



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

***FY 2008-2009
ACTION PLAN***

a part of the
**City of Largo's
FY 2005-2009
CONSOLIDATED PLAN**
as a member of the
Pinellas County Consortium

**City of Largo, Florida
Community Development Department**

Adopted June 17, 2008
Resolution No. 1969
Revised June 2, 2009
Resolution No. 1989

CITY OF LARGO
COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM
(CDBG)
FY 2008-2009 ACTION PLAN

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SF424

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Fourth Program Year Action Plan

The CPMP Fourth Annual Action Plan includes the [SF 424](#) and Narrative Responses to Action Plan questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

Narrative Responses

GENERAL

Executive Summary

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

Program Year 4 Action Plan Executive Summary:

The City of Largo administers its own Community Development Block Grant Program and is part of the Pinellas County HOME Consortium (which receives HUD's HOME Investment Partnership Program funds). The Action Plan represents the programmatic course to be followed in fiscal year 2008-2009 by the City of Largo in its redevelopment efforts. It is designed to address the needs of the community as identified in the goals and objectives of the 2005-2009 Consolidated Plan. In FY 2008-2009, the City will continue to provide housing opportunities through its Affordable Housing Development Program, Sold on Largo down payment assistance program, and its housing rehabilitation programs. Funding is also identified for fair housing activities; counseling for homebuyers; foreclosure prevention; administrative support to the Pinellas County Coalition for the Homeless; housing relocation; and capital improvements to a transitional housing facility; and new sidewalk construction in the residential portion of the CDBG Target Area.

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 during the next year. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.

All housing activities 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 down payment assistance programs. Households must also meet the low and moderate-income eligibility criteria. The down payment assistance program, funded by the SHIP and HOME programs, is available citywide for households whose income is below 80% of the median income. SHIP allows households with incomes up to 120% of median income to utilize the down payment assistance program only within the CDBG Target Area.

The City of Largo's CDBG Target Area has historically been the focus of federal assistance efforts, since it is part of the City's original town center and a significant number of the housing units are older and deteriorating. All census block groups included in the Target Area have a low and moderate-income household concentration greater than 51%. Both the Clearwater-Largo Road Community Redevelopment District and West Bay Drive Community Redevelopment Districts (CRD's) are concentrated in the CDBG Target Area and have been declared slum/blight based upon Chapter 163 of the Florida Statutes. [The creation of the CDBG-R entitlement grant will allow the City to construct much-needed sidewalks in the residential section of the CDBG Target Area.](#)

Housing programs, such as rehabilitation loans and first-time homebuyers assistance, while available citywide, are focused within the Target Area to maximize neighborhood stabilization and promote community reinvestment into the area. Gulfcoast Legal Services assists low and moderate-income families with legal issues regarding fair housing, both for rentals and homeownership citywide.

Largo's minority population is approximately six percent (6%) of the total population. Census data does not indicate the City has specific pockets of minority population within the City boundaries. Approximately 80% of the FY 2008-2009 CDBG budget, [and ninety-one percent \(91%\) of the FY 2008-2009 CDBG-R funds are](#) is allocated to projects within the CDBG Target Area.

2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) during the next year and the rationale for assigning the priorities.

The CDBG Target Area, which is located in the West Bay Drive and Clearwater-Largo Road CRD's, has been the City of Largo's primary focus for redevelopment for the past twelve years. This area of the City has the highest concentration of crime in the City, more than 50% of the residents in the Target Area have incomes below 80% of the gross median income for the Tampa/St. Petersburg Metropolitan Statistical Area (MSA), and there is a large presence of slum and blight conditions in both the commercial and residential areas.

In addition to the City-managed projects, the City publishes an annual notice of funding availability for non-profit organizations and other affordable housing providers who can demonstrate in-house capacity for carrying out successful housing assistance programs. Selection is based on furthering the City's priorities, prior experience implementing similar programs, familiarity with the needs of the community, and ability to attract very-low and low-income households into the programs. Priority is given to agencies providing the greatest benefit to the greatest amount of Largo residents. Eligible providers that employ personnel from the WAGES and Workforce Development Initiatives programs, who meet all of the above requirements, are given preference in the selection process. Participation by an eligible provider is based on funding availability at the time of application.

The City has not historically funded operating costs for agencies. Funding is typically awarded for capital improvements to social service agency facilities (i.e. shelters), or on a fee for service basis for such projects as housing counseling. However, the FY 2007-2008 Action Plan included \$20,000 toward administration of the Pinellas County Coalition for the Homeless to implement the countywide ten-year plan to end homelessness, and the 2008-2009 Action Plan includes \$25,000 for this program.

3. Describe actions that will take place during the next year to address obstacles to meeting underserved needs.

The City of Largo has made significant progress in meeting the needs of the City's low and moderate-income individuals for more than twenty years in which the Community Development Block Grant (CDBG) program has been in existence in Largo. To further expand the City's efforts at meeting the needs of those who are currently underserved, the City has been expanding its neighborhood planning efforts. The City has recently hired a Neighborhood Coordinator to assist in the formation of community groups, organize community meetings, and create a citywide neighborhood plan.

