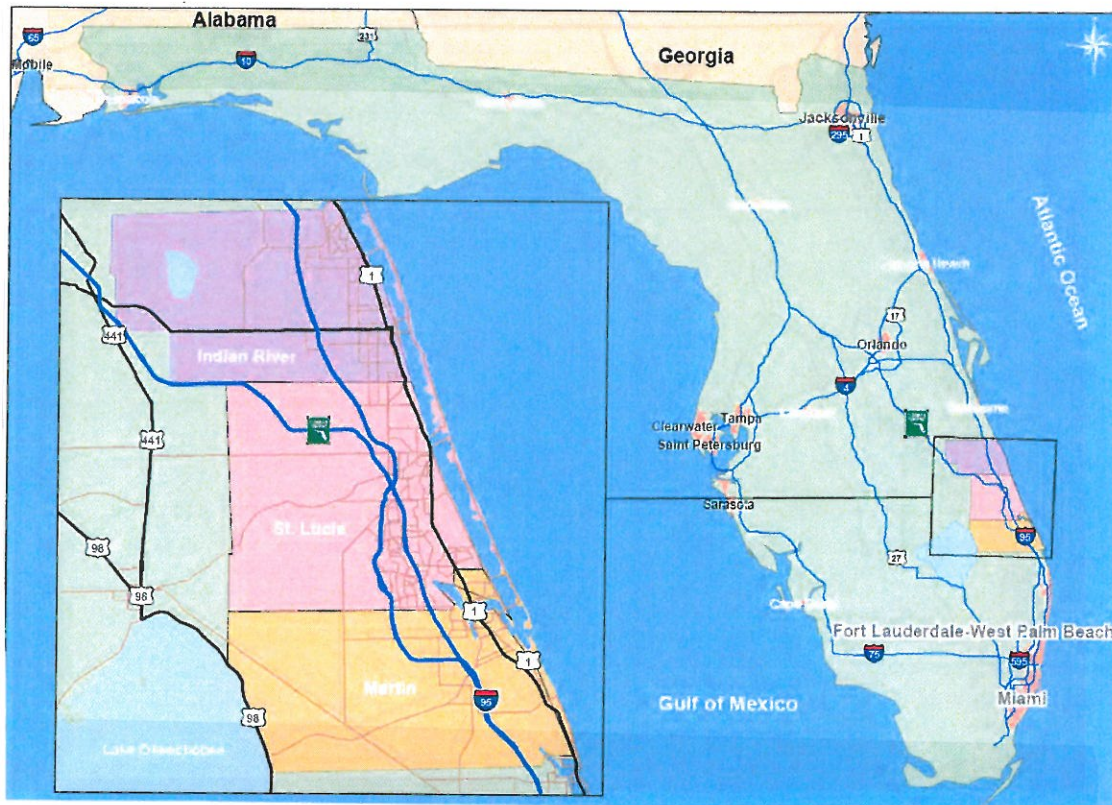


ST. LUCIE COUNTY HOME CONSORTIUM CONSOLIDATED PLAN

FEDERAL FISCAL YEARS 2012-2017



**INDIAN RIVER, MARTIN, ST. LUCIE COUNTIES,
FLORIDA**

St. Lucie County HOME Consortium

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INTRODUCTION

Background and Purpose

Title I of the National Affordable Housing Act established the requirement that states and local governments applying for direct assistance under certain U.S. Department of Housing and Urban Development (HUD) programs have their Consolidated Plan approved by HUD.

Federal law requires each local jurisdiction to describe its plan for providing decent housing and a suitable living environment principally for low- and moderate-income persons. The jurisdiction must set out a three to five-year strategy that establishes priorities, identifies resources available to meet goals and objectives, and establishes a one-year Action Plan.

Consolidated Plan Period

The St. Lucie County HOME Consortium will submit a five-year Consolidated Plan to HUD in August 2012, which will cover fiscal years beginning October 1, 2012 through September 30, 2017. The initial One Year Action Plan is to be submitted on August 15, 2012. Annual updates to the One Year Action Plan will be submitted by August 15th of each year thereafter.

Function of the Consolidated Plan

The Consolidated Plan is the document submitted to the U.S. Department of Housing and Urban Development (HUD) that serves as the comprehensive assessment of the jurisdictions' needs and identifies resources available to meet those needs. The Consolidated Plan is:

1. A planning document for the St. Lucie County HOME Consortium which builds on a participatory process at the lowest levels;
2. An application for federal funds under the HUD formula grant programs;
3. A data driven document that details community needs and offers measurable solutions; and
4. An action plan that identifies activities undertaken by the jurisdiction annually to meet its needs and determines their effectiveness.

