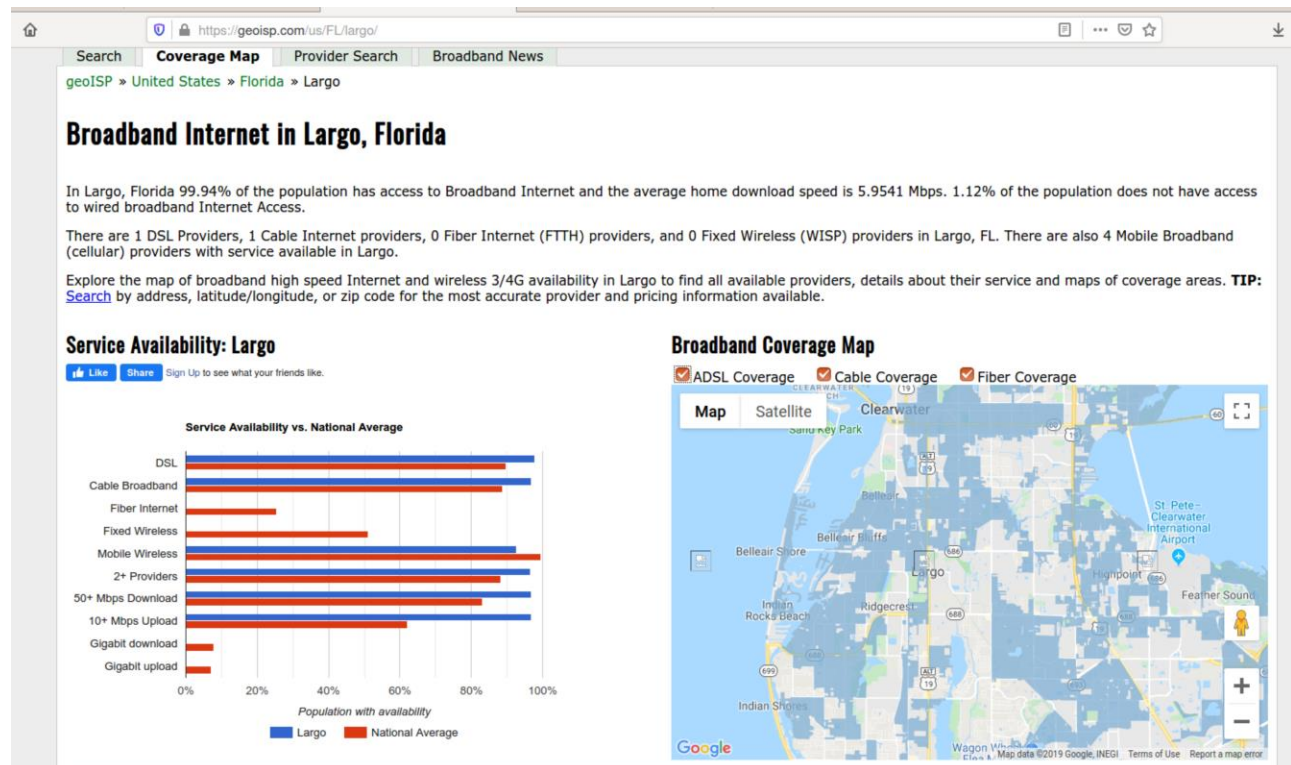
**Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

According to the website GeoISP, 99.94% of the population in Largo has access to Broadband Internet. This data indicates there is not a significant gap for accessibility to this infrastructure in Largo.

**Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

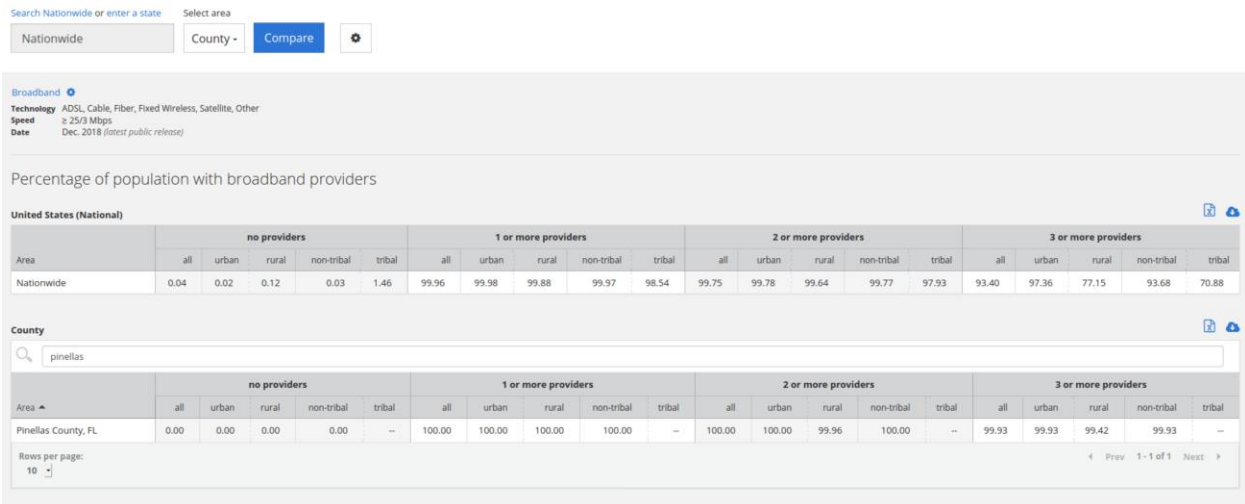
The Federal Communications Commission's mapping tool indicated 100% of the urban areas of Pinellas County, including Largo, have two or more providers, and 99.93% have access to three or more broadband providers. Therefore, data indicates there is sufficient competition for providers in Largo.

### Broadband Access

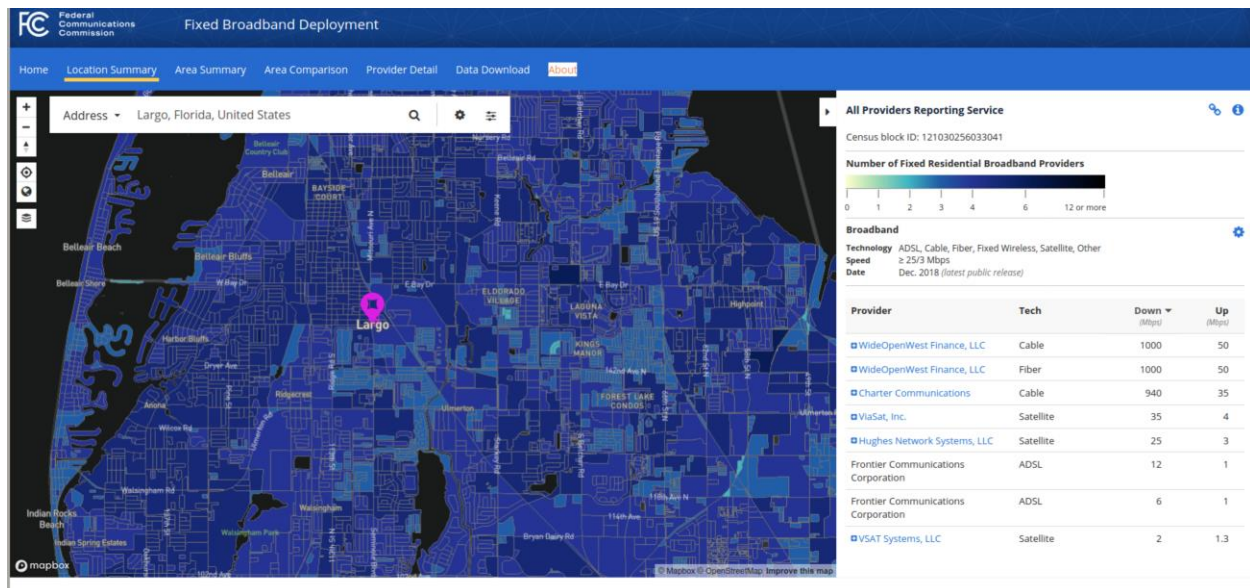


## Broadband Competition

### Compare Broadband Availability in Different Areas



## Broadband Map



## **MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)**

### **Describe the jurisdiction's increased natural hazard risks associated with climate change.**

The majority of Largo's land is not currently located in a Coast High Hazard Area (100-year flood zone). Using National Oceanic and Atmospheric Administration's (NOAA's) Sea Level Rise Viewer, sea level rises are most likely to affect the areas surrounding creeks and lakes in Largo.

### **Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

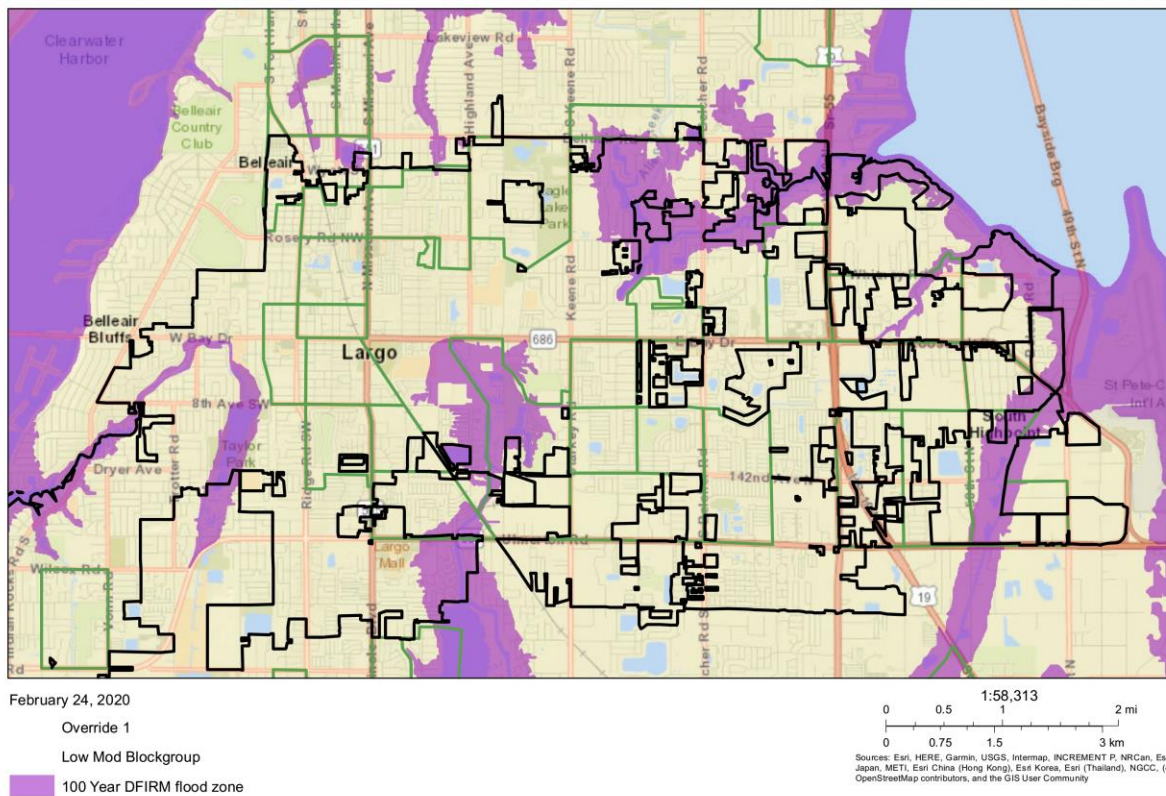
Approximately 20.1% of Largo's housing stock are mobile homes, which leaves these units susceptible in hurricanes and other high wind events. Residents in mobile homes are all located in Evacuation Zone A, which means they are all in the first group to be evacuated in a hurricane event. This housing provides affordable housing stock and housing for senior citizens in Largo, and therefore storm events could have a high impact on low-income households and senior citizens. The percent mobile homes in Largo has steadily declined from 33.3% in 2009 to the current level of 20.1% (Census American Factfinder 2009 and 2017 data).

Reference the attached map that overlays the 100-year flood zone with the low/moderate income Census Block Groups.



## 100 Year Flood Zone vs. Low Mod Block Groups

laps - Low Mod Block Groups and 100 Yr Flood Plain - Consolidated Plan and Continuum of Care Plannin





## Strategic Plan

### SP-05 Overview

#### Strategic Plan Overview

The five-year Consolidated Plan was based on a foundation of the City's Strategic Plan and the Housing Division's new Vision and Mission that was created concurrently with this Consolidated Plan.

Some of the key initiatives in the City's Strategic Plan that link into the goals and priorities established in the Consolidated Plan include:

- Foster a Community Where Opportunities Exist for Residents and Businesses to Realize their Full Potential;
- Build a Community of Safe and Healthy Neighborhoods;
- Develop an Active and Interconnected Downtown; and
- Cultivate and Support a Vibrant Intergenerational Community that Attracts Residents and Businesses.