The residents and merchants along the Clearwater-Largo Road corridor have expressed the need to rehabilitate the corridor. The Clearwater-Largo Road community has identified crime, pedestrian safety, parking, and the dilapidated building structures (both residential and commercial) as the main issues inhibiting the improvement to their quality of life. The City is pursuing several strategies to continue rehabilitating this area. For the past five years, the Largo Police Department continued to work on reducing the crime levels (mainly drug sales/use and prostitution) along this corridor.

The Community Development Department has also been working with the City Commission to establish policy on how to rehabilitate the declining mobile home parks, and to establish incentives for redevelopment of those mobile home parks that are the primary source of crime in the CDBG Target Area and/or that pose structural threats to its residents.

The Community Redevelopment Development Plan was amended and adopted in June 2007. The amendment expands the boundaries and provides substantial density bonuses based on the number of affordable set-aside units included in the development.

The businesses that have located within the CRD's have continuously expressed a need for additional parking in order for their customer bases to continue to grow and allow their businesses to thrive. However, due to the historically small lot sizes, additional parking cannot be constructed on site. The City is working with local business groups to determine appropriate parking solutions for the Target Area. An example would be shared parking between businesses based on amount of usage throughout the day.

Through the City's strategic planning process, Clearwater-Largo Road was identified as a branch of the historic downtown, rather than a completely separate district from West Bay Drive. Plans for redevelopment of Clearwater-Largo Road (both adopted in the CRD Plan and proposed in the Strategic Plan) include: reclaiming Clearwater-Largo Road as a local road instead of the state designation as Alternate Hwy 19 (this occurred in FY 2006-2007); constructing more public parking lots to support existing business growth and new economic development (ongoing); and, providing a safe pedestrian-friendly corridor along Clearwater-Largo Road with street lights, bus shelters, and pedestrian crosswalks/landscape islands (construction began in FY 2005-2006 and is currently underway). As a secondary benefit to the redevelopment along Clearwater-Largo Road, the investment into the area (along with business recruitment efforts through the City's Community Development Department and Chamber of Commerce) will attract new businesses and jobs to the corridor.

To address housing relocation needs in the Community Redevelopment Districts as deteriorated mobile home parks redevelop, \$100,000 is included in the Alternate Projects List. In the event redevelopment of residential properties occurs, the funds may be used for relocation counseling and relocation costs. The counseling, to be provided by a qualified agency, will be paid on a fee-for-service basis to assist dislocated residents from these mobile home parks to locate housing, assist with application issues (such as credit problems or criminal history), and address any other ancillary needs of the residents for relocation. The redevelopment of the mobile home parks does not involve federal funding. Redevelopment will be pursued through private developers. In FY 2005-2006, the City of Largo adopted a citywide mobile home transition policy, which requires developers to provide mobile home owners additional financial assistance above the requirements guided by state statutes. The state requires developers to pay a flat one-time payment to purchase the mobile home. The City's mobile home transition policy also requires the developer pay into a local trust fund to provide rental assistance to the resident for two years, and provide housing relocation and counseling.

- 4. Identify the federal, state, and local resources expected to be made available to address the needs identified in the plan. Federal resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan.**

Federal Resources: The City of Largo’s CDBG entitlement for FY 2008-2009 is projected to be \$465,800. These funds will be utilized for activities that provide housing opportunities to low income households and provide public services and capital improvements through partnerships with nonprofit agencies. The housing and public service programs are designed to directly assist with low-income persons and people with special needs. All of the CDBG funds will be utilized for activities directly benefiting low-income persons.

The City’s CDBG program is projected to generate \$100,000 in program income from the housing program’s loan portfolio during fiscal year 2008-2009. During FY 2002-2003, the City created a revolving loan fund for its housing program. Revenue received in excess of the annually budgeted program income will be allocated to the Revolving Loan Fund for housing projects the following year. The City had \$158,000 available from the Revolving Loan Fund in FY 2007-2008. The remainder of the \$462,000 budgeted for housing rehabilitation will be provided from the CDBG program income and grant entitlement.

The City of Largo expects to receive a \$126,511 distribution from HUD for the CDBG-R component of the American Recovery and Reinvestment Act (ARRA), which gives priority to projects that address infrastructure improvements and can be completed expeditiously. These funds will be used to construct approximately 2,549 feet of new sidewalks in a residential neighborhood of the CDBG Target Area.

