

# City of Tallahassee

## Consolidated Plan

(2010 – 2015)

### GENERAL

#### **Executive Summary**

In compliance with the federal grant programs that contribute funds to these programs and services, the City prepares a five-year strategic plan for the use of federal grant funds. This Consolidated Plan (Plan) will cover the period from October 1, 2010, through September 30, 2015 and will serve as the strategic plan for the Community Development Block Grant (CDBG), HOME Investments Partnerships Program (HOME) grant, and the Emergency Shelter Grant (ESG). This plan for the use of federal funds will be instrumental in the accomplishment of the City's goals for neighborhood revitalization, creation and rehabilitation of public facilities, provision of public services and the development of affordable housing.

In past years, the City leveraged its federal funds with State Housing Initiatives Partnership Program (SHIP) funds to best achieve its affordable housing initiatives. However, as a result of this year's legislative session, the Sadowski Affordable Housing Trust Fund (AHTF) was again depleted of all funding except for approximately \$35 million that can only be used by the Florida Housing Finance Corporation for down payment assistance. None of these funds will be passed on to local governments. If the SHIP AHTF is not reinstated or replaced by other legislation, this will have a dramatically negative effect on future affordable housing programs such as down payment assistance, homebuyer education, emergency repair, and major rehabilitation for homeowners.

City General Revenue, County funds, and United Way funds are combined with CDBG Public Services funds to support human services activities in the community. The activities funded under this Plan are designed to be the most efficient and effective use of federal funds combined with local funds.

#### **Strategic Plan**

Tallahassee, Florida is a city which remembers its past while focusing on the future – a vibrant capital city: fostering a strong sense of community, cherishing and protecting our beautiful, natural environment, and providing economic opportunities for all our citizens. The mission of the City of Tallahassee is to provide excellent services and facilities to support a high quality of life for our community. In doing our part to address this mission statement, the Economic and Community Development Department provides programs and services to preserve and produce affordable housing and improve the sustainability of our neighborhoods.

Some of the City's programs (e.g. Homeowner Rehabilitation and Down Payment Assistance) are not limited to a specific target area. Instead, the City provides those program services to households throughout the City. The City believes it is important to preserve neighborhoods, allow senior residents to remain in their homes and to foster affordable homeownership throughout the City.

Other programs are geographically targeted so that neighborhoods can be stabilized and revitalized. One such designation is the Greater Frenchtown Revitalization area that includes Census Tracts 6 and 14. This area has 67% of its residents at or below 50% of area median income (Map 1, Appendix).

Other neighborhoods are also targeted for revitalization: Apalachee Ridge, Southside Sector, Bond Community and Providence Neighborhood (Maps 2-5, Appendix). All of these communities have 80-90% of their residents at or below 80% of area median income.

Also, the City has designated a Community Reinvestment Area (CRA) that encompasses the target areas for CDBG and HOME activities, adding to the resources available for addressing the needs of these areas (Map 6, Appendix). The CRA area includes Census Tracts 5, 6, 10.01, 11.01, 12, and 14. Merging of the CDBG target areas with the CRA area will provide opportunities for better coordination of the funds to address issues in the entire area.

The City has implemented a Neighborhood Renaissance Partnership program to encourage a multi-faceted approach to improving specific neighborhoods. During the long-term planning to select these areas, it was determined by community partners (public, private, for-profit and non-profit), citizens and the City's Planning Department that each of these neighborhoods have the potential to reverse long standing decline and become vibrant neighborhoods supported by the residents. Increasing homeownership has been extremely challenging since the income levels in these areas are so low. Other obstacles in our community include increasing demands for student housing, shortage of buildable lots, and the increasing costs of land.

Although the vast majority of the residents of the targeted area are at or below 80% area median income (see chart below), the City believes that each neighborhood has the capacity to be preserved, revitalized and stabilized with a concerted effort to meet the infrastructure needs, the homeownership needs and the rental housing needs. Therefore, the City plans to use its federal and state grant funds across a wide spectrum of programs. For example, there will be grant funds spent for infrastructure improvements, homeownership activities, rental housing development as well as on emergency repairs to owner-occupied houses and demolition of abandoned buildings. One size does not fit all and the needs of each neighborhood are analyzed to be sure that our limited resources are leveraged and expended appropriately and effectively.

One of the outcomes of this planning process was the development of the City's Neighborhood Revitalization Strategy Area. HUD approved this 5.4 square mile area in September 1999. This NRSA continues to be an important and effective mechanism for improvement in the target areas.

**Neighborhood Revitalization Strategy Area Income by Census Tracts**

<b>Census Tract Number</b>	<b>At or Below 50% Area Median Income</b>	<b>At or Below 80% Area Median Income</b>
4	48.90%	83.70%
5	63.33%	85%
6	66.67%	79.90%
7	48.70%	79.10%
10.01	73.50%	87.80%
11.01	63%	86.10%
12	65.50%	90%
14	63.70%	87.40%

**Managing the Process**

The City of Tallahassee's Department of Economic and Community Development (ECD) is the Lead Agency for administering the programs covered by the consolidated plan. The City is an entitlement city for Community Development Block Grant (CDBG), HOME Investments partnerships Program (HOME), and Emergency Shelter Grant (ESG). In that role, the City monitors these funds and develops goals, priorities and plans for the effective use of the funds.

Among the non-profit organizations that have been under contract to the City for the administration of essential programs are:

- Ability First, provides services to disabled individuals by combining their expertise in assessment of client need and rehabilitation with funds for accessibility modifications to the homes of qualified clients.
- Bond Community Health Center and Neighborhood Health Services provide medical care to the uninsured and low-income persons in the community in addition to health education and services for special needs groups.
- Emergency Care Help Organization (ECHO) provides shelter for homeless families, emergency assistance to prevent homelessness, job training and employment placement services as part of an array of services designed to channel local resources from faith-based and civic organizations to those in our community who most need the help.
- Tallahassee Lenders' Consortium, an agency coordinating a consortium of mortgage lenders, administers the City's down payment assistance program for first-time homebuyers at or below 80% of area median income. This agency also provides homebuyer education programs, credit and foreclosure counseling services.
- Big Bend Coalition for the Homeless provides services to the homeless and serves as the central coordinating agency for the Continuum of Care (CoC) and as lead agency for HMIS and the submittal of the HUD SuperNOFA.
- Bethel CDC, Tallahassee Urban League and Home Rehabilitation and Development all have been providers of rehabilitation of owner-occupied homes, combining HOME rehabilitation funds with state funds to bring homes up to code and to make them energy efficient.

The City develops goals and priorities, and identifies the appropriate means to distribute funds to achieve those goals. Staff participation in community-based groups such as the United Way Human Services Partnership, Big Bend Homeless Coalition Continuum of Care Network and the Program Coordinating Committee of the Tallahassee Housing Authority provides year-round, continuous opportunities to obtain suggestions for setting priorities and receiving feedback as to those efforts that work and those that need revision or technical assistance. In addition, appointment of staff members to groups such as the Mayor's Task Force to End Chronic Homelessness, the Community Human Services Partnership, Greater Frenchtown Neighborhood Improvement Revitalization Council, and the faith-based World Changers organization provides both the opportunity to keep informed of community needs and to provide technical assistance as to the use of grant funds to meet diverse community needs.