The Downtown referenced above refers to the West Bay Drive and Clearwater-Largo Road Community Redevelopment Districts that are part of the CDBG Target Area.

Housing Division Vision and Mission:

*Vision: Empower People to Thrive in Vibrant Inclusive Neighborhoods.*

*Mission: Build Community through Housing, Neighborhoods and Supportive Services.*

Certain components to the Consolidated Plan will be carried out internally by City staff through implementation of the housing rehabilitation programs and neighborhood improvements. However, partnerships with community agencies, organizations and the development community will be critical for carrying out a majority of the goals and priorities of the Consolidated Plan.

## SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

### Geographic Area

Table 12 - Geographic Priority Areas

<b>1</b>	<b>Area Name:</b>	CDBG TARGET AREA (CLRD/WBD)
	<b>Area Type:</b>	Local Target area
	<b>Revital Type:</b>	Comprehensive
	<b>Identify the neighborhood boundaries for this target area.</b>	The CDBG Target Area encompasses the Clearwater-Largo Road Community Redevelopment District (CRD) and West Drive CRD as well as additional area to the east of the current Clearwater-Largo Road CRD. It is generally bounded by Belleair Road to the north, Pinellas Trail to the west, Missouri Ave to the east and 8th Avenue SW to the south.
	<b>Include specific housing and commercial characteristics of this target area.</b>	<p>The CDBG Target Area is part of the City's original town center and a significant number of the housing units are older and deteriorating. Approximately 59.95% of the population in the Target Area is Low- and moderate-income. The section in the Clearwater-Largo Road CRD area includes some mobile home parks, in which many units are 40-50 years old. Both CRD's included in the Target Area have been declared slum/blight areas upon Chapter 163 of Florida Statutes.</p> <p>Both the West Bay Drive and Clearwater-Largo Road corridors have small locally owned (non-chain) businesses along them. The Target Area also includes the Pinellas County School Board Administration Building and is adjacent to the City's Medical Arts District.</p>

	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	<p>Through the City of Largo's Strategic Plan and related CRD Plans, the downtown area encompassing both CRD's continues to be a priority to the City. Public input through a focus group with mobile home residents in the Target Area indicated that having safe and healthy housing and neighborhoods to raise their children was important to them. 2015 Census Block Group data showed that the northern portion of the CDBG Target Area had City's highest percent of low- and moderate-income households, overcrowding and one of the highest minority populations. While the elementary school serving the southern portion of the Target Area has 5% homeless student population, the elementary school in the northern portion of the Target Area reported a 9.3% homeless rate among its student population (<i>source: 2018-2019 school year data - Shimberg Center</i>).</p> <p>Aside from the eastern portion of Largo, the area along Clearwater-Largo Road and Missouri Avenue had the highest number of survey participants in the 2020 Homeless Point-in-Time Count.</p>
	<b>Identify the needs in this target area.</b>	This area demonstrated a need for improved access to safe affordable housing and sufficient income sources to cover current costs of living, and crime/pedestrian safety hazard reduction.
	<b>What are the opportunities for improvement in this target area?</b>	<ul style="list-style-type: none"> <li>• Affordable Housing Preservation and Production of Additional Affordable Housing</li> <li>• Slum and blight removal</li> <li>• Neighborhood improvements to enhance pedestrian/bicycle safety and reduce crime</li> <li>• Expanded access to childcare/after care/teen centers</li> <li>• Expanded access to employment training/employment services</li> </ul>
	<b>Are there barriers to improvement in this target area?</b>	The Clearwater-Largo Road District has limited large parcels for new housing development. Large parcels that do exist have mobile home parks, which poses potential relocation of many residents if redeveloped. Limited parcel size also impacts the buildable area to be able to meet parking and stormwater requirements.
<b>2</b>	<b>Area Name:</b>	Largo Citywide
	<b>Area Type:</b>	Municipal City Limits
	<b>Other Target Area Description:</b>	Municipal City Limits

<b>Identify the neighborhood boundaries for this target area.</b>	Municipal City Limits of Largo
<b>Include specific housing and commercial characteristics of this target area.</b>	Approximately 45% of Largo Households are renters and 55% own their homes. Approximately 67% of renters and 33% of owners are severely cost burdened. The City has three main Activity Centers (Largo Mall Area, Tri-City Area and Downtown) and has several state and county roadways that bisect the City both east/west and north/south. The City has several large employment centers and some smaller light industrial parks, and is centrally located in Pinellas County.
<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	Almost half (49.4%) of the Largo's households have incomes at or below 80% of area median income. Therefore, there is a significant portion of the citywide households that can benefit from access to public services to help them mentally, physically and economically thrive in Largo. The citywide and countywide plans seek to locate mixed income housing near transit and employment centers.
<b>Identify the needs in this target area.</b>	<p>The City of Largo identified needs to include large number of deteriorated and substandard rental units and mobile home parks. There are limited funding sources to assist with repairs to mobile homes and these units are very susceptible to damage from hurricanes and other natural disasters. Vacant units have also posed a hazard with fires occurring in some of the older mobile home parks. Feedback from Largo Police Department, including its Enriching Lives through Mental Health (ELMS) Team, the Tri-Parks Area has a prevalence of domestic violence and other mental-health related incidents.</p> <p>Although not in the top ten for highest low- and moderate-income Block Groups, HUD CPD map data showed southwest Largo had one of the highest needs to improve substandard housing citywide.</p>

	<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>Preservation and expansion of healthy, safe affordable housing is critical to maintain healthy, safe neighborhoods in Largo. Due to the designation of Priority Transit Corridors and Activity Centers on countywide plans, there is potential for being able to provide density incentives for affordable housing in these areas.</p> <p>Opportunities for expanding public knowledge of the availability of Largo's Housing Rehabilitation Programs also existing in areas such as southwest Largo in addition to the CDBG Target Area. The City's Rental Rehabilitation Program has been underutilized in recent years. Safety and energy efficient improvements to Largo's rental housing stock can improve living conditions and reduce monthly utility costs for renters.</p> <p>Marketing efforts can be enhanced in some of top ten low- and moderate-income neighborhoods to improve access to housing counseling and homeownership programs, as well as providing information on other public services that can help housing/financially insecure households. Such services can include fair housing counseling and the ELMS program.</p> <p>Although there are very limited resources that can be used to assist with minor mobile home repairs to help prevent homelessness and health hazards, the City can continue efforts to identify resources and agencies that could help with such.</p>
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	<b>Are there barriers to improvement in this target area?</b>	<p>Although mobile home rentals tend to be lower cost than apartments, many parks require households to purchase the unit and rent the lot, or pay higher rental cost. Low-income households may be vulnerable to subprime lending in order to get financing to purchase a mobile home. Funding is very limited for assisting with improvements to mobile homes, many of which are nearing 40-50 years old and have increasing repair/replacement needs. Approximately 20% of the City's housing stock is mobile homes, which has decreased from 33.3% of the housing stock in 2009. Many of these units are not viable for homeless rapid re-housing programs or other rent assistance programs due to lease requirements and the units must pass inspection for such.</p> <p>Most of the areas identified in the ten highest low- and moderate-income population areas are rental properties. As indicated above, renters had a higher proportion of severely cost burdened households than homeowner households.</p> <p>Density bonus incentives to help generate mixed income housing would need to be updated in the City's Comprehensive Development Code, as well as changing to other codes and policies that might help loosen restrictions on the types of housing built in neighborhoods. CDBG funding for public services is limited – continued creation of partnerships and educational/information connections for residents will be an important component to supportive services provision.</p>
<b>3</b>	<b>Area Name:</b>	High Point Target Area
	<b>Area Type:</b>	Local Target area
	<b>Revital Type:</b>	Comprehensive
	<b>Identify the neighborhood boundaries for this target area.</b>	<p>This local target area remains mainly in unincorporated Pinellas County; however, portions are in Largo City Limits and the area is part of the City's Planning Service Area. Infrastructure and public facilities in this area serve Largo residents as well as residents in the unincorporated area.</p> <p>The area is bounded on the north by Roosevelt Boulevard, on the east by 49th Street, on the south by Ulmerton Road, and on the west by U. S. Highway 19. Portions of High Point have been annexed by the City of Largo, but the remaining unincorporated area is included in the Target Area. The High Point Target Area corresponds to Block Groups 1, 2, and 3 within Census Tract 245.10 and Block Groups 1, 2, and 3 within Census Tract 245.14.</p>

<p><b>Include specific housing and commercial characteristics of this target area.</b></p>	<p>The High Point Target Area has a low- and moderate-income population of 57%. The area is quite large, with an estimated population of approximately 10,000. According to 2014-2018 ACS data, the area is also relatively diverse, with higher concentrations of African American, Asian, and Hispanic populations (21%, 5%, and 27%, respectively), when compared to Pinellas County overall. The poverty rate in the High Point Target Area is 29% of individuals and 19% of households.</p> <p>Housing quality and conditions continue to be a concern for this area, and a large percentage of housing units are aging and poorly maintained. The 2014-2018 ACS estimates that approximately 48% (nearly half) of occupied housing units in High Point have at least one housing problem. Most of the housing units in High Point are apartments, duplex, or triplex structures that are rental properties. With the large inventory of rental properties, issues with landlords and property management are common.</p> <p>Since the majority of this area is unincorporated, the majority of investment has historically been funded through Pinellas County. These investments were made to improve four major categories: housing, infrastructure, recreation facilities and programs, and social services facilities and programs.</p> <p>Contemporary Housing Alternatives operates and Aluna Largo Apartments operate affordable rental units that received public funding for construction/rehabilitation.</p> <p>YMCA operates a facility in the neighborhood, which provides after school and summer recreation programs and support services for family and children throughout the area. High Point Neighborhood Family Center was also constructed in the community to provide additional childcare and recreation opportunities.</p> <p>The High Point Target Area is a commercially active area of the county, with many commercial, industrial, and institutional properties, quality infrastructure, and major roadways surrounding the neighborhood. However, due to these major roadways, pedestrian safety and accessibility are a concern. The area functions somewhat as an “island” with limited, walkable access to neighborhood-level stores and public services such as community resource and employment centers, healthcare facilities, and grocery stores that exist just outside of the neighborhood. Some public transportation and recreational facilities for youth are available. The closest grocery store is located at the far northwest corner of the Target Area and not within walking distance of most</p>
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	<p>residents; the closest public health clinic on Ulmerton Road is also not within walking distance of the neighborhood. The area lacks sufficient access to health centers and employment assistance and social services are not available in the area.</p> <p>High Point has the benefit of close access to Pinellas Technical College and St. Pete College campuses.</p> <p>This community also has significant social justice impacts as it is located near the County jail and Safe Harbor jail diversion facility.</p>
<p><b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b></p>	<p>City staff attended a back-to-school event at the High Point Community Center to obtain resident input. There were 107 responses provided through the City's "My three wishes for my community..." activity that was provided in English and Spanish. Respondents ranged in age from kids to senior citizens.</p> <p>Largo partnered with Pinellas County for additional citizen participation efforts which included: two (2) public meetings, one (1) affordable housing focus group, four (4) Fair Housing forums, and online (and hard copy) surveys to determine the needs and priorities of the community. These meetings/forums were advertised to the community. Additionally, Largo sought input from the Pinellas County Housing Authority, Continuum of Care (CoC), health and human services organizations and other stakeholders in the process, including the YMCA that serves this Target Area. Many of these stakeholders also serve the residents of High Point.</p>
<p><b>Identify the needs in this target area.</b></p>	<p>The main feedback from residents was a need for more family recreation spaces, improved transit accessibility, making neighborhoods safer, affordable housing and social services. This area is also considered a USDA food desert. Improving access to healthy food is a need for this community. Since the majority of the area is still unincorporated, most housing needs would be served through Pinellas County rather than through the City of Largo at this time.</p> <p>Other needs for the area include: expanded access to mental and behavioral health services, homeless facilities/services, access to education and economic development.</p>
<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>In alignment with the Largo's Consolidated Plan Goals, there are opportunities for partnerships with Pinellas County and other funders to invest in neighborhood improvements that benefit both Largo residents and unincorporated residents in this community.</p>



	<b>Are there barriers to improvement in this target area?</b>	Barriers to improvement include limited resources and funding given the broad extent of low- and moderate-income areas and residents in High Point, limited land availability, widening gaps between income levels and market-rate housing costs, unemployment and other economic challenges, and unforeseen natural and human-made disasters. The 2020 COVID-19 outbreak is expected to exacerbate existing economic challenges in these areas.
<b>4</b>	<b>Area Name:</b>	Greater Ridgecrest Target Area
	<b>Area Type:</b>	Local Target area
	<b>Revital Type:</b>	Comprehensive
	<b>Identify the neighborhood boundaries for this target area.</b>	This area is still predominantly in an unincorporated enclave of Pinellas County, which is located in the City of Largo's Planning Service Area. The Greater Ridgecrest Target Area corresponds to the Ridgecrest Census Designated Place (CDP), which is bounded by Pine Street to the west, 19th Avenue SW and 16th Avenue SW to the north, Pinellas Trail to the east, and Wilcox Road and 126th Terrace N to the south. The Ridgecrest CDP is 55% Low/Mod. An estimated 1,770 residents are Low/Mod out of universe of 3,235 residents. The CDP encompasses a large portion of unincorporated Pinellas County adjacent to the City of Largo, which abuts to the north, east and west.