Table 1
U.S. Department of Housing and Urban Development
Community Development Block Grant Program
FY 2008-2009 Funding

Entitlement Grant	\$465,800
Estimated Program Income	\$100,000
Revolving Loan Fund	\$158,000
Undesignated Fund Balance Carry forward	\$30,600
<u>CDBG-R Distribution</u>	<u>\$126,511</u>
Total Funding Sources:	<u>\$754,400880,911</u>

Other Resources: The City of Largo is a participating jurisdiction in the HOME Investment Partnership Program as part of the Pinellas County Consortium. The City's HOME entitlement for fiscal year 2008-2009 is \$223,300. An additional \$100,000 of program income is expected in fiscal year 2008-2009 and is reflected in the budgeted HOME funds. These funds will be utilized for the first-time homebuyer assistance and owner-occupied rehabilitation programs.

The City of Largo's housing programs are designed to increase home ownership opportunities, ensure the availability of sufficient and affordable rental units, permit households to freely choose among the different housing options and tenures available in an unrestricted market, and encourage a balanced and mixed economic

community. The housing programs focus on increasing affordability for households seeking home ownership opportunities and activities that preserve the existing housing stock and are funded through CDBG, HOME, and the State Housing Initiatives Partnership (SHIP) Program.

In addition to the CDBG and HOME funds discussed above, the City will receive approximately \$670,500 from the SHIP program during fiscal year 2008-2009, and an estimated \$1,853,000 in program income and grant carry-forward. The funds will be used to provide assistance to low and moderate-income households through housing construction, rehabilitation, and first-time homebuyer loans. The SHIP Program also provides incentives for developers to construct new affordable housing.

The City will also receive \$301,000 from the Pinellas County Housing Trust Fund. These funds will be used for affordable housing projects. The City has expended approximately \$475,000 of last year's \$602,000 allocation for the development of seven new single-family affordable housing units. Next year's funding will be used for either single-family ownership or affordable rental unit development.

**Table 2
Other Resources
FY 2008-2009**

HOME Grant	\$223,300
Estimated Program Income	\$100,000
Total HOME Funding	\$323,300
SHIP Grant	\$670,500
Estimated Program Income	\$400,000
Grant Program Carry forward	\$1,453,000
Total SHIP Funding	\$2,523,500
Housing Trust Fund	\$301,000
Grant Program Carry forward	\$109,500
Total Housing Trust Fund	\$410,500
Total Other Funding Resources	\$3,257,300

Managing the Process

1. Identify the lead agency, entity, and agencies responsible for administering programs covered by the consolidated plan.

The City of Largo is the lead agency for administering its CDBG and SHIP funds. The Pinellas County Consortium is the lead agency for administering the HOME and Housing Trust Fund programs. The subrecipient manages projects funded by the City of Largo for subrecipient agencies. On these projects, the City of Largo oversees the contractual obligations for the award of the funds, and monitors those obligations throughout the life of the project.

2. Identify the significant aspects of the process, by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.

Largo has a seven-member resident advisory committee (Community Development Advisory Board), which serves as a review board for the City's housing plans. The draft Action Plan was presented to the Community Development Advisory Board (CDAB) in May 2008.

Largo's local housing assistance programs provide the foundation for building local partnerships designed to provide affordable home ownership opportunities and necessary supporting services. Efforts by the City to make affordable housing a priority have led to successful partnerships with lending institutions, real estate professionals, local nonprofit organizations, community-based housing and service organizations. The City also works closely with its subrecipient organizations to stay informed about the unmet needs of the community, availability of services, and economic/social trends with low-income residents that affect the success rate of the social service programs, redevelopment, and affordable housing efforts. Feedback provided from these agencies, the Community Development Advisory Board, and the public was incorporated into the Action Plan.

3. Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies.

The City of Largo, along with other jurisdictions in Pinellas County, adopted the Ten-Year Plan to End Chronic Homelessness during 2006. Pinellas County Coalition for the Homeless was designated the lead agency to organize the creation of the plan with members from each jurisdiction, and will continue to take the lead role to implement the plan. The City of Largo, Pinellas County, and Clearwater are also continuing to identify projects that can be assisted with funding sources from each jurisdiction.

Citizen Participation

1. Provide a summary of the citizen participation process.

The CDBG Action Plan was created following the guidelines of the City of Largo's Citizen Participation Plan adopted June 1988, and most recently amended in January 2008.

The subrecipient applicants made presentations to the Community Development Advisory Board (CDAB) on May 5, 2008. At this presentation, the CDAB and the public learned about the applying agencies, and were able to interact with the agencies to find out more about the application and the services they provide. A meeting was scheduled for May 12, 2008 for the CDAB to provide funding recommendations based on the applications and presentations. These recommendations were incorporated into the Action Plan.

The May 12, 2008 public meeting was also held to review and comment on the draft Action Plan. The draft Action Plan was posted on the City of Largo's website (www.largo.com) following the meeting. The final public hearing will be scheduled at the time the Action Plan is brought to the City Commission for adoption. Prior to adoption, the plan will be advertised and made available for public comment at Largo City Hall, Largo Library, and the website for 30 days.