As part of the process the Community Improvement Advisory Council (CIAC), made up of community representatives appointed by the Mayor, in conjunction with City staff, provides a recommendation to the City Commission on the use of funds to the different agencies and organizations. The City appointed members to the newly created Affordable Housing Advisory Committee as required by Florida statute in order to receive SHIP funding. The 11-member committee, with representative categories dictated by statute, will advocate for new incentives for and identify regulatory barriers to affordable housing. It will make recommendations in a triennial report submitted to the City Commission for approval. The first report, presented to the City in December 2008, evaluated established policies, procedures, ordinances, land development regulations, the comprehensive plan, and included recommendations for changes to encourage affordable housing development.

Staff participation in community-based groups such as the United Partners for Human Services and the Big Bend Homeless Coalition Network provide year-round, continuous opportunities to obtain suggestions for setting priorities and goals. These community-wide groups provide excellent feedback regarding those efforts and programs that work and for those that need revision or technical assistance. Ideas emerging from discussions at these group meetings have resulted in new programs and have enabled the City to identify and work with a wider range of service providers and housing agencies throughout the City.

The City's Office of Equity and Workforce Development (EWD) conducts periodic public meetings, attends various Board and Committee meetings of funded agencies and holds educational workshops on topics such as Fair Housing. Housing staff also participates in groups such as the Mayor's Taskforce to End Chronic Homelessness, the Tallahassee Housing Authority's Family Self-Sufficiency Steering Committee, the Community Human Services Partnership, and Greater Frenchtown Neighborhood Improvement Revitalization Council and several faith-based committees. This participation provides the City with both the opportunity to assess community needs and a gateway for providing technical assistance.

## **Citizen Participation**

In accordance with federal rule, at least two public hearings are conducted each year to allow full public participation in development and review of the City's use of federal grant funds. One hearing is conducted after publication of the Consolidated Annual Performance Evaluation Report (CAPER) and at the beginning of the development of plans for the following year. The timing of this meeting allows the public to examine recent accomplishments and make comments on priorities for future activities, providing City staff with an indication of activities that should receive emphasis in the development of the next Annual Action Plan as well as for the Consolidated Plan. Both individuals and agencies have presented requests for new activities and their reasons for increasing the priority for existing activities in these meetings. After the proposed plan is published, the second public hearing is held during a regular City Commission meeting providing citizens an opportunity to present comments to the City's highest level of authority. All public meetings are held in ADA accessible buildings and all advertising of these meetings provides the opportunity to request special accommodations for particular disabilities or interpretation needs.

Seven to ten days notice for meetings and workshops associated with plan development has proven to be the most productive lead time and all public meetings are advertised accordingly. Public hearings are advertised in display ads in the Tallahassee Democrat newspaper, in notices placed on the City's Cable Television Channel, WCOT, and on the City's website, Talgov.com. A copy of the Citizen Participation Plan is included at Page 7 of the Appendix.

No public comments were received on the Consolidated Plan.

Every effort is made to include representatives from all areas of the City, from all demographics and from special needs organizations. The Consolidated Plan process has been discussed at neighborhood meetings, Continuum of Care network meetings, a "stakeholders" publicly noticed meeting and a public hearing. City staff is available to meet with neighborhood, faith-based, and special interest groups to provide technical assistance about the types of activities that can be funded and the regulations associated with the grant funding. Participation in a variety of workgroups also enables Staff to assess local priorities and provides a forum to discuss the consolidated planning process.

This group participation also provides opportunities for cooperation and leverage of City efforts. Staff has a presence on the following standing committees: Tallahassee Housing Authority's Program Coordinating Committee, the Mayor's Task Force to End Chronic Homelessness, the United Way Human Services Partners group, the Homeless Coalition Network, the Renaissance Neighborhood Partnership, the Whole Child Network, and Elder Ready Community Workgroup.

No public comments were received on the Consolidated Plan.

## **Institutional Structure**

The City of Tallahassee has a long-standing policy of working cooperatively with the private sector to accomplish mutual goals without placing the government into competition with those organizations having widespread grassroots support. Through a variety of processes, local non-profit organizations that effectively assist in meeting the City's goals are identified and awarded funds for specific activities. The contract for performance between the City and each non-profit agency identifies the tasks to be accomplished, the use of funds, and the timeline for each activity. In this way, the City supports the agencies already at work in the community and effectively leverages federal, state, and local funds with private funds available to the agencies. This approach also supports grassroots volunteer efforts, which are a powerful source of assistance in this community.

In addition, where non-profit capacity to carry out an activity is not sufficient, the City works to build capacity through support of and technical assistance to appropriate non-profits. The City is currently working with three CHDOs to continue developing their capacity to increase the stock of affordable housing through new construction and, possibly, rehabilitation and resale. The City has retained responsibility for certain activities as in-house programs and expanded its responsibilities for others.

The City is continuing to renovate three service centers that provide space for a wide variety of non-profit service providers working within low- and moderate-income neighborhoods. These service centers are home to health clinics, after-school programs, Meals-on-Wheels congregate meals, and a variety of health and social services agencies and activities. Other neighborhood centers and facilities will also be rehabilitated and improved to better serve the community.

As the City strives to develop and maintain the quality of life for its citizens, it works to provide decent, affordable housing, a suitable living environment and expanded economic opportunities. In these ways, the City seeks the most feasible solutions for activities that work toward meeting its strategic goals.

Finally, when capacity is not present in the community, and efficiency can be improved by carrying out a task with City staff, the City may undertake certain tasks necessary to meet Consolidated Plan goals in-house. For example, several years ago, when a non-profit with a staff of 12 could no longer provide emergency repairs via volunteer efforts at the level needed and closed its doors, the City developed the Emergency Repair program operated in-house by a staff of two. This team also manages the Code Enforcement Grant program and the Sewer Expansion Program. These programs operate year-round using a variety of licensed contractors and staff also coordinates periodic volunteer efforts by faith-based groups such as World Changers. In this way the City seeks out the most suitable solutions for activities that contribute to meeting strategic goals.

The City strives to assemble resources available from various sources to address the needs of its low- and moderate-income citizens. Processes such as the Community Human Services Partnership (CHSP), which coordinates human services funding in response to the needs in the community and an evaluation of the non-profit agencies and their ability to meet the needs identified, place a premium on the efficient use of funds by non-profit and volunteer agencies. The increasing gap between the amount of requests and availability of funds continues to burden the local government and forces hard choices. Many needs of the citizens cannot be met with existing funding.

Tallahassee is home to government and educational facilities and lacks large private corporations that provide support in other communities. Local agencies spend precious administrative funds in search of adequate funding because the local funding support base simply cannot adequately address the need for funds. The reduction of funds from state and federal sources continues to tax the community's ability to meet human services needs. Especially serious is the tendency on the part of many funding sources to provide funding for capital projects but not operating funds. This may lead to agencies with adequate facilities, but insufficient operating funds to provide the services that could be delivered within these facilities.

The Tallahassee Housing Authority (THA) was set up by the City, but now operates as an independent, highly successful organization. The Mayor appoints members of the housing authority board and the City reviews plans (for consistency with the City's strategic plan goals) submitted to the US Department of Housing and Urban Development (HUD), thus maintaining a monitoring function that has been beneficial to both. The THA has been awarded tax credits from the Florida Housing Finance Corporation to the successful development of Goodbread Hills, located in the Frenchtown target area and they continue to explore other opportunities for tax-credit financed development in partnership with a private sector developer.