<p><b>Include specific housing and commercial characteristics of this target area.</b></p>	<p>The CDP is largely suburban in character and includes the subdivisions of Taylor Lake, Ridgecrest, Oak Village, Baskins, Harmony Homes, Baskin Heights, Martin Terrace, Kerry Court, Gulf Terrace, Rainbow Village, and Dansville. Dansville was previously a standalone Neighborhood Revitalization Strategy Area (NRSA) designated through Pinellas County; however, the underlying Census block groups corresponding to Dansville no longer meet the qualifying threshold of 51% low- and moderate-income population. As such, the Dansville area is included in the Greater Ridgecrest CDP, which has a larger geographic boundary that covers Dansville north of Wilcox Road.</p> <p>The Greater Ridgecrest Target Area has a low- and moderate-income population of 55%, as calculated based on the CDP boundary. The CDP boundary intersects portions of two Census Tracts: 252.07 (Block Group 2) and 253.07 (Block Groups 2 and 3). According to 2014-2018 ACS data, the area has higher concentrations of African American and Hispanic populations (32%, and 9%, respectively), when compared to Pinellas County overall. These concentrations are highest between 119th Street N and the Pinellas Trail (46% and 14%, respectively). The poverty rate in the Greater Ridgecrest Target Area is 22% of individuals and 20% of households, calculated for the combined block groups.</p> <p>The Ridgecrest CDP is predominately residential with few commercial properties remaining. Most of the residential housing stock is aging and poorly maintained; however, as most of the residential neighborhoods are in Pinellas County, the County has historically been the agency to provide CDBG funds to rehabilitate housing units and demolish substandard structures when possible. The 2014-2018 ACS estimates that approximately 27% of occupied housing units have at least one housing problem. Infrastructure improvements have also been funded with Pinellas County CDBG dollars, although pedestrian access and walkability continues to be a concern as most residents are transportation disadvantaged.</p> <p>There is some public transportation and several recreational facilities for youth, the distance to the two closest grocery stores is approximately two miles.</p>
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<p><b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b></p>	<p>Largo partnered with Pinellas County for community outreach. The citizen participation process included two (2) public meetings, one (1) affordable housing focus group, four (4) Fair Housing forums, and online (and hard copy) surveys to determine the needs and priorities of the community. These meetings/forums were advertised to the community. Additionally, Largo engaged the Pinellas County Housing Authority, Continuum of Care (CoC), health and human services organizations and other stakeholders in the process including the YMCA in the Greater Ridgecrest community. Many of these stakeholders also serve the residents of Greater Ridgecrest.</p> <p>Residents from the Greater Ridgecrest Community attended the Joint Pre-Planning meeting with Pinellas County and the City of Largo. The Director of the Ridgecrest YMCA attended this meeting, as well as the fair housing community meeting at Largo Public Library.</p>
<p><b>Identify the needs in this target area.</b></p>	<p>The Pinellas County Housing Authority has identified the need for continued improvements to its public housing properties, specifically at Rainbow Village, as well as unit upgrades and site improvements generally. A master plan for redevelopment of the Rainbow Village site was developed in partnership with Pinellas County, but the master plan has yet to be realized due to funding hurdles. Moreover, supportive services and youth programs are needed for public housing residents.</p> <p>Affordable housing and housing preservation continues to be a need in this area. The majority of housing rehabilitation and construction still remains under Pinellas County's jurisdiction in the unincorporated sections of this community. However, as properties annex, residents can apply to the City for housing rehabilitation.</p> <p>Pedestrian safety and accessibility improvements and infrastructure improvements, including the development of stormwater facilities in both residential and commercial areas are also needed. Services needed in this area include: housing assistance; mental and behavioral health services; homeless shelters, facilities, and services; special needs housing, facilities, and services; public facilities and improvements; public services; and economic development.</p>

	<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>In alignment with the City's Consolidated Plan Goal for neighborhoods, there are opportunities for partnership with Pinellas County and other funding sources for neighborhood improvements, including public facilities, that serve both Largo residents and unincorporated Pinellas County residents.</p> <p>The Ridgecrest CDP has a number of community resources within or near its boundaries, including places of worship, health and social services, and parks and recreation facilities. The Largo Health Department has a building just to the south of Wilcox Road, and the Greater Ridgecrest YMCA, Ridgecrest Park, and Whitesell Softball Fields are nearby. Service providers such as the Neighborly Care Network are also proximate. Opportunities exist for continued coordination with these community resources.</p> <p>The Pinellas Housing Authority's Rainbow Village Apartments complex is within the CDP. The County previously completed a master plan in partnership with the PCHA that provides redevelopment direction for the Rainbow Village site and surrounding Ridgecrest area; however, funding for implementation has been a challenge and local government support is needed to move forward.</p>
	<p><b>Are there barriers to improvement in this target area?</b></p>	<p>Barriers to improvement include limited resources and funding given the broad extent of low- and moderate-income areas and residents in Greater Ridgecrest, limited land availability, widening gaps between income levels and market-rate housing costs, unemployment and other economic challenges, and unforeseen natural and human-made disasters. The 2020 COVID-19 outbreak is expected to exacerbate existing economic challenges in these areas.</p> <p>Since the area encompasses both City and County unincorporated areas, the jurisdictions would need to coordinate timing and planning efforts to tackle co-funded projects.</p>

### General Allocation Priorities

Describe the basis for allocating investments geographically within the state

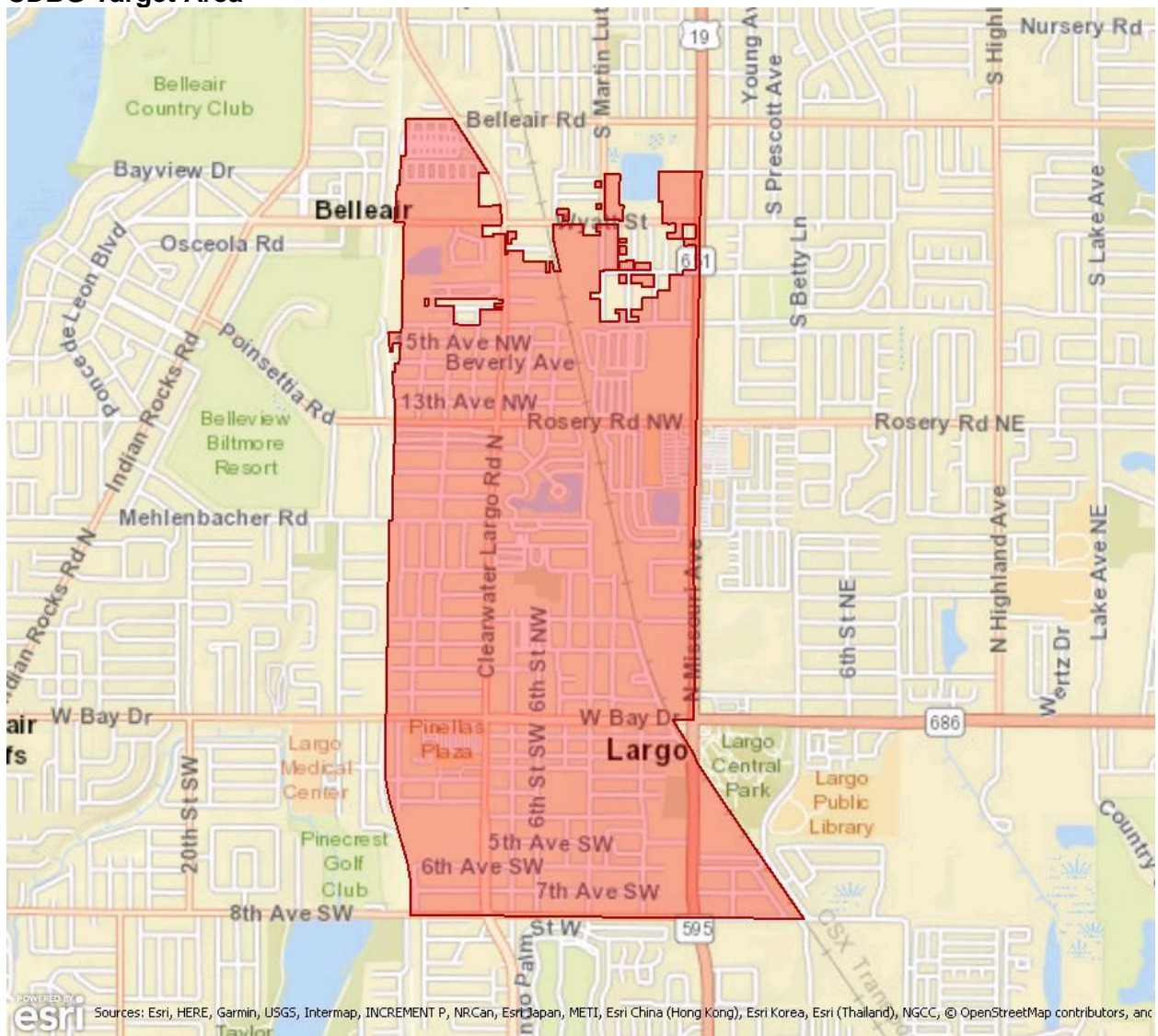
The City's housing programs and public services are offered citywide. Households assisted under these programs must live in the City of Largo or be in the process of purchasing a home within the City limits through Largo's downpayment assistance program. Homeless programs also offer citywide benefit. Agencies that provide services for homeless individuals and/or families from the Largo area also fit under this citywide priority. Households must also meet the low- and moderate-income eligibility criteria. The downpayment assistance program is available

citywide mainly for households whose income is below 80% of median income, with limited funding from SHIP (when available) to serve households up to 120% median income.

The City of Largo's CDBG Target Area has historically been the focus of neighborhood and housing investment efforts, since it is part of the City's original town center and the majority of the CDBG Target Area encompasses the City's Clearwater-Largo Road and West Bay Drive Community Redevelopment Districts. Approximately 59.95% of all households in the CDBG Target Area are low- and moderate-income. The CDBG Target Area will serve as the priority focus for neighborhood improvements over the next five years. Safety improvements, improving local pedestrian/bicycle connectivity, and place-making projects to help foster vibrant, inclusive neighborhoods within the neighborhoods will be priority.

The High Point Target Area and Greater Ridgecrest Target Area were established and identified in Pinellas County's Consolidated Plan. Both of these areas are within the City's Planning Service Area, which extends beyond City limits in some areas. Portions of these neighborhoods are in Largo and community areas serve both unincorporated County and City residents. These neighborhoods were included in Largo's Consolidated Plan as Priority Areas to support partnership projects with Pinellas County.