The Consolidated Plan includes the application requirements for the following programs:

- The HOME Investment Partnerships (HOME) program
- American Dream Initiative Partnership program

It also includes other federal, state, local and private resources that will be used for housing and community development needs.

Consolidated Plan Strategies

The Housing, Homeless, HIV/AIDS Housing and Special Needs Assessments, and the Housing Market Analysis describe the housing needs of extremely low-, low-, and moderate-income families, the homeless, and individuals with special needs, as well as characteristics of the three county's housing market. The Strategic Plan outlines priorities for the five-year planning period. The Action Plan allocates resources for each individual year. The St. Lucie County Housing Division prepared this submission

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in accordance with 24 CFR Section 91 *Consolidated Submission for Community Planning and Development Programs*.

Lead Agency

The St. Lucie County Board of County Commissioners is the lead agency responsible for overseeing the development of the Consolidated Plan. The St. Lucie County Housing Division will administer the programs covered by the Consolidated Plan as a result of the consolidation of Indian River, Martin and St. Lucie Counties to create a HOME Investments Partnership Consortium.

Citizen Participation

The Consolidated Plan also includes a summary of the citizen participation process, including citizen comments, and responses from the St. Lucie County Housing Division. The Citizen Participation Plan is included in this document.



3-5 Year Strategic Plan

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

EXECUTIVE SUMMARY

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

3-5 Year Strategic Plan Executive Summary:

The St. Lucie County Home Consortium, consisting of the three counties of Indian River, Martin and St. Lucie Counties, is submitting a Consolidated Plan. This five-year Consolidated Plan will cover fiscal years beginning October 1, 2012 through September 30, 2017. The Consortium's County Commissioners and other community leaders recognize the need for strategic planning and use various mechanisms to ensure that a meaningful process is used to set goals and objectives for effective and efficient use of resources. The Consolidated Plan can be tied to the Counties' Comprehensive Plans, the Continuum of Care Plan and Local Housing Assistance Plans (LHAP) that outline strategies and performance measures.

The St. Lucie County Board of County Commissioner's Housing Division is the lead agency responsible for overseeing the development and implementation of the Consolidated Plan.

The Consolidated Plan contains a Citizen Participation Plan, housing data, a discussion of the strategies, priority needs and objectives for housing activities, a one-year Action Plan, and certifications required by HUD. The Consolidated Plan was developed utilizing demographic data, consultation with public and private agencies, and citizen participation.

STRATEGIC PLAN

Due every three, four, or five years (length of period is at the grantee's discretion) no less than 45 days prior to the start of the grantee's program year start date. HUD does not accept plans between August 15 and November 15.

Mission:

The St. Lucie County HOME Consortium seeks to improve the quality of life for the low and moderate income citizens of the Consortium, to create coordinated programs that will result in stable, integrated and mixed income communities and to increase economic opportunities and improve living standards. It is the mission of the St. Lucie County HOME Consortium to accomplish these initiatives via the coordination of many different programs, including State Housing Assistance Program (SHIP), and Residential Construction Mitigation Program (RCMP).

St. Lucie County HOME Consortium

Introduction

In accordance with 24 CFR Section 91.415, the Lead Agency for the St. Lucie County HOME Consortium has prepared a Strategic Plan which will cover a five-year period from October 1, 2012 through September 30, 2017. It will bring together the needs and resources identified in a coordinated housing strategy, which addresses the need for safe, decent, affordable housing for homeowners.

Federal Goals

In accordance with the overall goals mandated by HUD's Consolidated Planning process in accordance with 24 CFR Section 91.1, the overall goal of this plan is to increase the availability of decent, safe, and affordable housing to income eligible homeowners in the HOME Consortium's three counties through down payment assistance to first time homebuyers and the rehabilitation of existing owner occupied homes. Over the next five years the St. Lucie County HOME Consortium will assist 15 first time homebuyers purchase a home and rehabilitate 30 existing owner occupied homes.

Time Period

The St. Lucie County Home Consortium's Strategic Plan will cover a five-year period beginning October 1, 2012 through September 30, 2017.

Income Ranges

Recipients of assistance in this plan will fall into the following income categories: Extremely Low Income is 30% of the applicable county's AMI, Very Low Income is 50% of the applicable county's AMI, and Low Income is up to 80% of the applicable county's AMI.

Funding Resources

The St. Lucie County HOME Consortium proposes to use a combination of Federal, state and local resources available to help address the needs outlined in this five-year plan. The Consortium receives Federal resources from the HOME Investment Partnerships program. In addition, members of the Consortium also receive funding from the State of Florida from the SHIP program distributed by FHFC. Each county also contributed a one time buy in to further address the needs of the consortium.

Proposed Funding (Gross Amounts)

Source	One Year Period	Five-Year Period (Estimated)
HOME	469,683	2,348,415
One Time Buy-In	91,088	91,088
RCMP	100,000	500,000
SHIP	103,000	515,000
Total	\$763,771	\$3,454,503

This chart includes administration at ten percent.