## **Monitoring**

The Housing Division of the Department of Economic and Community Development serves as primary monitoring agent for all federal and state affordable housing funds available to the City. If funding is provided by organizations such as HUD or Florida Housing Finance Corporation (FHFC), the City will request a copy of their monitoring report to see if it addresses the City's requirements. If HUD's or FHFC's monitoring does not, then additional monitoring is performed. Each agency receiving funding is required to be monitored annually. In addition, desk monitoring is performed with each pay request. The Housing Division works very closely with the Human Services Division, which takes responsibility for CDBG Public Services funding as well as certain City General Fund monies used to supplement Public Services funds. In addition, the Human Services Division works through an extensive partnership with the United Way and Leon County to deliver and administer public services activities to the community. Monitoring includes three aspects:

1. Payment is made on a reimbursement basis upon proof of eligibility of the activity, proof of expenditure and physical inspection, as applicable. This is true of all contracts as well as work conducted in-house. Program managers examine each pay request for accuracy, completeness and eligibility before authorizing reimbursement. This desk-monitoring activity is done each time a pay request is received and, for most contracts, it is done monthly.
2. Regular reports (usually monthly but some contracts require quarterly) on accomplishments and activities are required from each contractor and sub-recipient to show compliance with the approved tasks and responsibilities described in the contract. This includes audit reports commissioned by and for each agency receiving City, State or federal funding of \$500,000 or more.
3. Staff conducts on-site monitoring of all subrecipients and contractors at least annually to assure compliance with state and federal regulations. Standard risk assessment criteria established by HUD and desk- monitoring are used to determine the scope of on-site monitoring examination for each agency.

Additional monitoring and technical assistance is provided as needed, based on risk analysis, problems discovered in desk- or on-site monitoring, and capacity building needs identified by the City or the agency. This technical assistance may be provided by all appropriate staff, including division administrators or outside consultants, as necessary.

## **Priority Needs Analysis and Strategies**

Based on continuous interactions with various community groups and their leaders, the City has been able to continuously monitor the needs of the community and the major concerns of community-based organizations. As previously discussed above in the "Managing the Process" and "Citizen Participation" sections, staff participates in a wide network of community committees and organization meetings. This keeps the City informed and aware of the community needs.

City staff participates in professional training and educational seminars on trends, issues and solutions related to affordable housing and community development. The Housing Division has a certified planner on staff and most of the employees have more than fifteen years experience in affordable housing

development and grant management. This experience plus the active participation in community groups forms the basis for staff recommendations and the City’s decision to identify the following priorities: increase homeownership, develop affordable rental housing and address the needs of those experiencing homelessness.

The primary limitations on providing adequate programs to meet community needs are the lack of current funding and the absence of dedicated funding sources for the operation of these programs. Budget cuts at the federal and state levels have forced communities to stretch local budgets to cover the costs of activities considered essential to the health of the community and the well being of its citizens.

Often times, market forces exist that are contrary to the City’s redevelopment and revitalization goals. This is particularly evident with regard to student housing construction in targeted areas such as Frenchtown, Providence and Bond Communities (see discussion in “General Questions” above). In each of these target communities, student housing continues to compete for land suitable for affordable housing developments.

**Lead-based Paint**

Statistics provided by the Tallahassee/Leon County Planning Department indicate that in 2008, there were 81,743 housing units in the City. Of those, 46,253 were single-family units and 19,241 of these units were built prior to 1978. Since lead-based paint could no longer be used beginning on January 1, 1978, these numbers indicate that approximately 41% of our single-family housing stock could potentially contain lead-based paint and may have potential lead-based paint problems.

The City tests all houses built prior to 1978 that qualify for owner-occupied rehabilitation and includes the necessary mitigation measures in the rehabilitation work write-up. The City uses certified firms through a bidding process for the pre-testing to identify recommended or required remediation measures and to perform the post-test to ensure the measures have been carried out successfully. Rehabilitation work on homes built prior to 1978 includes the costs of lead-based paint testing and the incorporation of any necessary mitigation into the rehabilitation plans and specifications.

**HOUSING**

**Housing Needs**

Tallahassee’s need for affordable housing will continue to grow over the next five years. According to the data from the Shimberg Center (summarized below), those households at lower AMI’s have the highest need for affordable housing. This trend continues over the coming five years and is markedly worse for households that rent. 16,229 of Tallahassee’s 74,927 households, nearly 22%, are severely cost-burdened. Approximately 32% of the renter households are severely cost-burdened.

Currently, there are 8,696 elderly households (age 65+) in the City. For 2015, it is projected that there will be 10,139 elderly households per the Shimberg Center data. However, elderly households show a decreasing percentage of those that are severely cost-burdened between now (8%) and 2015 (7%).

The need for public housing assistance continues to far exceed the supply. The time a household spends on the waiting list for public housing or housing choice vouchers is approximately three years. Tallahassee Housing Authority owns and manages 534 housing units.

**Extremely Low-Income Households (Up to 30% of AMI):**

	2010		2015	
	Cost-Burdened	Severe Cost-	Cost-Burdened	Severe Cost-

		Burdened		Burdened
Owner	399	1,406	429	1,482
Renter	1,006	10,693	1,047	11,030

**Very Low-Income Households (30.1% to 50% AMI):**

	2010		2015	
	Cost-Burdened	Severe Cost-Burdened	Cost-Burdened	Severe Cost-Burdened
Owner	737	880	541	931
Renter	3,531	2,393	3,630	2,494

**Low-Income Households (50.1% to 80% AMI):**

	2010		2015	
	Cost-Burdened	Severe Cost-Burdened	Cost-Burdened	Severe Cost-Burdened
Owner	1,498	519	1,535	541
Renter	3,691	338	3,814	350

**Moderate Households (80.1% to 120% AMI):**

	2010		2015	
	Cost-Burdened	Severe Cost-Burdened	Cost-Burdened	Severe Cost-Burdened
Owner	1,314	193	1,355	200
Renter	516	5	533	5

**Elderly Households--Owners**

	2010		2015	
	Cost-Burdened	Severe Cost-Burdened	Cost-Burdened	Severe Cost-Burdened
Up to 30% of AMI	159	361	185	421
30.1% to 50% AMI	194	237	227	277
50.1% to 80% AMI	118	108	138	125
80.1% to 120% AMI	160	30	186	35

**Elderly Households--Renters**

	2010		2015	
	Cost-Burdened	Severe Cost-Burdened	Cost-Burdened	Severe Cost-Burdened
Up to 30% of AMI	133	351	155	409
30.1% to 50% AMI	130	130	151	273
50.1% to 80% AMI	187	187	219	19
80.1% to 120% AMI	43	Not available	50	Not available

**Summary: Number of Severely Cost-Burdened Households at Less than 80% AMI**

	2010	2015
Renter	13,424	13,884
Owner	2,805	2,954

**Summary: Number of Households**

	2010	2015
Renter	42,159	43,528
Owner	32,768	34,102

Current information on substandard housing is limited. However, the Shimberg Center provided the following information from 2000:

- 2,414 housing units (3.8% of all units) in the City were overcrowded (more than 1 person per room) compared to a statewide percentage of 6.5%.
- 340 units (0.5%) did not use heating fuel compared to a statewide percentage of 1.8%.
- 254 units (0.4%) lacked complete kitchen facilities compared to a statewide percentage of 0.5%.
- 246 units (0.4%) lacked complete plumbing facilities compared to a statewide percentage of 0.4%.