## CDBG Target Area



## SP-25 Priority Needs - 91.415, 91.215(a)(2)

### Priority Needs

Table 13 – Priority Needs Summary

1	<b>Priority Need Name</b>	Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Families with Children Elderly Public Housing Residents
	<b>Geographic Areas Affected</b>	Municipal City Limits
	<b>Associated Goals</b>	Housing Emergency Mitigation, Protection & Recovery

	<b>Description</b>	<p>The City of Largo will seek to improve/preserve access to safe and sustainable affordable housing for low- and moderate-income households.</p> <p>Preservation of Affordable Housing Stock:</p> <ul style="list-style-type: none"> <li>• Preserve the owner-occupied and rental affordable housing stock.</li> <li>• Improve accessibility of housing units through funding projects/improvements that reduce housing barriers for persons with disabilities.</li> <li>• Integrate energy saving and disaster hardening components into housing preservation projects to support financial and environmental resiliency of residents.</li> <li>• Identify resources to refer mobile home/manufactured homeowners for home repairs, and/or replacement of mobile home/manufactured home units that are beyond repair with units that meet current hurricane wind-load standards.</li> </ul> <p>Expand the Affordable Housing Stock:</p> <ul style="list-style-type: none"> <li>• Partner/collaborate with public/private affordable housing funders and providers to expand the City's rental and owner-occupied housing stock.</li> <li>• Partner/collaborate with public/private affordable housing funders and providers to expand access to permanent supportive housing for special needs populations and housing access for persons exiting homelessness.</li> <li>• Provide funding for the acquisition and/or construction of new owner housing units.</li> <li>• Partner/collaborate with public/private affordable housing funders and providers to add vacant dilapidated housing stock back into the affordable housing stock through funding acquisition, demolition, construction and/or rehabilitation of the units.</li> <li>• Improve City policies, codes and procedures to strengthen support the development of affordable housing.</li> <li>• Support housing projects that incorporate energy saving and disaster hardening components into housing units to improve financial and environmental resiliency for low- and moderate-income residents.</li> </ul>
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	<b>Basis for Relative Priority</b>	Approximately 20% of Largo's housing stock are mobile homes. This portion of the housing stock has a higher vulnerability to natural disasters than other housing types and there is little funding available to help residents repair these units. Along with increasing rents and home purchase prices, it is high priority for the City to preserve and expand its affordable housing stock. Census data analysis by Meridian Appraisal Group shows the largest housing supply/demand gap is rental housing for households earning less than 50% median income.
<b>2</b>	<b>Priority Need Name</b>	Neighborhoods
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Physical Disabilities
	<b>Geographic Areas Affected</b>	CDBG TARGET AREA (CLRD/WBD) High Point Target Area Greater Ridgecrest Target Area
	<b>Associated Goals</b>	Neighborhoods Emergency Mitigation, Protection & Recovery
	<b>Description</b>	
	<b>Basis for Relative Priority</b>	The basis of this priority stems from the Citywide Strategic Plan and Housing Division's Vision and Mission.  The City of Largo's Strategic Plan has identified the following priorities:
<b>3</b>	<b>Priority Need Name</b>	Supportive Services
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	CDBG TARGET AREA (CLRD/WBD) Municipal City Limits High Point Target Area Greater Ridgecrest Target Area
	<b>Associated Goals</b>	Supportive Services - Public Services Supportive Services - Public Facility Improvements Emergency Mitigation, Protection & Recovery
	<b>Description</b>	Partner with agencies to provide supportive services to help persons and households physically, mentally and financially thrive in Largo. Services may include, but are not limited to: housing/homeownership, homeless, homeless prevention, special needs, fair housing, mental health/substance abuses.  The City of Largo will also support capital projects for public facilities to add/expand and/or preserve supportive services that assist Largo residents.

	<b>Basis for Relative Priority</b>	<p>Data included in the Non-Housing Community Development Needs section of the Consolidated Plan (MA-45) provides the data that supports the basis for the relative priority of for supportive services.</p> <p>The City will seek to partner with local agencies to add, expand or improve public services that (will) provide supportive services predominantly to low- and moderate-income residents that will help Largo residents to help them physically, mentally and economically thrive in Largo.</p>
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### **Narrative (Optional)**

The priority needs identified are linked directly to the City of Largo Housing Division's Vision and Mission:

Vision: Empower people to thrive in vibrant, inclusive neighborhoods.

Mission: Build community through housing, neighborhoods and supportive services.

## **SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)**

### **Introduction**

Largo will utilize CDBG, any CDBG rollover funds from prior years, County Housing Trust Fund (HTF), State Housing Initiatives Partnership (SHIP), City General Funds and HOME funding to implement the Consolidated Plan and consequent Action Plans.

HOME funding is received by the City through the Pinellas County Consortium. Therefore, HOME funds are officially listed in Pinellas County's Consolidated Plan and not listed below. The City anticipates \$285,835 in HOME grant, plus \$200,000 in program income and \$250,000 in unexpended grant rollover from prior years for a total of \$735,835 to be available during the FY 2020-2021 Action Plan period, and an additional \$1,943,340 available for the consequent four remaining years of the Consolidated Plan.

### **Anticipated Resources**

#### **Table 14 - Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	558,199	150,000	0	708,199	2,832,796	Annual CDBG Allocation is provided by HUD. Program income is estimated by the City of Largo. Expected amount available for remaining years is based on the annual allocation amount.
Other	public - federal	Acquisition Housing Public Improvements	400,000	0	0	400,000	0	Projected unexpended rollover of CDBG funds from prior grant year.

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	public - state	Acquisition Admin and Planning Housing Public Services	1,446,000	0	0	1,446,000	4,584,000	State Housing Initiative Partnership Program. The City receives an annual allocation for these funds plus program income received from the outstanding housing loan portfolio. The final allocation has not yet been released. Anticipating: \$800,000 in allocation, \$250,000 in program income and \$300,000 in rollover from prior year grants.

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	public - local	Admin and Planning Housing	36,700	0	0	36,700	26,800	The expected allocation for Year 1 includes \$6,700 anticipated in new program income from the Pinellas County Housing Trust Fund, plus \$30,000 in unexpended rollover from prior year.
Other	public - local	Admin and Planning Public Services	104,007	0	0	104,007	471,600	City of Largo General Fund - subject to final adoption by the City Commission of annual budget

**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.

The City also utilizes density bonuses for the development of affordable housing, which can be used to leverage private investment for affordable housing.

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

The City maintains a publicly owned land inventory. Most of the properties contain City facilities, parks or preservation land. The City will evaluate publicly owned land on a continuous basis to evaluate potential use 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).

Due to COVID-19, the CARES Act removed the Public Services Cap for FY 2020-21. The Action Plan also includes Public Services on the Alternate Projects List in the event additional funds are needed to help respond to community needs through recovery from the COVID-19 pandemic. For all other years of this Consolidated Plan, it is anticipated that the CDBG Public Services Cap will be reinstated.

The Notice of Funding Availability for Public Services indicated that funding awards would be for a one-year period, with up to two additional year funding extensions. Extensions would be implemented if the types of programs have been effective and funding is available.

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, Housing Rehabilitation and/or Slum and Blight Removal.



## SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

**Table 15 - Institutional Delivery Structure**

<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
City of Largo	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
PINELLAS COUNTY	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
Pinellas County Housing Authority	PHA	Public Housing Rental	Jurisdiction
Homeless Leadership Alliance of Pinellas	Continuum of care	Homelessness	Jurisdiction
CATHOLIC CHARITIES D.O.S.P.	Non-profit organizations	Homelessness	Jurisdiction
RELIGIOUS COMMUNITY SERVICES, INC - THE GRACE HOUSE	Non-profit organizations	Homelessness	
WESTCARE GULF COAST FLORIDA, INC	Non-profit organizations	Homelessness	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
National Foundation for Debt Management	Non-profit organizations	Ownership public services	Jurisdiction
TAMPA BAY COMMUNITY DEVELOPMENT CORP	Non-profit organizations	Ownership Rental public services	Jurisdiction
Directions for Living	Non-profit organizations	Homelessness public services	Jurisdiction
PINELLAS OPPORTUNITY COUNCIL - CHORE SERVICES PROGRAM	Non-profit organizations	public services	Jurisdiction
Gulfcoast Legal Services, Inc.	Non-profit organizations	public services	Jurisdiction
For-profit/Nonprofit Developers	Private Industry	Ownership Rental	Jurisdiction
Nonprofit Organizations	Non-profit organizations	Economic Development Homelessness Non-homeless special needs Planning neighborhood improvements public facilities public services	Jurisdiction

## Assess of Strengths and Gaps in the Institutional Delivery System

Pinellas County is an urban county and most non-profit agencies serve residents countywide. Accessibility to services can still be a barrier with transportation.

The jurisdictions in Pinellas County continuously collaborate planning efforts for affordable housing, homelessness and community infrastructure. Pinellas County operates the Emergency Shelter Grant (ESG) funding and serves as the lead agency for HOME funding. Additionally, Pinellas County is the lead agency for the new Penny IV local affordable housing funds. The City will continue to seek collaboration and partnerships with Pinellas County for these programs.

The Homeless Leadership Alliance of Pinellas serves as the homeless Continuum of Care for Pinellas County. Each jurisdiction as well as homeless provider agencies serve on the Continuum of Care Board and sub-committees to coordinate services, review outcomes and plan funding priorities. Largo will continue to serve in active roles on this Board and sub-committees.

The City's Housing Rehabilitation Program is carried out in-house by the Housing Division with contractors performing the actual construction work. The City partners with non-profit agencies for the administration of its Downpayment Assistance Program, public service activities, and Affordable Housing Development Program. The City refers to area agencies and/or 211 for services not provided in-house or through partnerships.

The Housing Division also collaborates with several internal City Departments and Divisions to carry out the Consolidated Plan goals. These partnerships include: Economic Development, Planning, Community Standards (Code Enforcement), Engineering, Sustainability, Community Outreach, Recreation, Parks and Arts, Largo Police Department and Largo Fire Department (which includes emergency management).

Some of the gaps that exist in the system are: funding for repairs/replacement of aging mobile homes, demand for substance abuse/mental health programs is higher than the access/availability of such programs. Other gaps include the availability of land for affordable housing and career and childcare centers within proximity to the CDBG Target Area.

### **Availability of services targeted to homeless persons and persons with HIV and mainstream services**

**Table 16 - Homeless Prevention Services Summary**

<b>Homelessness Prevention Services</b>	<b>Available in the Community</b>	<b>Targeted to Homeless</b>	<b>Targeted to People with HIV</b>
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X		
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X		
Utilities Assistance	X		
<b>Street Outreach Services</b>			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X		
Child Care	X		

Supportive Services			
Education	X		
Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS	X		X
Life Skills	X		
Mental Health Counseling	X		
Transportation	X		
Other			

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

Largo established a Homeless Task Team was in 2020, which has representatives from most City departments - all of whom interact with the homeless population on a regular basis. This Task Team is charged with quantifying the impacts of homelessness on City services and identifying more effective methods to address homelessness and stabilize residents experiencing homelessness than is being done through emergency services. The Team will develop standard protocols for homeless interactions and encampments, and seek to improve proactive responses to homelessness in Largo.

In April 2020, the City will begin homeless street outreach services, similar to those services provided outside City limits throughout Pinellas County. This team will be directed toward connecting the street homeless population to homeless shelters, housing and related services.

Largo does not have any emergency shelters in City limits and relies on partner agencies, such as Catholic Charities, Westcare and Religious Community Services for the provision of emergency shelter space.

In FY 2018-2019, Largo established a new program called Enriching Lives through Mental Health Services (ELMS) that consists of a team with one Largo Police Officer and one Behavioral Health Navigator through Directions for Living. The team, which is partially funded through CDBG and partially through City General Fund, proactively connects with the residents with severe mental illness and/or substance abuse. The team helps these individuals navigate and get connected with mental health and/or substance abuse services and solutions. Many times these cases take numerous visits to with clients to help them get the help they need, and coordinate a variety of services to provide that help. Approximately 5 of the top 20 residents with the most Baker Acts and 911 calls (high utilizers of emergency services) are homeless. The additional of street outreach services in Largo will enable both programs to

coordinate to help proactively reach out and work to stabilize the street homeless individuals with severe mental health and/or substance abuse.

All three of the homeless shelter providers funded through CDBG assist homeless clients with attaining employment. Ready for Life, although not funded through CDBG, is located in Largo city limits and provides a host of services to youth aging out of foster care - many of whom are homeless. This agency provides GED, career readiness, clothing outfits for interviews and jobs, as well as counseling, parenting classes and other services as requested by the population they serve.

Pinellas County operates a mobile medical unit, which provides health services to homeless and formerly homeless residents. Pinellas County also operates Bayside Medical Clinic, which is located on the east portion of Largo's Planning Service Area (close proximity to City limits).

Largo Public Library offers a host of various classes throughout the year - from technology classes, to English as a Second Language. These are typically offered at no cost to the public.

Gaps in services include: limited access citywide to career training and counseling, medical respite for homeless individuals and families, and limited access to mental health/substance abuse services/facilities (especially for individuals with no health insurance).

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

The Homeless Leadership Alliance of Pinellas has made great strides in the past few years with establishing a Coordinated Entry System (CES) for the homeless Continuum of Care. Almost all provider agencies (and all agencies funded through Pinellas Leadership Alliance) enter client data into one Pinellas Homeless Management Information System. Training is provided on a continuous basis as is data accuracy and data outcome review.

Disability Achievement Center serves as the countywide Center for Independent Living and provides a variety of assistance to help persons with disabilities live independently. Pinellas Opportunity Council provides services for senior citizens through its Chore Services Program that improves the living conditions of the residents they serve. Many of the cases include hoarding situations or infestations from lack of care in the home. Chore Services is able to provide a one-time deep cleaning and removal of overcrowded items from the home to improve the safety of living conditions

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

Through subrecipient funding, the City will continue to support homeless services aimed at helping individuals and families move to permanent housing and services that help prevent homelessness and/or institutionalization.

The City will seek methods to support the development of more affordable housing - such as through density bonuses that can supplement federal/state funding. The City's Housing Division will evaluate methods to incentivize rental units to accept persons exiting homelessness through its Rental Rehabilitation Program.

Largo begun funding a homeless street outreach position in FY 2019-20 and plans to continue this service for future years.