In addition to the regularly scheduled meetings above, community policing efforts, recreation programs, and various safety, traffic and drainage committee meetings were held to deal with citizen complaints and to help identify the needs of the community. The City will continue to identify the needs of the community through ongoing involvement with neighborhoods and the Chamber of Commerce. The City created a long-range Strategic Plan to guide the annual goals, projects, and programs undertaken in the City. The plan was created through grass-roots efforts with a focus on citizen input. As part of the strategic planning process, the City held 30 town meetings, and made online surveys available over a three-month period. Over 500 citizens provided input for the plan.

The June 2, 2009 revision to the City of Largo FY 2008-2009 CDBG Action Plan was advertised in the local newspaper for two weeks, and made available at Largo City Hall, Largo Library and the Largo website (www.largo.com) for review and comment for one week prior to Public Hearing and adoption by the Largo City Commission. The revision was also brought before the CDAB for review and comment prior to adoption. To date, no additional comments have been received.

2. Provide a summary of citizen comments or views on the plan.

The plan will be made available for citizen comment for 30 days at the following locations: Largo Library, Largo City Hall, and Largo website (www.largo.com).

3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.

Only four percent (4%) of Largo's population is African-American, and only another two percent (2%) are Hispanic. Additionally, there are no significant clusters of minority groups in the City. Therefore, the City placed a greater emphasis on reaching the disabled and low income residents by placing the draft Action Plan for community feedback on the City's website, and in the Largo Library. The website will accommodate those residents who are unable to drive to City Hall or the Library to view the plan, or who find it more convenient to view the plan on the website. Comments can be submitted to the City of Largo via email or regular mail. A copy was placed at the Library reference desk to accommodate residents who cannot come to City Hall during regular work hours. The Library remains open later than City Hall during the week and is open on the weekends.

4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

To be determined after comments are received.

Institutional Structure

1. Describe actions that will take place during the next year to develop institutional structure.

Program Year 4 Action Plan Institutional Structure response:

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 down payment 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 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. Lastly, through the CDBG program, the City has developed a host of relationships with the non-profit community. Organizations in the area which provide transitional housing, housing referral systems, budgeting/mortgage classes, foreclosure/eviction assistance, and emergency financial assistance are all funded by the City and collectively address the overall housing needs of the greater Largo area. All of these efforts provide a continuum of care for residents of Largo as well as the surrounding community.

Monitoring

- 1. Describe actions that will take place during the next year to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.**

Program Year 4 Action Plan Monitoring response:

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

To ensure timeliness, by HUD's standard of 1.5 times the entitlement at the first of August, the City closely monitors CDBG-funded activities. For FY 2008-2009, the City has budgeted a pool of several alternative projects; if a project gets delayed, another project may be pursued to retain timeliness of entitlement usage. A list of the alternate projects is provided under "Other Narratives" at the end of the plan.

The City administers most of its activities in-house. The City's Housing Manager and his staff produce a monthly report that sets out the status and progress of the housing programs.

Public improvements are contracted out to the private sector under a performance agreement or work order. These contracts are monitored to determine compliance with federal regulations such as Davis-Bacon wage determinations. Additionally, all projects must comply with local, state, and federal regulations, and local building and life/safety codes.

The City of Largo, through its housing rehabilitation and public improvement projects, encourages the application of minority business interests. Furthermore, all bidding documents contain a similar invitation.

Lead-based Paint

1. Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

Program Year 4 Action Plan Lead-based Paint response:

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 the structure, and whether the dwelling is rental or owner-occupied. In 2006, the City held a training session to certify all of its housing rehabilitation contractors on Lead-Safe Work Practices. All of the contractors passed the certification test.

HOUSING

Specific Housing Objectives

*Please also refer to the Housing Needs Table in the Needs.xls workbook.

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.

The following are the goals and objectives from the FY 2005-2009 Consolidated Plan (in italics), and the projects associated with accomplishing the goals and objectives during FY 2008-2009 (bold). The Housing Goals listed encompass projects funded by CDBG, HOME, SHIP, and the Pinellas County Housing Trust Fund. The following are the costs associated with the administration of the housing rehabilitation program:

Housing Delivery Services

Funding Source: CDBG, HOME, SHIP
Amount: CDBG: \$129,700
 HOME: N/A
 SHIP: N/A
Units: See Housing Projects

Goal 1: Establish public/private partnerships with non-profit groups, developers, and affordable housing providers for the creation/preservation of affordable housing units.

Objective 1: Provide construction incentives for the creation of 300 owner or renter occupied affordable housing units.

Affordable Housing Development Incentives

Subrecipient: Habitat for Humanity (\$100,000 - SHIP)
Funding Source: SHIP, Housing Trust Fund
Amount: SHIP: \$700,000
 Housing Trust Fund: \$380,500
Units: 2 Owner-occupied and 80 Rental Dwelling Units

Goal 2: Provide housing assistance for foreclosure prevention, relocation, fair housing, and first time homeownership

Eviction Protection Program

Funding Source: SHIP
Amount: \$25,000
Units: 7 Clients

Rental Start-up Fee and Utility Connection Deposit Program

Funding Source: SHIP
Amount: \$25,000
Units: 7 Clients

Objective 2: Provide down payment assistance to 25 households.