The City finds no racial or ethnic group with a disproportionately greater need in any income category in comparison to the needs of that category as a whole. Therefore, no assessment of such needs is required. Tallahassee is a racially diverse city with minorities comprising 38% of the community as compared to a statewide percentage of 20%.

## **Priority Housing Needs**

The City's major priorities remain constant: to increase affordable homeownership; to increase availability and supply of affordable rental housing; and, to address the needs of the homeless in Tallahassee. The City will endeavor to preserve the existing stock of housing (ownership and rental) and support creation of new affordable housing through the formation of public-private partnerships and effective leveraging of its grant funds.

Recognizing that the City of Tallahassee has a growing population of college students attending two major universities and one community college (more than 60,000 students) in competition with low- and moderate-income year-round residents for the same pool of housing stock, the City targets its resources to increase the supply of affordable new construction and preservation of existing housing units for low-income families and the preservation of owner-occupied homes.

It has long been the policy of the City to increase its homeownership rate (43.6%) and endeavor to reach the national and statewide averages of 67.1% and 70.5%, respectively. The development of new affordable housing for sale to local residents is the most readily apparent solution to the competition for affordable rental space as well as increasing the homeownership rate in the community.

The City will continue to identify suitable infill lots for new development; build upon the capacity of the CHDOs to increase the supply of new affordable housing; and maintain existing homeowner housing through rehabilitation, emergency repair and accessibility rehabilitation.

The City supports the development of affordable rental housing and will provide local government contributions to the extent possible so that developers competing for funding from Florida Housing Finance Corporation or other sources can obtain a maximum score in this area of their application. The City is able to make this contribution through recurring capital budget appropriations for water and sewer fee waivers not to exceed \$150,000 for any one project. When and if funds are available, the City has provided match or gap funding support through HOME or SHIP funds, also. In addition, the City recognizes the need to preserve affordable rental units and will endeavor to assist in maintaining the supply and preservation of affordable rental housing stock through rehabilitation.

The City's analysis of available data from the Shimberg Center and the housing needs identified by the Comprehensive Housing Affordability Strategy (CHAS) clearly supports the City's priorities as described in #1 above: to increase affordable homeownership; to increase availability and supply of affordable rental housing; and, to address the needs of the homeless in Tallahassee.

As is always the case, the main obstacle to meeting the housing needs of the City is insufficient funding. Please see below under “Barriers to Affordable Housing” for a further discussion of the obstacles to meeting the City’s affordable housing needs.

## **Housing Market Analysis**

### **Housing Supply and Demand**

According to data produced by the Tallahassee Board Realtors, as of March 2010, the Tallahassee area currently has 12.3 months of housing stock supply. Essentially, this means that if no additional units for sale came into the City’s real estate market, the current housing supply would be able to accommodate the demand for 12.3 months. This figure is comprised of all housing dwelling unit types: single family, condominium, townhomes, and manufactured housing. The housing supply figure also reflects both newly constructed dwelling units and homes that are offered for resale. The housing stock listed for sale in the Tallahassee area as of March 2010 is 2,496 housing units. This is a substantial decline of 9% from the previous year in which total active listings were 2,724 housing units.

Within the past 12 months, from April 2009 to March 2010, there have been a total of 2,407 homes sold in the Tallahassee area, based upon data provided by the Tallahassee Board of Realtors. Tallahassee housing data for March depicts a 2% increase from the previous year in which there were 2,365 homes sold. The data indicates that there is a sufficient housing stock to meet the current demand in Tallahassee since the current housing supply substantially exceeds the rate of home sales. However, this analysis does not account for affordability of the housing stock or the capacity of residents to acquire the homes. Rather, it only indicates that the housing supply is presently meeting demand of the conventional market. Low- to moderate-income residents do not have the resources to obtain homes in the available price ranges, thus rendering the housing stock inadequate for all residents within the Tallahassee area.

### **Condition:**

The condition of the housing stock is not solely focused on the physical structure of the home, but rather the building’s capacity to provide adequate shelter for the residents based upon living conditions. According to data derived in 2000 by the Shimberg Center, 2,414 housing units in the City were overcrowded which is 3.8% of the total housing stock. For the purpose of this analysis, an overcrowded unit is deemed as being a residence that houses more than one person per room.

Data collected by Shimberg in 2000 also shows that there are 340 housing units in the City that do not have the infrastructure for home heating fuel, which is .5% of the total housing stock. This percentage is below the statewide average of 1.8%. Other infrastructure deficiencies that pertain to the condition of housing are kitchen and plumbing facilities. Shimberg data findings show that 254 housing units do not have complete kitchen facilities, which comprises .4% of the total housing stock. This figure is close to the statewide average of .5%. There are 246 City housing units that lack complete plumbing facilities, which represent .4% of the housing stock. The statewide average is .4%.

### **Cost of Housing:**

According to data provided by the Tallahassee Board of Realtors, as of March 2010, the average sales price of a home in the Tallahassee area is \$191,000. The data reflects a decline in housing prices in the Tallahassee area of over 14%, as the average sales price of a home in the 2007 was \$222,000. However, this does not indicate a direct increase in housing affordability and availability because family income has also markedly decreased during this economic recession. 2,805 owner-households (8.6%) are severely cost-burdened.

Households that are renters are even more cost-burdened. Data from the Shimberg Center indicates that 31.8% of the City's rental households are severely cost-burdened expending more than 50% of their income for housing costs.

#### Foreclosed and Distressed Properties:

427 lis pendens were filed in the first quarter of 2010, which is down 17% compared to the first quarter in 2009. As of May 1, 2010, 46 homes are listed as bank-approved short-sales. These numbers are relatively small in comparison to other areas throughout the state and reflect the relative stability of the Tallahassee housing market.

#### Housing for the Disabled and Elderly:

According to data findings provided by Shimberg there were 8,696 elderly households. Additional data findings stated that 2,069 elderly households are cost-burdened or severely cost burdened. This is approximately 24%.

#### Government Assisted Housing Units:

According to Shimberg, in Leon County, there are currently 37 residential housing properties that are receiving housing subsidies from the local, state, and federal government with purpose of providing affordable housing for the following populations: elderly, families, and persons with disabilities. These housing properties collectively offer 4,575 housing units for rent, and of these units 4,037 are subsidized by government funding.

Most of the affordable rental housing in Tallahassee has been funded with Low-Income Housing Tax Credits, tax-exempt bond financing or direct subsidies from the City and have a 50-year extended use period. It is not anticipated that affordable rental housing will be lost from expiring funding assistance within the next 5 years. There are a total of 541 public housing units in Tallahassee. The public housing waiting list is only open for persons qualifying for four+ bedrooms. The waiting list for Section 8 vouchers has an approximate wait time of 3 years and will not be reopened during 2010.