**SP-45 Goals - 91.415, 91.215(a)(4)**

**Goals Summary Information**

**Table 17 – Goals Summary**

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing	2020	2024	Affordable Housing Homeless Non-Homeless Special Needs	CDBG TARGET AREA (CLRD/WBD) Largo Citywide	Housing	CDBG: \$429,363 CDBG Rollover: \$375,000 County HTF: \$57,100 Local General Fund: \$0 SHIP: \$5,479,500	Rental units constructed: 84 Household Housing Unit  Rental units rehabilitated: 10 Household Housing Unit  Homeowner Housing Added: 25 Household Housing Unit  Homeowner Housing Rehabilitated: 40 Household Housing Unit  Direct Financial Assistance to Homebuyers: 50 Households Assisted



Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Neighborhoods	2020	2024	Non-Housing Community Development	CDBG TARGET AREA (CLRD/WBD) High Point Target Area Greater Ridgecrest Target Area	Neighborhoods	CDBG: \$1,585,000 CDBG Rollover: \$25,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 7890 Persons Assisted  Buildings Demolished: 10 Buildings
3	Supportive Services - Public Services	2020	2024	Affordable Housing Homeless Non-Homeless Special Needs	Largo Citywide	Supportive Services	CDBG: \$618,433 Local General Fund: \$581,600 SHIP: \$40,000	Public service activities other than Low/Moderate Income Housing Benefit: 425 Persons Assisted  Public service activities for Low/Moderate Income Housing Benefit: 625 Households Assisted  Homeless Person Overnight Shelter: 500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Supportive Services - Public Facility Improvements	2020	2024	Homeless Non-Homeless Special Needs Non-Housing Community Development	CDBG TARGET AREA (CLRD/WBD) Largo Citywide High Point Target Area Greater Ridgecrest Target Area	Supportive Services	CDBG: \$200,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 7890 Persons Assisted
5	Administration	2020	2024	Administration	Largo Citywide		CDBG: \$708,199 County HTF: \$6,400 SHIP: \$510,500	Other: 5 Other
6	Emergency Mitigation, Protection & Recovery	2020	2024	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development Other assistance as needed based on type of disaster	CDBG TARGET AREA (CLRD/WBD) Largo Citywide High Point Target Area Greater Ridgecrest Target Area	Housing Neighborhoods Supportive Services		

## Goal Descriptions

1	<b>Goal Name</b>	Housing
	<b>Goal Description</b>	<p>Support projects that preserve or expand the affordable housing stock, foster homeownership, and/or access to rental housing for low- and moderate income households, including special needs households and persons exiting homelessness.</p> <p>Funding for the HOME program will also be used to fulfill this goal. Since the City receives HOME funding through the Pinellas County Consortium, planned funding is officially reported in Pinellas County's Consolidated Plan and Action Plan. However, over the five-year period, the City expects to utilize \$2,511,257 of HOME funding to support this goal. Projected units listed below for this goal include utilizing HOME funding toward achieving these outcomes.</p>
2	<b>Goal Name</b>	Neighborhoods
	<b>Goal Description</b>	Collaborate with residents and community stakeholders to implement projects that support the Housing Division's Vision of empowering people to thrive in vibrant, inclusive neighborhoods.
3	<b>Goal Name</b>	Supportive Services - Public Services
	<b>Goal Description</b>	Partner with local agencies to provide housing-, homeless- and special needs-related supportive services to help low- and moderate-income residents physically, mentally and economically thrive in Largo.
4	<b>Goal Name</b>	Supportive Services - Public Facility Improvements
	<b>Goal Description</b>	Partner with local agencies to add, expand or improve public facilities that (will) provide supportive services predominantly to low- and moderate-income clientele/households/areas that will help Largo residents physically, mentally and economically thrive in Largo. Projects that improve energy efficiency to enable service providers to more effectively use their operating funds toward client services, and/or projects that harden such facilities to improve disaster resiliency would also be supported under this Goal.

5	<b>Goal Name</b>	Administration
	<b>Goal Description</b>	General planning and administration costs associated with administering federal CDBG and HOME funds, State SHIP funds and local Housing Trust Funds (HTF). An additional \$167,918 is anticipated from HOME for Planning and Administration.
6	<b>Goal Name</b>	Emergency Mitigation, Protection & Recovery
	<b>Goal Description</b>	Assist the community of Largo prior to, during and after a community emergency and/or disaster event to prepare and/or mitigate loss, protect during an event, and aid with recovery.

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

The Owner-Occupied Housing Rehabilitation helps extremely low-, low-income and moderate-income households preserve and improve the safety of their home. The City anticipates at least 20 of the 40 projected units to be rehabilitated to serve extremely low- and low-income households, and the remaining to serve moderate-income households (80% or below median income).

The City will seek to target its Rental Rehabilitation Program toward units that serve extremely low- income (below 30% of area median income) and low-income households (below 50% of area median income). The City estimated completion of 10 units through this program.

Given current housing prices, the Downpayment Assistance Program is likely to serve mostly moderate-income households although lower income households are eligible. The City expects to help 50 households with downpayment assistance, and projects 45 of the households to be moderate income and 5 to be low-income.

Through the City's Affordable Housing Development Programs and density bonus provisions, 100 units are projected to be added to the City's housing stock. The City will strive to have 50 of the units serve extremely low- and low-income households and 50 of the units serve moderate-income households.

## **SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

The City as a Consortia member incorporates the current procedures for hazard reduction or LBP abatement guidelines as defined in 24 CFR Part 35 in every program where Federal funds are expended on a housing unit. The purpose of the regulation is to protect young children from lead-based paint hazards in housing that is receiving assistance from the Federal government or is being acquired or disposed of by the government. All houses built prior to 1978 and purchased by the County or City of Largo for housing rehabilitation and stabilization are subject to the Lead-Safe Housing Rule Checklist and associated guidance to assure compliance with the Lead-Safe Housing Rule.

City of Largo as a Consortia member follows Pinellas County's procedures as specified in applicable regulations and, specifically, those detailed in Title X of the Housing and Community Development Act of 1992. The Department and its representatives provide all required notifications to owners and occupants and inspect for defective paint surfaces of pre-1978 properties. A department staff member, certified as a Risk Assessor, orders and reviews paint inspections, risk assessments and clearance testing of suspect properties done by licensed testing professionals. Utilization of trained and certified lead professionals assures safe and effective lead hazard control work. Any defective paint conditions found are included in the scope of work and treatment provided to the defective areas. Interior chewable surfaces are treated as necessary.

The Florida Department of Health in Pinellas County (DOH - Pinellas) is the primary agency for addressing lead poisoning in the community as lead poisoning is listed as a notifiable disease in Chapter 64D-3, Florida Administrative Code. The CDC recommends routine lead screening for children in the 1-4 age groups who are Medicaid-enrolled or eligible, foreign-born, and other identified high risk. Although the expiration of the grant funding and current budgetary constraints have limited lead screening and case management activities, the agency still responds to reported cases of lead poisoning as determined by local pediatricians and health care providers throughout Pinellas County.

The DOH- Pinellas and the City of Largo as a Consortia member performs epidemiological investigations to assure initiation of appropriate follow-up care, prevent occurrence of new cases, and gather data on lead poisoning cases to target future interventions. For children identified with high blood lead levels, a lead assessment of their home is recommended. A specialist performs inspections and risk assessments at no charge for families with children having elevated BLL, family day care homes, and day care centers. Additionally, for individuals without reported elevated blood lead levels, there is an established fee for performed assessments. DOH-Pinellas works to identify lead-based paint hazards in the environment. The goal of the lead poisoning case investigation is to reduce the child's BLL to below the level of concern (10µg/dL) by preventing continued exposure and improving nutrition.

## **How are the actions listed above integrated into housing policies and procedures?**

The City of Largo as a Consortia member incorporates the current procedures for hazard reduction or LBP abatement guidelines as defined in 24 CFR Part 35 in every program where Federal funds are expended on a housing unit. The purpose of the regulation is to protect young children from lead-based paint hazards in housing that is receiving assistance from the Federal government or is being acquired or disposed of by the government. All houses built prior to 1978 and purchased by the County for housing rehabilitation and stabilization are subject to the Lead-Safe Housing Rule Checklist and associated guidance to assure compliance with the Lead-Safe Housing Rule.

The City follows procedures as specified in applicable regulations and, specifically, those detailed in Title X. The Department and its representatives provide all required notifications to owners and occupants and inspect for defective paint surfaces of pre-1978 properties. All Department policies and procedures conform to Title X. A certified risk assessor on staff orders and reviews paint inspections, risk assessments and clearance testing of suspect properties done by licensed testing professionals. Any defective paint conditions found are included in the scope of work and treatment provided to the defective areas.

## **SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

The City, in partnership with community-based service organizations, provides housing support services to residents who wish to become homeowners. These services include budgeting classes, information on mortgage qualification requirements, credit counseling, foreclosure prevention, and a general support system to enable households to attain their home ownership goals. Largo also offers a downpayment assistance program to first-time homebuyers to support wealth building for low-income households and help stabilize monthly housing costs for households.

The City of Largo has several government and private agencies working to reduce the level of poverty within the City. There are three areas of focus: education, opportunity, and viability. Individuals can gain the knowledge and skills necessary to compete in today's job market through educational institutions such as community colleges and technical schools. Agencies providing subsidized childcare make full-time employment a viable option for single parents that would otherwise be unable to work. Other agencies provide job-seeking skills and referrals to provide an opportunity to secure permanent positions within the community. Youth Connect provides support to economically disadvantaged youth between the age of 16 and 21 who have dropped out of school, in foster care, homeless, or pregnant or parenting. This agency provides guidance, support, financial assistance with vocational, and academic training, work readiness and job placement services to low income youth. In addition, Career Source Pinellas offers a full range of career planning services, job search, career fairs, interviewing techniques and networking, and welfare transition programs.

Although these programs exist, not all services are accessible to Largo residents who need them, and access to information about these services may also be limited. Over the next five years as part of the Consolidated Plan, the City will seek to collaborate with agencies and organizations to improve connections/access to these services for Largo residents and expand information sharing about available programs.

Through the district planning efforts for the Downtown Activity Center, Tri-City Area Activity Center and Largo Mall Activity Center, the City is working to establish land use policies that foster and incentivize the development of housing in areas close to transit and employment. Decreasing transportation costs and expanding employment opportunities would help alleviate cost-burdened household budgets in Largo.

The City's summer job opportunities in its summer camps and internships also help provide job training skills for Largo's teen population.

## **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

The Supportive Services priority needs in this Plan includes both public services and public facility projects that help persons and households physically, mentally and financially thrive in Largo. The City's strategy is met through communication and partnership with private, public, and nonprofit organizations.

City programs such as Affordable Housing Development, Downpayment Assistance and Housing Rehabilitation Programs seek to expand access to affordable housing and alleviate rental cost-burdened households.

Through the City's downpayment assistance program, Largo has formed a partnership with several area housing service organizations. Through these organizations, clients for the downpayment assistance program are provided guidance in 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. Largo also works with the Chamber of Commerce to facilitate a friendly environment for small businesses citywide.

The City seeks to continue partnerships and/or coordination with organizations in the area--that provide help individuals experiencing homelessness regain housing and employment, housing referral systems, budgeting/mortgage classes, foreclosure/eviction assistance and other services to help households on fixed income remain in their homes.

The Non-Housing Community Development section of this Plan (NA-50) further describes community needs for Supportive Services, both public services and public facility improvements, which support the antipoverty strategy.



## **SP-80 Monitoring - 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

The Consortium is responsible for ensuring funds are used in accordance with program requirements. The Housing staff monitors activities described in the Plan and a written performance agreement prior to disbursement to agencies helps to ensure that there is a clear understanding of all Federal requirements.

The housing services administered by subrecipients for the City of Largo (homebuyer education, housing counseling, down payment assistance, etc.) are monitored with each invoice submitted for services. Sub-recipients submit information sheets or complete files on each client (depending on the activity). City staff verifies the documentation provided is complete and in compliance with the City program prior to payment.

The sub-recipients receiving funds for capital improvements must provide numerous items to the City of Largo prior to receiving reimbursement for the capital expenditures. Items include: wage reports consistent with Davis-Bacon Act requirements, copies of the checks paid by the sub-recipient to the contractor for the work completed, a copy of the final permit inspection report if the work required permits, and copies of the invoices from the contractor showing the work provided. The Housing Division staff perform a site visit to confirm the work was performed according to the contractual agreement. Additional information is requested as needed specific to each project. City Housing staff also perform regular site visits to the housing rehabilitation construction sites to ensure the work is performed according to contract. Jobs are not finalized until a final approval inspection is completed.

An annual risk assessment is completed on all current subrecipients each year. The assessment may determine that additional technical assistance and training is needed, continue with desktop monitoring of documentation submitted with invoices is required, and/or an onsite monitoring visit is warranted. Technical assistance is provided on an ongoing basis for all subrecipients; however, agencies with staff turnover or new programs often need more technical assistance and training on program requirements.