Sold on Largo (Down payment Assistance Program)

Funding Source: HOME, SHIP
Amount: HOME: \$114,000
SHIP: \$400,000
Units: 20 Households

Objective 3: Provide housing counseling (fair housing, foreclosure prevention, homebuyer counseling) to 1000 residents.

Education and Preparation for Home Ownership/Foreclosure Counseling

Subrecipients: Community Service Foundation (Homebuyer Education Programs), Community Service Foundation (Fair Housing & Housing Placement), Partners in Self-Sufficiency (First-Time Homeownership), Tampa Bay CDC (Dream of Homeownership), Tampa Bay CDC (Homebuyers' Club), Consumer Credit Counseling Services of Central Florida and the Florida Gulf Coast (Homebuyer Education, Foreclosure Prevention, and Fair Housing Counseling), and CEEDCO (Housing Counseling Program)

Funding Source: CDBG, SHIP
Amount: CDBG: \$45,000
SHIP (Planning & Administration): \$10,000
Units: 808 Clients

Fair Housing Education/ Legal Representation

Subrecipient: Gulfcoast Legal Services (Housing Preservation Project)

Funding Source: HOME (Planning & Administration)
Amount: \$11,665
Units: 70 Clients, 2 Fair Housing Clinics & 1000 booklets

Goal 3: Revitalize older housing and replace unsafe structures.

Objective 4: Assist 75 low-income homeowners in target neighborhoods replace/ rehabilitate their homes.

Owner or Renter Occupied Housing Rehabilitation

Subrecipient: Homes for Independence (Staying Home in Largo)
Funding Source: CDBG, CDBG Revolving Loan Fund, HOME, SHIP
Amount: CDBG RLF: \$ 158,000
CDBG: \$ 249,130
HOME: \$ 175,305
SHIP: \$1,086,450
Units: 44 Dwelling Units

Homestead Program

Funding Source: SHIP
Amount: \$100,000
Units: 1 Dwelling Unit

2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Program Year 4 Action Plan Specific Objectives response:

Funding for the housing projects listed above will be provided through the CDBG, CDBG Revolving Loan Fund, HOME, and SHIP programs. The following amounts from each grant program are allocated to the Housing Goals:

CDBG:	\$ 483,400
CDBG RLF:	\$ 158,000
HOME:	\$ 300,970
SHIP:	\$2,446,450
Housing Trust Fund	\$ 380,500
Total:	\$3,769,320

Needs of Public Housing

- 1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.**

Pinellas County Housing Authority manages the public housing programs for the entire county. However, the City of Largo provides homebuyer education through its subrecipients and down payment assistance to help low income households to purchase a home. The criterion for the downpayment assistance is based on the location of the home to be purchased. Therefore, tenants in the public housing programs anywhere in Pinellas County can utilize the program to purchase a home in Largo.

- 2. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.**

Program Year 4 Action Plan Public Housing Strategy response:

Not applicable.

Barriers to Affordable Housing

1. Describe the actions that will take place during the next year to remove barriers to affordable housing.

Program Year 4 Action Plan Barriers to Affordable Housing response:

In June 2007, the Clearwater-Largo Road Community Redevelopment District was expanded by the City Commission to allow for greater density that will permit development of affordable housing. The expansion of the Community Redevelopment District will include density bonuses for developments with more affordable set-aside units.

In FY 2003-2004, the City Commission provided new policy direction for the provision of affordable housing within the community. For the past decade, the City's SHIP Program has focused on rehabilitation of owner-occupied housing units to maintain existing housing stock. Due to the rising costs of rehabilitation each year, efforts have been refocused on the provision of incentives for developers to construct new affordable housing units. Priority has been placed on development of owner-occupied units to maintain/increase ownership within the CDBG Target Area.

The FY 2008-2009 Action Plan includes \$1,180,500 from SHIP and the Housing Trust Fund allocated to the City's Affordable Housing Development Program to provide incentives for the development of new affordable housing units. The majority of requests for the incentives have come from non-profit developers. The trend in requests has also been for owner-occupied housing. Owner-occupied housing often requires a larger amount of financial assistance than a large rental complex, because large rental complexes can often build at a higher density to spread out costs per unit and will have ongoing revenue to offset development costs. This program is not limited to the CDBG Target Area; however, the City's marketing efforts for the program will focus on redevelopment of safe, affordable housing within the CDBG Target Area, specifically within the two Community Redevelopment Districts (CRD's). The program also provides incentives for a higher level of affordable set-aside units within in the Community Redevelopment Districts, allowing up to 70% of the units to be set aside if the State of Florida's Housing Tax Credit Program is used in conjunction with the City's affordable housing incentive program. Citywide, the maximum set-aside allowance is 30% of the total units.