The Tallahassee housing market is more stable now compared to the time period of 2000 to 2006 in which the market exhibited high property appreciation rates, fast-paced construction of new housing units, and creatively developed mortgage instruments which played a large part in the current foreclosure crisis. The housing market of 2010 portrays relatively stable housing prices that, at a glance, seem to be more affordable. However, as housing prices have fallen, so have household incomes. Many families cannot pay their current housing costs and are in danger of homelessness. The federal HPRP has helped fill this gap but that program is severely oversubscribed and its funds will be exhausted long before the program's scheduled end date of July 2012. The City is exploring new avenues for creating affordable housing with foreclosed, vacant, and dilapidated properties. This is discussed in the previous section on the cost of housing in the Tallahassee area.

Foreclosed and abandoned vacant units are detrimental when they occur in high concentrations within a community. The Neighborhood Stabilization Program (NSP) will enable the City to purchase these units, rehabilitate the structures, and create affordable housing. These revitalized units are intended to address two problems that greatly affect a community's sustainability, viability and quality: numerous foreclosed and abandoned housing structures and the lack affordable housing.

The production of new units is still a viable option for the City of Tallahassee; however the weak new construction market combined with a 12-month surplus of housing available for sale as well as numerous foreclosures means that in the next 2 to 3 years the City will likely focus on rehabilitation and reconstruction rather than new construction. This is not to say that the City of Tallahassee will not participate in the new construction of affordable housing either directly or through collaborative efforts with the private sector, but acquiring and revitalizing current structures is a more economically feasible option at this time.

## Specific Housing Objectives

2011 - 2015 Plan Goals and Objectives: Based on the continued growth of Tallahassee, the increasing costs of housing, encroaching student population, and general market characteristics, the City will continue to focus its resources and priorities on those strategies which increase the number of affordable housing units (both rental and homeownership), preserve the existing stock of housing and address the needs of the homeless population. The goals listed below are, of course, predicated of the availability of federal and local grant funds.

- A) The City shall expand home-ownership opportunities, particularly for low and moderate income householders and first time homebuyers, as follows:
- i) Provide 420 Down Payment Assistance Loans to first time homebuyers.
  - ii) Provide 50 Deep Subsidy loans to families at or below 50% of the area median income who qualify as first time homeowners, in conjunction with Down Payment Assistance Loans.
- B) The City shall increase the production of affordable housing units, especially for very low, low and moderate-income residents, as follows:
- i) Provide funding support to Community Housing Development Organizations (CHDOs) to produce 25 affordable homeownership units.
  - ii) Provide funding support to developers of affordable rental housing to the extent needed to be competitive in applications for primary or secondary funding from the Florida Housing Finance Corporation, HUD, etc.
  - iii) Develop public/private partnerships to facilitate the production of affordable rental housing.
  - iv) Provide permanent relocation services to families affected by natural disasters, including fires and floods, and condemnation to assist 50 families with relocation assistance.
- C) The City shall preserve and upgrade the City's housing stock and reduce, through rehabilitation, the number of substandard units for the very low- and low-income, the elderly and persons with disabilities, as follows:
- i) Complete 25 major residential rehabilitation projects and provide associated temporary relocation services only as needed.
  - ii) Complete a minimum of 250 emergency repair projects through the in-house emergency repair program.
  - iii) Complete 40 accessibility rehabilitation projects.
  - iv) Complete 40 repairs under the Code Enforcement Rehabilitation program.
- D) The City shall arrest further blight and deterioration in targeted neighborhoods, with particular focus on the Neighborhood Revitalization Strategy Area (NRSA), as follows:
- i) Provide funding assistance to the Frenchtown Community Development Corporation for a variety of activities to redevelop and revitalize and promote the economic development of the Frenchtown community.
  - ii) Coordinate Community Revitalization funds with state and federal grants in the NRSA, CRA, Southern Strategy, and Frenchtown areas to maximize the communities benefits.
- E) The City shall support the the Continuum of Care for the homeless and those citizens threatened with homelessness, as follows:
- i) Continue to support the Big Bend Homeless Coalition (BBHC) as the lead agency of the Continuum of Care for Leon County and the seven surrounding counties. BBHC is also charged with implementation and growth of HMIS.
  - ii) The City shall use its ESG allocations to support the operations of existing homeless facilities.
  - iii) Through the coordinated Human Services Partnership, use CDBG funds to support agencies that provide services to the homeless.
  - iv) Provide CDBG funds to BBHC and HOPE Community to transition families, women and men from homelessness to self-sufficiency and independent living.

F) The City shall encourage the production of affordable housing units through implementation of the City's inclusionary housing ordinance. This ordinance allows the payment of fees into a trust fund in lieu of producing affordable ownership units in new housing developments.

G) The City shall continue to reduce regulatory barriers to the development of affordable housing as follows:

- i) The use of general revenue or other government funds for the payment of water and sewer connection fees.
- ii) Fast-tracking the permitting process for affordable housing developments.
- iii) Maintain and implement those incentives to affordable housing as required by the State Housing Initiatives Partnership Act (SHIP).

The City receives Community Development Block Grant (CDBG), Housing Initiatives Partnership Program (HOME), and, in past years, State Housing Initiatives Partnership Program (SHIP) funds for the development of affordable housing. Leveraging SHIP and general revenue funds will also serve to create the match necessary for HOME grant.

## **Needs of Public Housing**

The Tallahassee Housing Authority (THA) manages 541 Public Housing Units and administers 2,039 Housing Choice Vouchers. Funding for both of these programs come from the U.S. Department of Housing and Urban Development (HUD). Part of the THA's 3-5 year strategic plan is to improve community quality of life and economic viability for its residents. The THA promotes financial independence and asset development for families and individuals through its self-sufficiency programs. THA has many community partners that assist the families being served including trained housing and financial counselors. This ensures that the residents continue to receive housing counseling, financial education and furthers the goal of equal opportunity in housing for everyone.

It is one of the THA's missions to increase the availability of affordable housing in the Tallahassee/Leon area. This will be accomplished, in part, by forming partnerships with private-sector affordable housing developers to apply for low-income housing tax credits administered by the Florida Housing Finance Corporation. With HUD capital funding, the THA will continue to maintain and improve its public housing inventory through erosion control, energy efficiency, roof replacements, and infrastructure improvements in addition to creation of resident Section 3 jobs.

The THA has two subsidy programs that help those in public housing achieve homeownership. Under Section 8, THA administers the Voucher Mortgage Assistance Program and the THA has a HUD-approved Section 5(h) Homeownership Program. The 5(h) program allows the THA to sell public housing that may no longer be efficient to operate while HUD continues to service the original debt. Both programs have had success moving families into homeownership: The Section 8 program is currently assisting 32 families and the 5(h) program has allowed the THA to sell three of its thirty-six scattered-site single-family houses to residents.

The THA also focuses on assisting persons with disabilities by monitoring availability and applying for funding using the Section 8 Special Purpose Vouchers. In addition, the THA networks with local non-profit agencies that provide services for those with disabilities. To further assist those with special needs living in public housing, the THA is implementing modifications recommended by the Section 504 Needs Assessment.

The THA is committed to providing housing options in all areas of the City and will continue marketing to owners in neighborhoods with higher area median incomes and lower minority concentration.

The THA Section 8 waiting list has been closed since October 2007. There are currently more than 2,300 persons on the Housing Choice waiting list and the public housing waiting list is open only for families qualifying for four or more bedrooms. It is not anticipated that these lists will reopen the 2010 fiscal year.