Subrecipients enter quarterly (or monthly) and annual reports directly into Largo's online Neighborly Software. The software automatically reminds them when reports are due. Subrecipient agreements include information on monitoring. To ensure timeliness, by HUD's standard of 1.5 times the entitlement at the first of August, the City closely monitors all CDBG funded activities. Each Annual Action Plan contains a City-identified pool of several alternative projects (Alternates List) - if a project gets delayed/canceled or additional program income is received above the anticipated amount, another project may be pursued to retain

timeliness of entitlement usage. This Alternates List is adopted as part of the Annual Action Plan.

## **Expected Resources**

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

#### **Introduction**

Largo will utilize CDBG, any CDBG rollover funds from prior years, County Housing Trust Fund (HTF), State Housing Initiatives Partnership (SHIP), City General Funds and HOME funding to implement the Consolidated Plan and consequent Action Plans.

HOME funding is received by the City through the Pinellas County Consortium. Therefore, HOME funds are officially listed in Pinellas County's Consolidated Plan and not listed below. The City anticipates \$285,835 in HOME grant, plus \$200,000 in program income and \$250,000 in unexpended grant rollover from prior years for a total of \$735,835 to be available during the FY 2020-2021 Action Plan period, and an additional \$1,943,340 available for the consequent four remaining years of the Consolidated Plan.

## **Anticipated Resources**

**Table 18 - 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	558,199	150,000	0	708,199	2,832,796	Annual CDBG Allocation is provided by HUD. Program income is estimated by the City of Largo. Expected amount available for remaining years is based on the annual allocation amount.

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	public - federal	Acquisition Housing Public Improvements	400,000	0	0	400,000	0	Projected unexpended rollover of CDBG funds from prior grant year.

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	public - state	Acquisition Admin and Planning Housing Public Services	1,446,000	0	0	1,446,000	4,584,000	State Housing Initiative Partnership Program. The City receives an annual allocation for these funds plus program income received from the outstanding housing loan portfolio. The final allocation has not yet been released. Anticipating: \$800,000 in allocation, \$250,000 in program income and \$300,000 in rollover from prior year grants.

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	public - local	Admin and Planning Housing	36,700	0	0	36,700	26,800	The expected allocation for Year 1 includes \$6,700 anticipated in new program income from the Pinellas County Housing Trust Fund, plus \$30,000 in unexpended rollover from prior year.
Other	public - local	Admin and Planning Public Services	104,007	0	0	104,007	471,600	City of Largo General Fund - subject to final adoption by the City Commission of annual budget



**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.

The City also utilizes density bonuses for the development of affordable housing, which can be used to leverage private investment for affordable housing.

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

The City maintains a publicly owned land inventory. Most of the properties contain City facilities, parks or preservation land. The City will evaluate publicly owned land on a continuous basis to evaluate potential use 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).

Due to COVID-19, the CARES Act removed the Public Services Cap for FY 2020-21. The Action Plan also includes Public Services on the Alternate Projects List in the event additional funds are needed to help respond to community needs through recovery from the COVID-19 pandemic.

For all other years of this Consolidated Plan, it is anticipated that the CDBG Public Services Cap will be reinstated.

The Notice of Funding Availability for Public Services indicated that funding awards would be for a one-year period, with up to two additional year funding extensions. Extensions would be implemented if the types of programs have been effective and funding is available.

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, Housing Rehabilitation and/or Slum and Blight Removal.

## Annual Goals and Objectives

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

#### Goals Summary Information

Table 19 – Goals Summary

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing	2020	2024	Affordable Housing Homeless Non-Homeless Special Needs	CDBG TARGET AREA (CLRD/WBD) Largo Citywide	Housing	CDBG Rollover: \$309,874 County HTF: \$36,030 Local General Fund: \$0 SHIP: \$1,335,900	Rental units constructed: 15 Household Housing Unit Homeowner Housing Added: 5 Household Housing Unit Homeowner Housing Rehabilitated: 12 Household Housing Unit Direct Financial Assistance to Homebuyers: 10 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Neighborhoods	2020	2024	Non-Housing Community Development	CDBG TARGET AREA (CLRD/WBD) High Point Target Area Greater Ridgecrest Target Area	Neighborhoods	CDBG: \$374,874 CDBG Rollover: \$90,126	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 755 Persons Assisted Buildings Demolished: 2 Buildings
3	Supportive Services - Public Services	2020	2024	Affordable Housing Homeless Non-Homeless Special Needs	CDBG TARGET AREA (CLRD/WBD) Largo Citywide	Supportive Services	CDBG: \$191,685 County HTF: \$0 Local General Fund: \$104,007 SHIP: \$8,000	Public service activities other than Low/Moderate Income Housing Benefit: 85 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 125 Households Assisted Homeless Person Overnight Shelter: 100 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Supportive Services - Public Facility Improvements	2020	2024	Homeless Non-Homeless Special Needs Non-Housing Community Development	Citywide	To Be Determined	Alternate Projects List	To Be Determined
5	Administration	2020	2024	Administration	CDBG TARGET AREA (CLRD/WBD) Largo Citywide	Supportive Services	CDBG: \$141,640 CDBG Rollover: \$0 County HTF: \$670 Local General Fund: \$0 SHIP: \$102,100	Not Applicable
6	Emergency Mitigation, Protection & Recovery	2020	2024	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development Other assistance as needed based on type of disaster	CDBG TARGET AREA (CLRD/WBD) Largo Citywide High Point Target Area Greater Ridgecrest Target Area	Housing Neighborhoods Supportive Services	Alternate Projects List	To Be Determined



## Goal Descriptions

1	<b>Goal Name</b>	Housing
	<b>Goal Description</b>	<p>Support projects that preserve or expand the affordable housing stock, foster homeownership, and/or expand access to rental housing for low- and moderate-income households, including special needs households and persons exiting homelessness.</p> <p>Funding for the HOME program will also be used to fulfill this goal. Since the City receives funding through the Pinellas County Consortium, planned funding is officially reported in Pinellas County's Action Plan. However, the City expects to utilize \$702,251 in HOME funding to support this goal. Projected units listed below for this goal include utilizing HOME funding toward achieving these outcomes.</p>
2	<b>Goal Name</b>	Neighborhoods
	<b>Goal Description</b>	Collaborate with residents and community stakeholders to implement projects that support the Housing Division's Vision of empowering people to thrive in vibrant, inclusive neighborhoods.
3	<b>Goal Name</b>	Supportive Services - Public Services
	<b>Goal Description</b>	Partner with local agencies to provide housing, homeless and special needs services to help low- and moderate-income residents physically, mentally and economically thrive in Largo.
4	<b>Goal Name</b>	Supportive Services - Public Facility Improvements
	<b>Goal Description</b>	<p>This goal is included in the five-year Strategic Plan; however, funding is not allocated in Year One (FY 2020-2021) of the Plan. Projects on the Alternate Projects List may support this goal.</p> <p>Partner with local agencies to add, expand or improve public facilities that (will) provide supportive services predominantly to low- and moderate-income clientele/households/areas that will help Largo residents physically, mentally and economically thrive in Largo. Projects that improve energy efficiency to enable services providers to more effectively use their operating funds toward client services, and/or projects that harden such facilities to improve disaster resiliency would also be supported under this Goal.</p>

<b>5</b>	<b>Goal Name</b>	Administration
	<b>Goal Description</b>	<p>Provide the planning and administrative support functions to carry out the programs and projects of the Action Plan.</p> <p>An additional \$33,584 is anticipated from HOME funding to support Planning and Administration. The amount available is based on a formula of 10% of the grant plus 2.5% of program income.</p>
<b>6</b>	<b>Goal Name</b>	Emergency Mitigation, Protection & Recovery
	<b>Goal Description</b>	Assist the community of Largo prior to, during and after a community emergency and/or disaster event to prepare and/or mitigate loss, protect during an event, and aid with recovery.



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

### Introduction

The following projects reflect the goals of the Five-Year Consolidated Plan. The projects are funded through a combination of CDBG, HOME, County HTF, SHIP and City General Fund. Should funds become available from unanticipated program income, activities coming 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 20 – Project Information**

#	Project Name
1	Affordable Housing Development (AHD) (DH-1)
2	Housing Rehabilitation (DH-1)
3	Down Payment Assistance Program (DH-2)
4	Accessory Dwelling Unit Program (DH-1)
5	Rent Deposit & Eviction/Foreclosure Prevention (DH-2)
6	Neighborhood Improvements (SL-3)
7	Slum and Blight Removal (SL-3)
8	Supportive Services - Public Services (SL-1)
11	Supportive Services - Capital Improvements to Public Facilities (SL-1)
12	Planning & Administration
13	Emergency Mitigation, Protection & Recovery (SL-3)

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

The projects identified in this Action Plan directly support the Largo Housing Division's mission: To Building Community through housing, neighborhoods and supportive services. Expansion and preservation of affordable housing remain the highest priority.

Funding availability for public services is limited through the federal and state grants included in the Action Plan. Although the need

for such services is present, public service caps limit how much funding can be used to support these services. Likewise, CDBG, HOME and SHIP have requirements that can inhibit use of funds to serve critical needs. These limitations include: restrictions on mobile home repairs, length of time for income certification process makes funding difficult to use for homeless rapid re-housing and/or eviction prevention, and environmental review process with federal funding can make it cost prohibitive to provide micro-grants for emergency home repairs for residents. The City continues to seek grant opportunities that can be used to provide additional support for public services that can help Largo residents mentally, physically and economically thrive in the community.

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	Affordable Housing Development (AHD) (DH-1)
	<b>Target Area</b>	CDBG TARGET AREA (CLRD/WBD) Largo Citywide
	<b>Goals Supported</b>	Housing
	<b>Needs Addressed</b>	Housing
	<b>Funding</b>	CDBG Rollover: \$240,000 SHIP: \$802,781
	<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 Citations): 570.201(a)(d), 570.202. Objective: 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>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An anticipated 20 low- and moderate-income households will benefit from the proposed Affordable Housing Development Program funding.
	<b>Location Description</b>	This project is not site-specific. Individual activities under this project will have specific sites located as part of the application process for funding under the Affordable Housing Development Program. However, countywide and citywide plans identify areas in Major Activity Centers and along transit corridors as priority areas for affordable housing sites.

	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>Affordable Housing Development Program (each site/application for program funds will be established as an activity). CDBG funding can be used for land acquisition, rehabilitation demolition, infrastructure and soft costs for affordable housing development. SHIP funds can be used toward these items as well as new construction costs.</li> <li>Project Delivery Costs for program implementation - staff and overhead costs directly related to carrying out activities under the Affordable Housing Development Program.</li> </ul> <p><b>Alternates List</b> (see also Alternate Projects List for Prioritization Information)</p> <ul style="list-style-type: none"> <li>Affordable Housing Development (additional funding for planned activities above)</li> </ul>
<b>2</b>	<b>Project Name</b>	Housing Rehabilitation (DH-1)
	<b>Target Area</b>	Largo Citywide
	<b>Goals Supported</b>	Housing
	<b>Needs Addressed</b>	Housing
	<b>Funding</b>	CDBG Rollover: \$69,874 County HTF: \$36,030 SHIP: \$476,149
	<b>Description</b>	Housing Rehabilitation to preserve housing for low- and moderate-income households - 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), \$330,251 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>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 12 low- and moderate-income households are expected to receive assistance through the City's Housing Rehabilitation Program. In FY 2020-21, these funds are targeted toward owner-occupied housing rehabilitation. This program also provides funding for barrier removal for persons with disabilities.

	<b>Location Description</b>	This program is offered Citywide. Based on data obtained during the Consolidated Plan process, housing in southwest Largo had one of the highest areas of substandard housing. Targeted marketing efforts for the Rehabilitation Program will be used to inform this area of the City about the program.
	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• Owner-Occupied Housing Rehabilitation (HOME/SHIP)</li> <li>• Owner or Renter Housing Rehabilitation (CDBG)</li> <li>• Project Delivery Costs for program implementation -staff and overhead costs directly related to carrying out activities under the Housing Rehabilitation Program.</li> </ul> <p><b>Alternate List</b> (see also Alternate Projects List for Prioritization Information)</p> <ul style="list-style-type: none"> <li>• Owner/Rental Housing Rehabilitation (additional funding)</li> </ul>
<b>3</b>	<b>Project Name</b>	Down Payment Assistance Program (DH-2)
	<b>Target Area</b>	Largo Citywide
	<b>Goals Supported</b>	Housing
	<b>Needs Addressed</b>	Housing
	<b>Funding</b>	SHIP: \$56,970
	<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, \$372,000 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>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	10 low-/moderate-income households will be provided downpayment assistance.