It is anticipated the Consortium will generate program income from its various activities, including loans, interest payments, and other sources of income. Program income and/or recaptured funds generated through the HOME program will be reallocated into the activities that generated the revenue.

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Explanation of Strategies and Funding

The following strategies all represent minimum goals the Consortium seeks to achieve. They in no way prohibit the Consortium from exceeding those minimum goals. The dollar allocations may be adjusted up or down based on availability in funds or changes in circumstances during the five-year planning period.

Down Payment and Closing Cost Assistance:

It is the purpose of this strategy to increase the number of affordable, owner-occupied homes in the St. Lucie County HOME Consortium through assistance with the purchase of new and existing homes. This assistance is made available to very low and low income applicants. Applications for home-ownership will be reviewed and ranked by the Housing Division staff or appropriate SHIP office of each jurisdiction. Applications will be ranked according to categories such as income, credit worthiness, feasibility, and affordability. The St. Lucie County HOME Consortium will award assistance in the form of deferred payment loans to cover down payment/closing costs for eligible households.

Rehabilitation:

The purpose of this strategy is to assist with the repairs to owner-occupied homes in the St. Lucie County HOME Consortium. This will allow the units to remain in the residential housing stock. The program provides funds to owner-occupants through repair or replacement/reconstruction assistance, eliminating housing related code violations, correcting safety and sanitary issues.

SHIP funds, received by each of the three counties in the Consortium may be spent on any of these priorities based on a given County's LHAP for the Plan years represented by this document. The LHAPs are incorporated into the Consolidated Plan by reference.

Findings

A review of the most recent market analysis shows several problem areas in affordable housing which need to be addressed. The data shows the need for affordable homeownership financing opportunities in all countywide markets, with the need concentrated among lower-income households and minority households. A potential solution includes offering down payment/closing cost assistance to purchase affordable housing units.

Data also showed significant numbers of housing units were experiencing overcrowded conditions, lacking central heating, lacking complete kitchens, and lacking complete plumbing. Potential solutions include rehabilitation and/or replacement of owner-occupied units.

Special Needs

The St. Lucie County HOME Consortium intends to include the special needs populations in those clients assisted.

Homelessness

The St. Lucie County HOME Consortium is not providing funding from these resources. Currently, Treasure Coast Homeless Services Council, Inc. offers funding through the Continuum of Care program.

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Planning and Administration:

The St. Lucie County Housing Division will utilize all HOME administration funds to administer and manage the equitable, timely and cost effective implementation of feasible projects, and will continue to annually update the One Year Action Plan to ensure that current identified needs are met.

The strategies will be coordinated and monitored by the St. Lucie County Housing Division on behalf of the Consortium in cooperation with the other two- county governments' housing departments of Martin County and Indian River County.

GENERAL QUESTIONS

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.

The St. Lucie County HOME Consortium covers 1,632 square miles of land in Florida, with 265 persons per square mile. From 2000 to 2010, the population of the United States grew by nine (9.7%) percent. The State of Florida's population increased by over seventeen (17.6%) percent. It is expected the St. Lucie County HOME Consortium population will increase by just under sixty-six percent (66%), from 432,373 to 653,305, between the years 2000 and 2025. The 2011 Census reported that 132,854 residents were over 65 years old (20.4%), and 113,706 were under 18 (21.9%). Over fifteen percent (15%) of the St. Lucie County HOME Consortium population is "foreign born," and over nineteen (19%) speak a language other than English at home. More than 94,610 people over the age of five are disabled as of the 2000 US Census.

In 2010, there were 291,506 housing units in the region and 219,866 households (with an average of 2.43 persons per household).

Table 1 shows the current population, as of 2010, and the projected population through 2025 for the three county regions.

Table 1: St. Lucie County HOME Consortium Projected Population

Permanent Residence				
County	2010	2015	2020	2025
Indian River	138,028	148,900	161,303	173,499
Martin	146,318	154,101	163,304	172,204
St. Lucie	277,789	315,097	357,397	399,405
Total	562,135	618,101	682,004	745,108

Source: Florida Housing Data Clearing House

Table 2 shows the population, as of 2010, living in poverty within the St. Lucie County HOME Consortium.

Table 2: St. Lucie County HOME Consortium Population Living in Poverty

Counties	2010 Census Population	Persons Living In Poverty	% Living In Poverty
Indian River	138,028	3,200	5.2%
Martin	146,318	2,139	3.4%
St. Lucie	277,789	5,834	5.3%
Consortium	562,135	11,173	4.6%

Source: Florida Housing Data Clearinghouse, Shimberg Center, University of Florida, 2010