## **Public Housing Strategy**

The Tallahassee Housing Authority's (THA) strategy for serving the needs of extremely low-income, low-income, and moderate-income families is to make available all possible housing opportunities and ensure that those received assistance are entitled to such assistance. With HUD capital funding, the THA will continue to maintain and improve its public housing inventory through erosion control, energy efficiency, roof replacements, and infrastructure improvements in addition to creation of resident Section 3 jobs.

The Tallahassee Housing Authority (THA) strongly encourages its residents to participate and become more involved in the management of the Authority in the following ways:

- Formation of the Orange Avenue United Tenants Association. This association is open to all residents of THA properties.
- Encouraging resident feedback by providing a 30-day notice to residents whenever there is a proposed change of policy or procedures.
- Holding quarterly site meetings for residents.
- Maintaining a seat on their Board of Commissioners for a resident representative.

The THA has a very active Self-Sufficiency Program that not only encourages and coaches residents on financial self-sufficiency but this program also successfully moves residents into homeownership. To date, since 2002, the Section 8 FSS program has enabled 55 families to buy their own single-family homes using the Housing Choice Vouchers to subsidize their mortgage payments. This program has recently been extended to encompass neighboring Gadsden County. Twenty-nine (29) families have become self-sufficient and no longer need the housing voucher as subsidy for their mortgages. Five (5) local lenders are expected to continue participating in this program.

In another effort to increase self-sufficiency and improve the living environment of public housing residents, several THA staff have become certified instructors in the FDIC Money Smart Program. THA residents that participate in this program will receive a CD that will guide them through the financial virtual classrooms at home. This program will assist residents in increasing their understanding of finances, increasing their financial wealth and making them less dependent on housing and welfare programs. This will result in reduced time spent in public housing or using the housing choice voucher and free up these resources for someone on the waiting list.

Another "best practice" initiative recently instituted by the THA is to monitor both public housing and Section 8 families currently being assisted to determine that they are eligible for continue participation. In June 2009 a full time fraud investigator was hired in effort to identify and investigate persons who have either underreported or not reported their income or family composition correctly.

THA has purchased newly constructed single family homes as part of its Replacement Factor Funds program from the U.S. Department of Housing and Urban Development (HUD). The focus of the program is placing families in mixed-income communities throughout the City and Leon County. Two homes have been selected and purchased in the Crawfordville Trace subdivision. The homes are occupied as a public housing unit and will eventually be sold to an eligible client. Persons eligible for these houses will be those who are seeking and are close, within fifteen months, to qualifying with a lender for homeownership.

Another new initiative of the THA is to work more closely with organizations that serve the needs of the City's homeless population. THA is working with the Big Bend Homeless Coalition, the lead agency in the Continuum of Care, to apply for housing funds to decrease the number of persons in temporarily shelters, living in overcrowded situations and those living in substandard housing. THA staff will also serve on state and national housing advocacy committees to work toward convincing HUD to develop time limits for those receiving assistance who are not deemed to be elderly, handicapped or disabled.

The THA is **not** a "troubled" housing authority and works in active partnership with the City to support a variety of initiatives that will enhance the quality of life for THA residents. Under an evaluation tool used by HUD for the Housing Choice Voucher Program, the Section Eight Management Assessment program (SEMAP), the THA was categorized as a "High Performer" for 2009. The 2009 score for the Public Housing Program, using the Public Housing Assessment System (PHAS), has not yet been received.

The Authority has received \$1.5 million over the past two and one-half years from the Florida Housing Finance Corporation for administering the Tenant Based Rental Assistance Program, which is used to house persons experiencing homelessness. These funds were used to house eligible persons from the following local agencies that provide services to the homeless: Hope Center, Brehon, Ability First, Lutheran Social Services, Capital Area Community Action Program, Refuge House, the Shelter, Tallahassee Urban League and Good News Ministries. Collectively the Authority housed 56 families who, after the August 2009 funding term, will have all transitioned into the regular HUD vouchers.

## Barriers to Affordable Housing

During the last review (2007) of the Housing Element of the Comprehensive Plan, City staff conducted a survey of the community's housing providers (non-profit and for-profit), affordable housing advocates, service providers and other interested parties relative to barriers affecting the production and delivery of affordable housing. Participants were first asked to list any perceived barriers and then, once the list was compiled, they were asked to rank them. Below is a chart reflecting the top five barriers pursuant to this survey:

Rank	Barriers
1	Land not available at an affordable price
2	Increased costs of construction and materials
3	Credit worthiness of homebuyer or renter
4	Lack of funding for affordable housing
5*	Gap between the cost of housing and the income of potential buyers
5*	Keeping housing produced as affordable housing actually affordable

\* Tied score

None of those barriers are affected by public policies. However, to the extent possible, the City will continue to reduce possible regulatory barriers to the development of affordable housing as follows:

- i) The use of general revenue or other government funds for the payment of water and sewer connection fees.
- ii) Fast-tracking the permitting process for affordable housing developments.
- iii) Maintain and implement those incentives to affordable housing as required by the State Housing Initiatives Partnership Act (SHIP).

## **Homeless Needs**

The Big Bend Homeless Coalition (BBHC) is the lead entity for coordinating the Continuum of Care in the Big Bend area of north Florida. The BBHC is a 501(c)(3) non-profit organization designated by the City of Tallahassee and the Florida Department of Children and Families Office on Homelessness as the lead agency for Leon, Franklin, Gadsden, Jefferson, Liberty, Madison, Taylor and Wakulla counties.

BBHC convenes monthly meetings of the Continuum of Care network partners for the planning and implementation of all services and programs addressing the needs of people experiencing, or at risk of, homelessness in our area. In order to identify priorities for service and gaps in services to be filled, BBHC also conducts biennial surveys of homeless persons and services in the area. The results of the latest survey are found in the “Continuum of Care Homeless Population and Subpopulations Chart” as part of the First Annual Action Plan.

The 2009 Point-In-Time Count & Survey was conducted on January 26, 2009, and identified 437 homeless individuals in Leon County. While these point-in-time surveys reflect actual individuals interviewed face-to-face, the Homeless Coalition estimates that it is a significant underestimate, and that on any given night more than 750 persons in our community do not have safe, decent, and sanitary places to sleep. An estimated 3,000-4,000 citizens experience homelessness at some point during the year.

In addition, the Leon County School System conducts a survey of students to determine the size of the student population that may need additional services related to homelessness. In this self-reported, voluntary survey the School System estimates as many as 320 students do not have a place to call home.

The homeless population in this area includes persons of all ages and racial and ethnic backgrounds, with no one group predominating, although African-Americans are overrepresented (47% of the surveyed homeless adults). Approximately 38% of people who are homeless in our area are children. Further, 46% of homeless adults report having a disability. An estimated 150 adults are chronically homeless.

The City’s Homelessness Prevention and Rapid Rehousing Program (HPRP) serves those who are at imminent risk of becoming homeless, as well as those who are homeless. Through the HPRP program, more than 350 people (including children) in over 120 “at risk” households have been assisted to stay in their homes, while almost 327 homeless individuals have been assisted. In addition, numerous local agencies work together to prevent homelessness by providing rental assistance, utility assistance, food banks, employment assistance, and other basic needs.