Pinellas County is proposing an inclusionary housing program ordinance, which will require that affordable housing units be included in all new housing projects of 20 or more units. Pinellas County is currently refining the ordinance and has requested input from participating jurisdictions within Pinellas County.

The City maintains other financial assistance strategies that enable low and moderate-income households to purchase or rehabilitate a home while maintaining a maximum housing debt of 30% of their household income. These strategies are designed to effectively increase home ownership opportunities and bridge the affordability gap between the price of housing and a household's ability to pay. In September 2005, the City of Largo increased the down payment assistance subsidy from \$14,000 for very-low-income clients, and \$10,000 for low-income clients to \$35,000 and \$25,000 respectively.

The City's Housing Rehabilitation and Homesteading assistance strategies require a participating household's monthly loan amount, when added to other housing costs (i.e., first mortgage, taxes, insurance), to be maintained at no more than 30% of gross income, or when added to the borrower's total fixed obligations, does not exceed 60% of gross income. While a loan ratio of 30% is commonly used, the City's total debt ratio of 60% is extremely liberal. In cases where housing rehabilitation assistance is sought and the ratios cannot be met, the City may authorize a deferred loan to reduce the household's loan debt ratio and total debt ratio to 30%-60%, respectively. Under the rehabilitation strategy, this deferred loan has a sliding scale for interest: zero percent (0%) for clients with income that is less than 50% of gross median income; two percent (2%) for clients whose income is between 50-80% of gross median income, and four percent (4%) for clients whose income is between 81-120% of median income (SHIP Program only).

The deferred rehabilitation loan has a maximum maturity date of 20 years. However, it can be extended upon request by the homeowner if the household continues to meet program eligibility requirements. This deferred loan can also be converted to a payback loan by the applicant should the income of the household increase to permit such a conversion. This deferred loan option ensures that very-low and low-income residents can meet the 30% affordability criteria.

The Sold-on-Largo down payment assistance program assists households whose income is sufficient to meet the affordability criteria of 30% while paying mortgage market rates, yet are unable to save enough of their monthly income to pay for a down payment and closing costs. The City's first-time homebuyer's program enables eligible households to purchase a home by providing a deferred second mortgage that covers the down payment and a portion of the closing costs.

The City will continue to work with local lenders to make purchasing a home more affordable through the housing programs. Increased communication with lenders helps to shape an environment that is more conducive to the purchase of affordable housing. Financial requirements of conventional financial lenders play a major role in the ability of families to attain home ownership opportunities, and any role that Largo can play to facilitate increased awareness of the affordable housing market will be pursued.

In addition, City housing rehabilitation programs play a major role in helping to ensure that decent, sound housing is available at an affordable price to prospective owners and renters, particularly in the Target Area. Finally, Largo has come a long way toward streamlining its regulatory structure respective to housing development taking place within City boundaries. This has principally been accomplished through revisions made to the Largo Comprehensive Development Code intended to make the development review process more efficient, while at the same time providing a variety of incentives to developers of affordable housing. Further efforts to remove affordable housing barriers will be evaluated during the full rewrite to the City's Comprehensive Development Code over the next two years.

HOME/ American Dream Down payment Initiative (ADDI)

1. Describe other forms of investment not described in § 92.205(b).

Not applicable.

2. If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule.

The following paragraph is the exact language included in the mortgage documents for the down payment assistance program for HOME and ADDI:

“That in the event borrower fails to occupy the property as borrower’s principal residence for a period of 5 years from date of initial occupancy (the Period of Affordability) as required by the HOME Program at 24 CFR Part 92 Section 254(a)(4), the entire investment of HOME funds, as stated in the mortgage and note shall be recaptured from the Borrower by the City in keeping with requirements of 24 CFR Part 92 Section 254 (a)(5)(ii). However, in the event of foreclosure the net proceeds of a foreclosure sale (if any) are insufficient to allow the City to recapture the full HOME investment, recapture by the City of the net proceeds of the foreclosure sale (if any) shall be deemed to satisfy the recapture requirements of 24 CFR Part 92 Section 254 (a)(5)(ii).”

3. If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under § 92.206(b). The guidelines shall describe the conditions under which the PJ will refinance existing debt. At a minimum these guidelines must:

- a. Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.**
- b. Require a review of management practices to demonstrate that disinvestments in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.**
- c. State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.**
- d. Specify the required period of affordability, whether it is the minimum 15 years or longer.**
- e. Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e)(2) or a Federally designated Empowerment Zone or Enterprise Community.**

f. State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.

Not applicable.

- 4. If the PJ is going to receive American Dream Down payment Initiative (ADDI) funds, please complete the following narratives:**
- a. Describe the planned use of the ADDI funds.**
 - b. Describe the PJ's plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families.**
 - c. Describe the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.**

Program Year 4 Action Plan HOME/ADDI response:

The City of Largo will not receive ADDI funds in FY 2008-2009.