	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• Downpayment Assistance Program</li> <li>• Project Delivery Costs – staff and overhead costs directly related to carrying out activities under the Downpayment Assistance Program.</li> </ul> <p><b>Alternates List: (see also Alternate Projects Lists for Prioritization Information)</b></p> <ul style="list-style-type: none"> <li>• Downpayment Assistance Program (additional funding)</li> </ul>
4	<b>Project Name</b>	Accessory Dwelling Unit Program (DH-1)
	<b>Target Area</b>	CDBG TARGET AREA (CLRD/WBD)
	<b>Goals Supported</b>	Housing
	<b>Needs Addressed</b>	Housing
	<b>Funding</b>	Alternate Projects List
	<b>Description</b>	Provide financial assistance to Largo residents for the development of accessory dwelling units on their properties. The units will be occupied by low- and moderate-income households. National Objective: LMH; Eligibility Citations: N/A - SHIP funding; Objective: Decent Housing; Outcome: Availability/Accessibility.
	<b>Target Date</b>	Not Applicable
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	This is a new program and it is not on the primary list for funding in FY 2020-21. The project has been added to the Alternate Projects List.
	<b>Location Description</b>	West Bay Drive CRD or other areas of the City that permit accessory dwelling units.

	<b>Planned Activities</b>	<b>Alternate Projects List</b> (see also Alternate Projects Lists for Prioritization Information) <ul style="list-style-type: none"> <li>• Accessory Dwelling Unit Program</li> <li>• Project Delivery Costs – staff and overhead costs directly related to carrying out Activities under the Accessory Dwelling Unit Program.</li> </ul>
5	<b>Project Name</b>	Rent Deposit & Eviction/Foreclosure Prevention (DH-2)
	<b>Target Area</b>	Largo Citywide
	<b>Goals Supported</b>	Housing
	<b>Needs Addressed</b>	Housing
	<b>Funding</b>	Alternate Projects List
	<b>Description</b>	<p>These programs can provide rental assistance to place homeless individuals back in permanent housing and/or prevent homelessness through eviction and foreclosure prevention. 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: LMH; Eligibility Citation: Unless determined eligible by HUD in response to an emergency or disaster declaration, rental assistance is not eligible under CDBG. Mortgage payments for foreclosure prevention are eligible under CDBG (570.201(n)). Both programs are also eligible under the SHIP program if funding is available. Objective: Decent Housing; Outcome: Affordability.</p>
	<b>Target Date</b>	Not Applicable
	<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 Alternate Project List.
	<b>Location Description</b>	Citywide

	<b>Planned Activities</b>	<p>Alternates List (see also Alternate Projects List for Prioritization Information)</p> <ul style="list-style-type: none"> <li>• Rental Deposit &amp; Eviction Prevention (can include utility deposits)</li> <li>• Eviction/Foreclosure Prevention</li> <li>• Rapid Re-Housing</li> <li>• Project Delivery Costs for program implementation – staff and overhead costs directly related to carrying out activities under the assistance programs.</li> </ul>
6	<b>Project Name</b>	Neighborhood Improvements (SL-3)
	<b>Target Area</b>	CDBG TARGET AREA (CLRD/WBD)
	<b>Goals Supported</b>	Neighborhoods
	<b>Needs Addressed</b>	Neighborhoods
	<b>Funding</b>	<p>CDBG: \$374,874</p> <p>Other – CDBG Rollover - \$65,126</p>
	<b>Description</b>	Neighborhood Improvements focused in the CDBG Target Area that improve safety and connectivity for pedestrians and bicyclists, and/or improve placemaking within the Target Area. National Objective: LMA; Eligibility Citation:570.208(a)(1); Objective: Suitable Living Environment; Outcome: Sustainability - Promoting Livable Communities.
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The improvements will benefit households living in the CDBG Target Area. Approximately 59.95% of households in the CDBG Target Area are low- and moderate-income.
	<b>Location Description</b>	CDBG Target Area: The planned activity is located in the neighborhood in the southwest quadrant near the intersection of West Bay Drive and Clearwater-Largo Road. It is bounded by the Pinellas Trail to the west, Clearwater-Largo road to the east, Mildred Helms Elementary School to the south, and West Bay Drive to the north.



	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>Washington Avenue Area Sidewalk &amp; Lighting - Construction Phase</li> <li>Project Delivery Costs for program implementation – staff and overhead costs directly related to carrying out neighborhood improvement activities.</li> </ul> <p><b>Alternates List:</b></p> <ul style="list-style-type: none"> <li>Additional Washington Avenue Area Neighborhood Improvements</li> <li>Community Investment (CI) - CDBG Target Area (capital improvements, public facilities, economic development)</li> <li>Community Investment (CI) - High Point Target Area, Greater Ridgecrest Target Area</li> </ul>
<b>7</b>	<b>Project Name</b>	Slum and Blight Removal (SL-3)
	<b>Target Area</b>	CDBG TARGET AREA (CLRD/WBD) Largo Citywide
	<b>Goals Supported</b>	Neighborhoods
	<b>Needs Addressed</b>	Neighborhoods
	<b>Funding</b>	Other -CDBG Rollover: \$25,000
	<b>Description</b>	Slum and Blight Removal on a spot-basis or within the CDBG Target Area's Clearwater-Largo Road or West Bay Drive Community Redevelopment Districts that have been designated slum and blight areas under Chapter 163, Florida Statutes. 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>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Remove slum/blighted conditions from two (2) properties to improve the safety and health conditions of neighborhoods.

	<b>Location Description</b>	Priority is within the CDBG Target Area; however, it can be used to address slum and blight on spot basis citywide.
	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• Slum and Blight Removal (may include: acquisition, relocation, clearance, historic preservation, rehabilitation)</li> <li>• Project Delivery Costs - staff and overhead costs directly related to carrying out activities under the slum and blight removal project.</li> </ul> <b>Alternates List:</b> <ul style="list-style-type: none"> <li>• Slum and Blight Removal (additional funding)</li> </ul>
<b>8</b>	<b>Project Name</b>	Supportive Services - Public Services (SL-1)
	<b>Target Area</b>	Largo Citywide
	<b>Goals Supported</b>	Supportive Services - Public Services
	<b>Needs Addressed</b>	Supportive Services
	<b>Funding</b>	CDBG: \$191,685 Local General Fund: \$104,007 SHIP: \$8,000
	<b>Description</b>	Funds will be utilized to support agencies that provide public services to residents of Largo. Services include: housing, homeless and special needs support. National Objective: LMC; Eligibility Citation(s): 570.201(e); Objective: Suitable Living Environment; Outcome: Availability/Accessibility. National Objective, Objective, and Outcome are the same for all activities funded for supportive services. The Public Services Cap was removed for CDBG for FY 2020-2021 due to COVID-19.
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 310 clients will be provided housing, homeless, and non-homeless special needs services to Largo residents through subrecipient agencies.

	<b>Location Description</b>	Citywide
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	<b>Planned Activities</b>	<p><b>Housing Support Services:</b></p> <ul style="list-style-type: none"> <li>• Gulfcoast Legal Services: Fair housing and financial exploitation legal counseling for low- and moderate-income Largo residents</li> <li>• Tampa Bay CDC: Homebuyer education and housing counseling for low- and moderate-income households that are either residents or are using the Downpayment Assistance Program to purchase a home in Largo.</li> <li>• National Foundation for Debt Mgmt: Homebuyer education and housing counseling for low- and moderate-income households that are either residents or are using the Downpayment Assistance Program to purchase a home in Largo.</li> </ul> <p><b>Homeless Support:</b></p> <ul style="list-style-type: none"> <li>• Religious Community Services (RCS) Grace: Family homeless shelter services</li> <li>• Westcare: A Turning Point: Adult homeless case management services for persons with severe substance/mental health conditions</li> <li>• Catholic Charities - Pinellas Hope: Adult homeless case management services</li> <li>• Homeless Street Outreach - provider to be identified as part of countywide Street Outreach Program</li> <li>• Homeless Leadership Alliance of Pinellas - Costs associated with countywide homeless system planning/operations</li> </ul> <p><b>Special Needs Support:</b></p> <ul style="list-style-type: none"> <li>• Directions for Living: Mental health navigation services as part of the City's Enriching Lives through Mental Health Services (ELMS) Program for low- and moderate-income Largo residents experiencing severe mental health/substance abuse conditions</li> <li>• Pinellas Opportunity Council: Senior Chore Services Program to assist with one-time major household clean-up for senior citizens aged 62+.</li> </ul>
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		<b>Alternates List:</b> <ul style="list-style-type: none"> <li>• Primary List Subrecipients (additional funding for primary list subrecipients listed above within public services cap)</li> <li>• Gulf Coast Jewish Family and Community Services - Senior Home Repair and Support (Minor Home Repairs/Barrier Modifications/Pest Treatment)</li> </ul>
9	<b>Project Name</b>	Supportive Services - Capital Improvements to Public Facilities (SL-1)
	<b>Target Area</b>	CDBG TARGET AREA (CLRD/WBD) Largo Citywide High Point Target Area Ridgecrest/Dansville County NRSA Areas
	<b>Goals Supported</b>	Supportive Services – Public Facility Improvements
	<b>Needs Addressed</b>	Supportive Services
	<b>Funding</b>	Alternates List
	<b>Description</b>	Support capital improvements to facilities that address critical social needs and services for seniors, children, homeless, people with special needs, and other low- and moderate-income households.. National Objective(s): LMC; Eligibility citation(s): 570.201(c); Objective: Suitable Living Environment; Outcome: Availability/Accessibility. National Objective, Eligibility Citation, Objectives and Outcome are expected to be the same for all activities funded through this Program, unless stated otherwise and documented on an Eligibility Sheet for that specific project.
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Funding/projects are not identified in Year 1 of the Consolidated Plan. This project will be placed on the Alternates Projects List. Should additional CDBG funds come available, or other projects cancel, the City may solicit applications for funding such projects.

	<b>Location Description</b>	Priorities: <ul style="list-style-type: none"> <li>• CDBG Target Area</li> <li>• Citywide</li> <li>• Projects in the High Point Target Area or Greater Ridgecrest Target that serve Largo residents.</li> </ul>
	<b>Planned Activities</b>	None - This project is included on the Alternate Projects List <b>Alternate Projects List:</b> <ul style="list-style-type: none"> <li>• Supportive Services - Public Improvements to Capital Facilities</li> <li>• Project Delivery Costs - staff and overhead costs directly related to carrying out activities under the Supportive Services – Public Improvements to Capital Facilities Project.</li> </ul>
<b>10</b>	<b>Project Name</b>	Planning & Administration
	<b>Target Area</b>	Not Applicable
	<b>Goals Supported</b>	Not Applicable
	<b>Needs Addressed</b>	Not Applicable
	<b>Funding</b>	CDBG: \$141,640 County HTF: \$670 SHIP: \$102,100
	<b>Description</b>	General planning and administration of the FY 2020-2021 Action Plan. Funding allocations included below are based on grant plus program income estimates for each funding source. Actual amounts available for planning and administration are based on required formulas for each grant source. In addition to the funding below, an estimated \$33,584 will be available from HOME for planning and administration.
	<b>Target Date</b>	9/30/2021

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Not Applicable
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	General planning and administration activities related to the grant programs.
11	<b>Project Name</b>	Emergency Mitigation, Protection & Recovery (SL-3)
	<b>Target Area</b>	CDBG TARGET AREA (CLRD/WBD) Largo Citywide
	<b>Goals Supported</b>	Emergency Mitigation, Protection & Recovery
	<b>Needs Addressed</b>	Neighborhoods
	<b>Funding</b>	Alternate Projects List
	<b>Description</b>	Assist the community of Largo prior to, during and after a community emergency and/or disaster event to prepare and/or mitigate loss, protect during an event, and aid with recovery. This project would serve low/moderate income households, jobs, or areas affected, or remove slum and blight caused by a community emergency or disaster event. National objective will be determined based on the scope and needs of the project if funded. Objective: Suitable Living Environment; Outcome: Sustainability.
	<b>Target Date</b>	Not Applicable
	<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 and/or areas affected by a community emergency or 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, households with employment training/resources, local planning and infrastructure needs, or other applicable eligible activities that are identified specific to the type of emergency/disaster situation.</p> <p>Project Delivery Costs - staff and overhead costs directly related to carrying out activities under the Emergency, Mitigation and Protection Project.</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**

**CDBG Target Area:** Generally encompasses the Clearwater-Largo Road and West Bay Drive Community Redevelopment Districts. This area has been identified under Chapter 163, Florida Statutes as an area of slum and blight. The CDBG Target Area includes the area of the City with the highest minority concentration, overcrowding concerns, and higher crime rates. There are also two Opportunity Zones in the CDBG Target Area. Investment into the neighborhoods and housing stock in the CDBG Target Area is linked closely with the City's Strategic Plan Initiative to create an active and interconnected downtown, and with the Housing Division's vision to empower people to thrive in vibrant inclusive neighborhoods.

**Largo Citywide:** Many of the community needs provide citywide to assist low- and moderate-income households.

**High Point Target Area and Greater Ridgecrest Target Area:** These areas are designated by Pinellas County and are located within the City's Planning Service Area. Portions of these neighborhoods are in the City and portions are in unincorporated Pinellas County. These neighborhoods were included in Largo's Consolidated Plan and Action Plan to recognize the importance of coordinated planning efforts to serve these neighborhoods.