BBHC coordinates services in Tallahassee (Leon County) and seven surrounding counties, recognizing that Tallahassee is the largest community in all of these counties and the one community with the capacity to support a range of services and housing programs for people experiencing, or at risk of, homelessness. The majority of the shelter space is located within the City, although Gadsden, Taylor, and Wakulla counties also have established shelters that reflect the outreach of existing organizations as well as the emerging recognition of need in the community by local citizens. BBHC provides assistance in these outlying counties to help them coordinate resources and identify funding opportunities appropriate to their needs.

## **Priority Homeless Needs**

The Network of the Big Bend Homeless Coalition is made up of all service providers in the area who serve people experiencing, or at risk of, homelessness. Membership represents a wide variety of organizations and persons, including but not limited to: social service providers, local law enforcement, housing programs, the Veterans Administration, local government representatives, the faith community, and those who are homeless and formerly homeless. This Network meets monthly to exchange information and to learn about each other, with the aim of improving service delivery through cooperation. The Network participates in an annual needs assessment and gaps analysis, and identifies priorities for the local homelessness continuum of care. In 2009, the identified priorities were as follows:

Housing priorities:

1. Permanent Housing (w/ & w/o Supportive Services), especially housing for those discharged from prisons and jails; Safe Haven
2. Faith Based Housing, Housing for Youth, Emergency Shelter for Families with children

Non-housing service priorities:

1. Employment services
2. Dental services, Prevention of homelessness
3. Case Management, HIV/AIDS services, Mental Health Services, Transportation

Priority subpopulations:

1. Service for those coming out of prison/jail
2. Services for women who are pregnant and homeless, services for people with co-occurring disorders
3. Services for single individuals, youth transitioning from foster care

Non-housing facilities priority:

One-stop shop (single point of entry into Continuum of Care system of services)

**Community priority not specific to housing or direct services:**

**Homeless Management Information System**

In 2006/2007, the community, led by the Mayor, published a Ten-Year Plan to End Chronic Homelessness in Tallahassee. Included in these deliberations are plans for permanent housing for special needs populations including those with physical disabilities, mental health issues, and substance abuse issues. As these populations find permanent housing, spaces in transitional and emergency shelter will be freed up to accommodate newly homeless, reducing the number of chronically homeless in the population as a whole. Coupled with homeless prevention measures under development, the community is coming together to ensure that the safety net supporting those with housing needs is sufficient for this community and the area at large.

In 2010, the Mayor established a community-based Homelessness Council, which is charged with updating and implementing the Ten-Year Plan and related initiatives to combat homelessness in our community. The Council has as a priority the goal of increasing the stock of permanent supportive housing for those who are chronically homeless, as well as respond to the needs of homeless Veterans and the growing numbers of homeless families with children.

## **Homeless Inventory**

The Housing Inventory Chart taken from the 2009 Continuum of Care Application submitted to HUD by the Big Bend Homeless Coalition is found in Appendix, Charts 10-13. See also the “Continuum of Care Homeless Population and Subpopulations Chart”, part of the First Annual Action Plan

In addition to the outreach efforts of organizations serving the homeless, the Homeless Coalition employs an outreach worker who not only seeks out the unsheltered, but is the lead in coordinating outreach and assessment among the various organizations.

## **Homeless Strategic Plan**

The City’s strategy for developing a system to address homelessness and the priority needs of homeless persons and families is a four-pronged approach.

First, the City has designated the Big Bend Homeless Coalition (BBHC), which is funded in part by the City, as the lead agency responsible for development of a system to address homelessness in our community. BBHC, along with diverse stakeholders: (1) coordinates an annual homelessness needs assessment and priority-setting process; (2) coordinates the biennial Point-in-Time Count; (3) facilitates the proposals submitted for funding through the HUD Continuum of Care funding process, as well as funding

from the Florida Department of Children & Families Office on Homelessness; and (4) coordinates the Network of service providers and other key stakeholders to address homelessness prevention, outreach/assessment, emergency shelters and services, transitional housing, and permanent supportive housing, along with appropriate support service provision.

Second, the Mayor's Council on Homelessness is working to provide guidance and expand support for efforts of BBHC. These two work groups include a wide representation of the community, and working together, the two will comprise a unified approach that will identify the housing needs and the supportive services necessary to address the problems of the homeless population, and especially the needs of the chronically homeless, traditionally viewed as the hardest to help. The business, government, and educational representation on the Mayor's Council have the vision necessary to address the needs of the homeless that are not currently being met, and it is anticipated that creating permanent housing for the chronically homeless will free up space in transitional and emergency shelters, allowing these organizations to provide services consistent with their missions.

Third, the Community Human Services Partnership (CHSP) process includes the funding of emergency services for homeless prevention, providing utility and rent assistance to those at risk of losing their homes. In addition, services such as job training, employment coaching, transportation, and financial literacy training are supported by the CHSP. CHSP is a partnership of the City, the County, and the local United Way.

Fourth, the City's housing goals focus on the housing stock available to the low and very low income persons, using rehabilitation to preserve the housing in place as well as building new housing and providing down payment assistance to those seeking to purchase their own home. Those receiving down payment assistance frequently cite that a benefit of home ownership is that mortgage costs each month are lower than the rental payments they had been making.

Working closely with BBHC, the City will focus efforts to develop permanent housing on meeting the needs identified among the chronically homeless population. BBHC has been designated a Community Based Development Organization (CBDO) by the City (approved by HUD in February 2000) and charged to bring a comprehensive approach to neighborhood revitalization by finding housing, employment, education, or special needs shelter as appropriate for all those in danger of homelessness.

The Mayor's Homelessness Council will focus on strategies and funding for developing permanent supportive housing for those who are chronically homeless. By returning these individuals to an appropriate level of self-sufficiency, the community's resources will be used more efficiently and the quality of life of those individuals will be improved. The coordination is seamless because of the common interests of the City, BBHC, those who are homeless, and other key stakeholders, and all are represented in the City's processes.

Homelessness prevention is a key component of the City's homelessness continuum of care. The City's Homelessness Prevention and Rapid Rehousing Program (HPRP) serves those who are at imminent risk of becoming homeless, as well as those who are homeless. In addition, numerous local agencies work together to prevent homelessness by providing rental assistance, utility assistance, food banks, employment assistance, financial counseling and other basic needs.

The City's homelessness strategy includes interrelated and coordinated key stakeholders, including: private corporations, nonprofits, the faith-based community, representatives of those who are homeless, local governments, neighborhood representatives, and philanthropic groups. These interests are represented on the City's Homelessness Council, as well as the Network facilitated by the BBHC. The City and the BBHC work very closely together to coordinate efforts to implement homelessness strategies.

The Homeless Coalition employs an outreach worker who has been instrumental in development of discharge planning processes for individuals due for release from institutional settings in the community. Working with the Coalition are law enforcement and the medical community, in addition to service organizations, in order to capture all the clients possible and provide case management and services tailored

to each individual's needs. Discharge Planning is recognized as essential in the homelessness continuum of care, both as a means to prevent homelessness and as a mechanism for identification of the chronic homeless who need support services along with affordable housing.

## COMMUNITY DEVELOPMENT

### Community Development

The City has established the following goals for non-housing priority needs eligible for CDBG funding.

- a. Promote neighborhood revitalization efforts within targeted lower income neighborhoods through public/private partnerships to create new jobs and upgrade existing employment opportunities.
- b. Eliminate unsafe public facilities and upgrade existing public facilities in the City's low and moderate-income areas to help maintain neighborhood cohesion and sustainability; provide adequate facilities for seniors, youths and families to gather; and, provide efficient, accessible locations for services such as health care, health education, training and recreational activities.
- c. Further fair housing opportunities and eliminate unlawful discrimination in housing through enforcement and education.
- d. Demolish and clear unsafe and abandoned buildings to prevent the spread of slum and blight.
- e. Provide public services using the Community Human Services Partnership with Leon County and the United Way of the Big Bend. The City devotes the full 15% allowed under the CDBG rules to this effort, in addition to City general funds, in the effort to address the most pressing needs identified through this process. The CHSP process uses committees made up of more than 100 community volunteers to examine agencies and their applications for funding, and to decide on funding of the most critical needs.

The City has determined that the highest needs for neighborhood improvement, public facilities, demolition, public services and affordable housing fall within the designated target areas listed below:

- Greater Frenchtown (Census Tracts 6 and 14)
- Apalachee Ridge Neighborhood (Census Tract 10.02)
- Bond Community (Census Tracts 11.01 and 12)
- Southside Sector (Census Tracts 4 and 10.01)
- Providence (Census Tract 19)

Therefore, the City has set its Community Development priorities in accordance with the areas of greatest need and will continue to approach neighborhood improvement by focusing on the full spectrum of needs for each area: affordable housing, public facilities, public services and economic redevelopment.

The primary impediment to providing neighborhood improvements, public facilities, demolition, and public services is the lack of adequate funding. The ability to meet the community's needs is further hindered by recent state legislative actions. The State Affordable Housing Trust Fund monies have been diverted from use under the SHIP program and used for other state budgetary needs. Current and projected funding levels from all sources are insufficient to meet the current needs.

## Antipoverty Strategy

The City's antipoverty strategy is a multi-pronged approach: education, services, health care and housing. For example, providing down payment assistance to first-time homebuyers is designed to put families in a position to build equity in their home, providing an investment that can be used to secure additional financial leverage to raise the family above the poverty level. The City's first-time homebuyer program includes homebuyer education, credit counseling and financial literacy, all of which are designed to help provide the resources necessary for a family to become a successful home owner.

Funding for public services is provided to non-profit agencies that provide educational programs to increase the earning power of the participants; provide basic medical care to help prevent health care crises and the resultant economic crises; and reduce substance abuse problems that are often a contributing factor to poverty and homelessness. Also, services provided through the City-supported service centers assist families with after-school programs, congregate meals, and educational opportunities such as training in basic computer use, health and nutritional classes and financial literacy workshops.

Another aspect of the City's antipoverty strategy is working closely with the Big Bend Homeless Coalition (BBHC) and the Continuum of Care Network to efficiently and effectively provide services designed to return those experiencing homelessness to self-sufficiency. Active participation by the School System in the BBHC's programs and representation in the Continuum of Care has resulted in the identification and extension of services to potentially homeless families that are 'doubled up' with other family members or friends.

The City believes that by strengthening neighborhoods, providing educational opportunities, increasing the affordable housing stock and lifting some of the burdens of repairing and maintaining the homes of our lowest-income residents the level of poverty is reduced. The City's programs are all over-subscribed and provide direct relief to hundreds of residents each year as reported more specifically in the CAPER. Some illustrative program data from the past fiscal year is listed below:

<b>Program Name</b>	<b>Persons/Households Served</b>
Homebuyer Education and Counseling	1487 (P)
Down Payment Assistance	95 (H)
Owner-Occupied Rehabilitation	134 (H)
Educational Programs (all types other than Homebuyer Education)	1193 (P)

## NON-HOMELESS SPECIAL NEEDS

### Specific Special Needs Objectives

1. With regard to Non-Homeless Special Needs, during the next five years, the City will focus on the following objectives to improve the services for those with special needs:
  - a. Continue updating the evaluation of the needs of the low-income senior population. The Positive Aging Community Project (PAC) will continue evaluating the special needs of the elderly and frail elderly low-income residents of the community. Within the framework and funding allotted for Senior Services and its local partner organizations, programs will be initiated and/or modified based on the needs of this population. A primary need that has been identified is the availability of affordable or Medicaid-waiver,

assisted-living options for the low-income special needs population. Currently, there are no Medicaid-waiver beds available in Tallahassee-Leon County. The PAC project will continue to work with the Area Agency on Aging and the local assisted-living communities to raise awareness of this need and encourage creation of slots for seniors needing this option. At present, there is a gap in service between independent housing and skilled care nursing placement.

- b. Serve the very low- and extremely low-income populations with emphasis on elderly and disabled citizens. The City's Emergency Home Repair Program (EHRP) is restricted to only those at or below 50% of area median income unless there is a disabled household member, in which case, the income limit is set at 80% AMI. The majority of the clients served by this program are elderly and/or disabled. This program provides repairs to or replacement of heating systems, roofs, plumbing and sewer systems, and completes other home repairs that involve health or safety issues. The City's goal is to complete at least 250 EHRP projects over the next five years.
  - c. Enhance the ability of low-income seniors to age in place and keep their homes. The EHRP, Major Rehabilitation Program and the Accessibility Rehabilitation Program are all instrumental in helping the special needs population maintain and modify their homes to permit aging-in-place and prevent loss of their home because of their inability to keep the home in decent and safe condition. In addition, these programs encourage incorporation of the features of universal design wherever possible. The City's goal is to complete at least 25 major rehabilitation and 40 accessibility rehabilitation projects over the next five years.
  - d. Provide in- and out-patient substance abuse services for low-income residents. A Life Recovery Center, Inc. (ALRC) provides treatment for substance abuse as well as transitional living facilities for four (4) women and 24 men. The Bond Community Health Center has opened a clinic on the HOPE Community campus that not only serves the homeless but also provides low- or no-cost medical services to anyone in need.
2. Funding for these initiatives will come from a combination of Federal, state, local and private sector resources. It is expected that the City's programs will be funded with CDBG, City general revenue and private foundation dollars. The Emergency Home Repair Program will be funded primarily with CDBG and a portion of the reprogrammed SHIP funds. A Life Recovery Center, Inc. (ALRC) is funded, in part, by CDBG, City general revenue, CHSP and with other local and private funding sources.

## **Non-homeless Special Needs Analysis (including HOPWA)**

The City does not receive HOPWA and no information is available for the other special needs categories.

## **OTHER NARRATIVE**

### Historic Preservation

When any agency proposes work on a dwelling of more than 50 years in age, as described in the Leon County Property Appraiser's records, information about the building in question and the proposed work to be done will be forwarded to the State Housing Preservation Office for review and comment. Comments received will be included in the work plan for the building.

### Regulatory Barriers

The City continuously reviews the regulations and procedures that may affect development of affordable housing and makes positive adjustments as they are identified. Mentioned elsewhere in this plan is the Inclusionary Housing ordinance, an effort to assure that affordable housing is included in all sectors of the City.

Neighborhood Revitalization Strategy Area

The City has been working to address community revitalization in the Frenchtown Neighborhood for more than ten years. Significant progress has been made in the elimination of pockets of slum and blight, the construction of the Renaissance Building in the 400 block of Macomb Street, stormwater drainage improvements, and the development of infill lots with new or rehabilitated affordable housing. The City requests continuation of the Neighborhood Revitalization Strategy Area designation to allow for completion of long-range activities.