### **Geographic Distribution**

**Table 21 - Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
CDBG TARGET AREA (CLRD/WBD)	40
Largo Citywide	60
High Point Target Area	0
Greater Ridgecrest Target Area	0

### **Rationale for the priorities for allocating investments geographically**

Largo's CDBG Target Area remains the primary focus in the CDBG Action Plan. Neighborhood improvements are planned for the Washington Avenue neighborhood within the CDBG Target Area. The project is intended to improve pedestrian accessibility and safety. The Housing Rehabilitation Program will continue to be prompted within CDBG Target Area and citywide. Funding is also included for slum and blight removal with priority for locations in the CDBG Target Area.

Many of the public services and housing programs are provided City-wide based on income-eligibility and need. Public services such the City's mental health program, downpayment assistance program, fair housing services and senior chore services programs are offered

citywide. Additionally, homeless services are not limited to a specific area of the City.

Neighborhood improvements for the High Point Target Area and Greater Ridgecrest Target Area are included on the Alternate Project List in the event that specific projects are identified that can be funded in partnership with Pinellas County since large portions of these areas are located in unincorporated Pinellas County.

## **Discussion**

The City will continue its priority to invest in the redevelopment of the CDBG Target Area and will continue to seek partnership and planning opportunities with Pinellas County to serve the needs of the High Point Target Area and Greater Ridgecrest Target Area.

## **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**

**Housing:** Largo will seek partnership with affordable housing providers and developers to expand and preserve the affordable housing stock in Largo. Limited financial resources are available to assist residents in mobile homes with emergency repairs, major repairs/replacement, and barrier removal (accessibility modifications). The Housing Division will continue to seek agencies that can assist and/or less restrictive funding sources that can assist this population.

**Neighborhoods:** The five-year Consolidated Plan identified the CDBG Target Area as the priority area for grant investment and improvements. In FY 2020-2021, funding is allocated toward sidewalk and lighting improvements in the Washington Avenue area neighborhood, which is located in the CDBG Target Area. It is close to an elementary school, bike trail and shopping center. The improvements aim to improve safety in the neighborhood. During the project, the City will seek to gain input from residents in that neighborhood to identify other improvements or projects that could address other needs in their neighborhood.

**Supportive Services:** 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.

Homelessness has become an increasing issue in Largo. CDBG funding is used to support operating costs at three homeless shelters that serve different homeless populations. City General Funding is used to support newly added homeless street outreach services and countywide homeless coordination efforts. Largo's internal Homeless Task Team will continue working on effectively serving the homeless population and reduce homeless impacts on emergency services.

Helping residents remain safely in their home is often more than a financial fix. CDBG funds help provide the Senior Chore Services Program in Largo, which in many cases is restoring safe living conditions in homes. This program also helps seniors be able to live independently and avoid early institutionalization. CDBG and City General Fund support the Enriching Lives

through Mental Health Services (ELMS) Program, which helps stabilize residents with severe mental illness and/or substance abuse.

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

Penny IV Affordable Housing Economic Development funding: Largo participated in the Task Team to develop the framework for the Penny IV Local Option Sales Tax funding is reserved for affordable housing and economic development. Largo will work with affordable housing developers to help navigate application for such funds and planning and permit review through the City.

The City of Largo offers expedited permitting for affordable housing developments. In addition, CDBG and SHIP funding may be provided to assist with development costs.

Largo's Owner-Occupied Housing Rehabilitation program helps low- and moderate-income homeowners improve the safety conditions of their home, reduces energy costs and improves disaster resiliency of the home.

In FY 2019-2020, Largo increased its downpayment assistance amounts to help more households have access into today's housing market. Additional funding for this program is planned in the FY 2020-2021 Action Plan to support homeownership.

### **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**

Through the five-year Consolidated Plan period, the City will seek to improve access to career resources and childcare within the CDBG Target Area to help poverty-level households have been access to higher wage employment.

Largo's Downpayment Assistance Program helps households realize the dream of homeownership and contributes to generational wealth building as a home is typically the largest asset owned by low-income households. Many households that have used this program in the past few years are paying lower monthly housing costs than they were in rental units.

The Owner-Occupied Housing Rehabilitation Program helps reduce housing costs through

energy efficiency improvements.

Largo is developing a Special Area Plan for the East Bay/Roosevelt Area to provide land use, transit and employment linkages for that area. Incentives for affordable housing will be part of the plan. Development that links these three components together can reduce housing costs, provide access to employment and reduce transportation cost for households.

### **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 2020-21 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.

Largo plays an active role in the homeless Continuum of Care to improve linkages to the homeless system for Largo residents experiencing homelessness.

### **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.

Homeless street outreach services will be expanded to Largo starting in 2020, which will provide a proactive link for Largo's street homeless population to shelters and housing.

## **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 CDBG grant entitlement and program income funds for planning and administrative costs. With the exception of annual funding allocated to slum and blight removal, 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.	90.00%

#### Discussion

N/A

Appendix A - 2020-2021 CDBG Action Plan Funding Allocations

<b>Housing Goal:</b> Support projects that preserve or expand the affordable housing stock, foster homeownership, and/or expand access to rental housing for low- and moderate-income households, including special needs households and persons exiting homelessness.						
Project	CDBG/ Rollover	General Fund*	HOME	HTF	SHIP	Total
Affordable Housing Development	\$240,000	\$0		\$0	\$802,781	\$1,042,781
Housing Rehabilitation	\$69,874	\$0	\$330,251	\$0	\$476,149	\$876,274
Downpayment Assistance	\$0	\$0	\$372,000	\$36,030	\$56,970	\$465,000
Accessory Dwelling Unit Program (new)		\$0			Alt. List	\$0
Rent & Eviction/Foreclosure Prevention		\$0			Alt. List	\$0
<b>Subtotal:</b>	<b>\$309,874</b>	<b>\$0</b>	<b>\$702,251</b>	<b>\$36,030</b>	<b>\$1,335,900</b>	<b>\$2,384,055</b>
<b>Neighborhoods Goal:</b> Collaborate with residents and community stakeholders to implement projects that support the Housing Division's Vision of empowering people to thrive in vibrant, inclusive neighborhoods.						
Neighborhood Improvements (Washington Ave Area Pedestrian Improvements)	\$440,000	\$0				\$440,000
Slum &Blight Removal	\$25,000	\$0				\$25,000
<b>Subtotal:</b>	<b>\$465,000</b>	<b>\$0</b>				<b>\$465,000</b>
<b>Supportive Services – Public Services Goal:</b> Partner with local agencies to provide housing, homeless and special needs services to help low- and moderate-income residents physically, mentally and economically thrive in Largo.						
<b>Housing Support:</b>						
Gulfcoast Legal Svs – Fair housing & Financial Exploitation Legal Svs.	\$31,178	\$0				\$31,178
Tampa Bay CDC – Homebuyer Ed & Housing Counseling	\$11,000	\$0	Include w/ DPA cases	Include w/ DPA cases	\$4,000	\$15,000
National Foundation for Debt Mgt – Homebuyer Ed & Housing Counseling	\$8,500	\$0	Include w/ DPA cases	Include w/ DPA cases	\$4,000	\$12,500
<b>Homeless Support:</b>						
RCS Grace House Family Homeless Shelter Client Services	\$36,000	\$0				\$36,000
Westcare – A Turning Point Case Mgmt	\$30,000					\$30,000
Catholic Charities – Pinellas Hope Operating	\$30,000					\$30,000
Homeless Leadership Alliance of Pinellas – Planning & Coordinated Entry	\$0	\$10,000				\$10,000
Homeless Street Outreach Program	\$0	\$64,000				\$64,000
<b>Special Needs Support:</b>						
Directions for Living – Behavioral Health Navigator	\$30,007	\$30,007				\$60,014
Gulf Coast Jewish Family & Community Svs – Senior Home Repair & Support	Alt. List	\$0				\$0
Pinellas Opportunity Council – Senior Chore Services	\$15,000	\$0				\$15,000
<b>Subtotal:</b>	<b>\$191,685</b>	<b>\$104,007</b>			<b>\$8,000</b>	<b>\$311,692</b>
<b>Supportive Services – Public Facilities Goal:</b> Partner with local agencies to add, expand or improve public facilities that (will) provide supportive services predominantly to low- and moderate-income clientele/households/areas that will help Largo residents physically, mentally and economically thrive in Largo.						
Public Facility Improvements to Preserve or Expand Supportive Services	Alt. List	\$0				\$0
<b>Subtotal:</b>	<b>\$0</b>	<b>\$0</b>				<b>\$0</b>
<b>Administration Goal:</b> Provide the planning and administrative support functions to carry out the programs and projects of the Action Plan.						
Planning & Administration	\$141,640	\$0	\$33,584	\$670	\$102,100	\$277,994
Tampa Bay CDC – Downpayment Program Admin	\$0	\$0	Incl. w/ DPA case	Incl. w/ DPA case	Incl. in Admin	\$0
National Foundation for Debt Mgmt – Downpayment Program Admin	\$0	\$0	Incl w/ DPA case	Incl. w/ DPA case	Incl. in Admin	\$0
<b>Subtotal:</b>	<b>\$141,640</b>	<b>\$0</b>	<b>\$33,584</b>	<b>\$670</b>	<b>\$102,100</b>	<b>\$277,994</b>
<b>Emergency Mitigation, Protection and Recovery Goal:</b> Assist the community of Largo prior to, during and after a community emergency and/or disaster event to prepare and/or mitigate loss, protect during an event, and aid with recovery.						
Emergency Mitigation, Protection and Recovery	Alt. List	\$0	Alt. List	Alt. List	Alt. List	\$0
Subtotal:	\$0	\$0	\$0	\$0	\$0	\$0
<b>GRAND TOTAL:</b>	<b>\$1,108,199</b>	<b>\$104,007</b>	<b>\$735,835</b>	<b>\$36,700</b>	<b>\$1,446,000</b>	<b>\$3,430,741</b>

\*Grey boxes indicate that the project is ineligible for that funding source.



## Appendix B – Alternate Projects List

Priority	Project	Estimated Amount
1	Additional Funding for Primary List Public Service Subrecipients	\$100,000
2	Additional Washington Avenue Area Neighborhood Improvements	\$100,000
3	Emergency Mitigation, Protection & Recovery	\$1,000,000
4	Gulf Coast Jewish Family & Community Services	\$20,000
5	Eviction/Foreclosure Prevention	\$600,000
6	Rapid Re-Housing	\$250,000
7	Community Investment (CI) – CDBG Target Area (capital improvements, public facilities, economic development)	\$500,000
8	Supportive Services – Public Improvement to Capital Facilities	\$600,000
9	Affordable Housing Development	\$750,000
10	Downpayment Assistance	\$300,000
11	Owner-Occupied/Rental Housing Rehabilitation	\$500,000
12	Accessory Dwelling Unit Program	\$250,000
13	Rental Deposit Program (can include utility deposits)	\$50,000
14	Community Investment (CI) – High Point Target Area, Greater Ridgecrest Target Area	\$250,000
15	Slum and Blight (acquisition, relocation, clearance, historic preservation, rehabilitation)	\$100,000

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.

## Appendix C - Alternate/Local Data Sources

1	<b>Data Source Name</b> 2013-2017 ACS (updated)
	<b>List the name of the organization or individual who originated the data set.</b> US Census (data.census.gov)
	<b>Provide a brief summary of the data set.</b> ACS Five-Year Estimates
	<b>What was the purpose for developing this data set?</b> The HUD data imported into IDIS was incorrect. This was verified by HUD Reac-Tac.
	<b>Provide the year (and optionally month, or month and day) for when the data was collected.</b> 2018 (2014-2018 Five Year Estimates)
	<b>Briefly describe the methodology for the data collection.</b> Data was pulled from US Census website (census.gov) for the City of Largo. Table S2407 for employed side of table and the following for number of jobs:  <a href="https://onthemap.ces.census.gov/tot/">https://onthemap.ces.census.gov/tot/</a>  From the "Search for a study area" page, search for Largo and places (then hit "go"). From the next page, select area = "Work"; area profile = "all workers", then the year of interest, and then job type = "all jobs".
	<b>Describe the total population from which the sample was taken.</b> Per US Census American Factfinder website: Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p> <p>Per US Census <a href="https://data.census.gov">https://data.census.gov</a></p>
2	<p><b>Data Source Name</b></p> <p>2014-2018 ACS Data</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>US Census</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>2014-2018 American Community Survey Data</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>National data source - use more recent year than autofill from HUD.</p>
	<p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p> <p>2014-2018</p>
	<p><b>Briefly describe the methodology for the data collection.</b></p> <p>American Community Survey</p>
	<p><b>Describe the total population from which the sample was taken.</b></p> <p>See Census.gov for more information</p>
	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p> <p>2014-2018 Data Set</p>