HOMELESS

Specific Homeless Prevention Elements

*Please also refer to the Homeless Needs Table in the Needs.xls workbook.

- 1. Sources of Funds—Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction's plan for the investment and use of funds directed toward homelessness.**

One subrecipient application was received from Religious Community Services Grace House for capital improvements to the transitional housing facility. The project will be funded in the amount of \$26,370 from the CDBG Program. This organization provides transitional housing for up to eight weeks and assists clients in setting and reaching goals to obtain permanent housing and other counseling services.

Another subrecipient application was received from Religious Community Services Food Bank requesting \$92,100 renovations. RCS Food Bank assists the poor and homeless population by providing meals and food assistance. Clients are also provided with counseling and referrals for services to obtain housing, employment and other assistance. The City is supportive of the internal renovation for the facility. However, since public service funds are limited, the project has been placed on the Alternate Projects List

2. Homelessness—In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.

The Pinellas County Consortium is a member of the Pinellas County Homeless Coalition through the County's Human Service Department. The lead agency for the Coalition is the Pinellas County Coalition for the Homeless and they have prepared the County's Continuum of Care. Highest priority is given to ending chronic homelessness, families with children, and providing shelters and transitional housing. The City supports the Pinellas County Coalition for the Homeless by funding them in the amount of \$25,000 to administer activities in the Ten-Year Plan to End Homelessness.

The following is the goal from the FY 2005-2009 Consolidated Plan (in italics), and the project associated with accomplishing the goal during FY 2008-2009 (bold).

Goal Four: Support Capital Improvements to Homeless Facilities

**Religious Community Services (Grace House)
Renovation of Emergency Housing
Funding Source: CDBG
Amount: \$26,370
Units: 125 Clients, 6 Transitional Units**

3. Chronic homelessness—The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2012. Again, please identify barriers to achieving this.

In July 2004, a meeting was held with representatives from the Cities of St. Petersburg and Clearwater, and Pinellas County. During that meeting, attendees agreed that a countywide plan, developed with participation from local governments, would be the most effective way to address homelessness while garnering both county and municipal support. The City/County Homeless Policy Group (Policy Group) was formed and worked for 18 months to develop a 10-year plan to reduce the number of homeless people who live in Pinellas County. City of Largo's Mayor Pat Gerard and Commissioner Andy Guyette represented the City of Largo on the Policy Group. On January 13, 2006, the Policy Group adopted a plan entitled Opening Doors of Opportunity: A 10-Year Plan to End Homelessness in Pinellas County (Plan), and approved submission to the Interagency Council on Homelessness.

The Plan identifies gaps in services currently being provided to the homeless by the State. The Plan contains long-term strategies that coordinate the work of social service providers, local governments and potential funding sources.

The Plan focuses on preventing homelessness and creating permanent housing. The Plan targets issues such as early intervention for the working poor, affordable housing, immediate help for those discharged from hospitals and jails, and job training. Primary plan initiatives and strategies are summarized as follows:

- Evaluation and quality assurance of the Plan
- Funding coordination
- Centralization of services and funding
- Creation of a homeless management information system
- Removal of barriers to services and transportation
- Coordination of service delivery
- Community partnerships
- Continuum of services (Prevention, Outreach & Intake, Shelter & Housing)

The next step in addressing the issue of homelessness is to implement the Plan, starting with the designation of an ongoing oversight council, planning for strategy implementations, and identifying parties that will help with completion of the specific strategies. The Policy Group requested that Pinellas County, participating municipalities, and other interested and affected partners pass a resolution adopting the Plan. The City of Largo adopted the plan by resolution on February 21, 2006.

The City Commission is committed to seeking a solution to homelessness and has explored development of a joint partnership agreement with other municipalities and non-profit agencies to use vacant facilities as transitional shelters for families. The Pinellas County Coalition for the Homeless was designated as the lead agency to implement the plan. The Coalition requested funding for administration of the plan for FY 2008-2009.

Homeless Plan Implementation

Subrecipient: Pinellas County Coalition for the Homeless

Funding Source: CDBG

Amount: \$25,000

Units: N/A

4. Homelessness Prevention—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.

The FY 2008-2009 Action Plan includes funding for fair housing, foreclosure counseling, and housing relocation counseling to mitigate housing problems and displacement from private redevelopment before they result in homelessness. The funding amounts and subrecipients are listed under the Housing Programs.

One subrecipient application was received from Gulfcoast Legal Services (GLS), which assists English and Spanish-speaking clients in danger of being evicted or facing foreclosure on their homes. GLS assists homeowners being evicted due to predatory lending practices and foreclosure rescue scams. GLS also assists renters who are discriminated against based on handicap, age, or race. The project will be funded in the amount of \$11,665 from the HOME program for costs of legal advice, counseling, direct representation in court, two fair housing clinics, and 1000 booklets.

5. Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.

The City of Largo does not operate publicly funded institutions. The prison system is operated by Pinellas County, and inmates from the City of Largo are transported and processed through the County’s prison system. The following information was provided from the Pinellas County Coalition for the Homeless (PCCH), which works with appropriate local and state governments to ensure that persons leaving publicly funded institutions or systems of care are discharged to the community to a specific address to prevent homelessness and the need to access homeless services. PCCH works with the following significant discharge institutions:

- a. Jail Discharge Planning-Pinellas County Sheriff’s Office has collaborated with Operation PAR (Parental Awareness and Responsibility), a local substance abuse treatment provider, to ensure offenders with substance abuse and/or mental health issues have proper discharge planning services. Since female inmates represent 15% (more than twice the national average) of the adult inmate population at the Pinellas County jail and are at high risk for homelessness once they are released, the Pinellas County Sheriff’s Office implemented comprehensive services to address substance abuse and mental health services while female inmates were incarcerated. The Florida Department of Law Enforcement provided funding to allow the Pinellas County Sheriff’s Office and Operation PAR, an area substance abuse provider, to implement the RSAT/Project Success Day Treatment program for female inmates housed in the jail. Of the females served by Project Success, 60-65% report histories of trauma, 55% are mothers and 40% were unemployed prior to being arrested. Early identification of these histories is critical in treatment decisions and especially planning for community re-entry to prevent homelessness.
- b. Operation PAR: Operation PAR was awarded funding from the Florida Department of Law Enforcement Edward Byrne Memorial State and Local Law Enforcement Assistance Formula Grant Program to implement Inmate Participation and Accountability for Community Transition (IMPACT). IMPACT provides aggressive case management and discharge planning services for these inmates who were being released from jail who require substance abuse and mental health services upon re-entering into their communities.
- c. Local mental health agencies have developed a “Focused Outreach” program that provides case management and placement services for people exiting the local jail who have been identified as having a mental illness, a substance abuse problem or both. These persons are often homeless without medical benefits.
- d. The Pinellas County Sheriff’s Office partners with the local community mental health clinics to provide pre-booking diversion from jail. This program identifies persons with mental health and substance abuse problems and facilitates their release from jail to the community. Housing placement and supportive services are provided through the Focused Outreach Program to link individuals to mainstream resources.
- e. The public Defender’s Jail Diversion Program is a partnership between local mental health agencies and the Public Defender’s Office. The program provides early identification of mental health and substance abuse issues for those incarcerated in the local jail. The diversion staff assesses and advocates for the person’s charges to

be dropped, housing is provided with support services to link these individuals to mainstream resources. These people are most often homeless.

f. The Crisis Response Team, a partnership between local mental health agencies provides a team of mental health specialists to work with local law enforcement to assist with individuals that are experiencing a mental health crisis and do not clearly meet involuntary hospitalization criteria. Persons being served are those that are 18 years and older in mental health crisis, which includes those that are homeless or living in housing. The goal of this program is to intervene in crisis and assist linkage to mainstream resources in order to prevent hospitalization and or homelessness, and to assist with discharge planning if hospitalization does occur.

g. Pinellas Technical Education Center (PTEC), a local technical school has been providing basic skills and vocational education to offenders for over 20 years. The Center currently operates four vocational programs in the Pinellas County Jail for: Building Maintenance, Computer Software Applications, and Garment Manufacturing. PTEC also provides Workplace Readiness Training in cooperation with Pinellas County Project New Attitudes (a therapeutic community for incarcerated males) and Project Success (a therapeutic community treatment program for drug-addicted females).

h. The State of Florida's Department of Children and Family (DCF) has responsibility for the operations of the state hospitals that treat people with severe persistent mental illness. They also fund the local mental health agencies responsible for the care of the people leaving the state institutions. Pinellas County's mental health agencies are all members of the Pinellas County Coalition for the Homeless. They are Boley Centers for Behavioral Health Care, Inc., Directions for Mental Health, Inc., Suncoast Center for Community Mental Health, Personal Enrichment through Mental Services, Inc., and Gulfcoast Community Care. Every person entering a state hospital is assigned a case manager who is responsible for the discharge planning of the client. Once the client is discharged, the case manager is required to have contact with the client three (3) times a week for four (4) weeks or more as needed, then face-to-face contact with the client on a monthly basis.

i. Juveniles exiting the Department of Juvenile Justice system are assigned to conditional release case managers and juvenile justice probation officers.

j. Local mental health providers and local hospitals have held planning meetings to discuss and identify issues regarding discharge planning for those that are homeless. Currently the hospitals have priority slots for appointments at the local mental health agencies for those that are being discharged. The agencies and hospital discharge planners are working on methods to link those that are homeless to an outreach worker to assist with follow up and linkage to other mainstream resources. The barrier to this protocol is the limited number of outreach workers within the county. There is limited funding for outreach and these positions often have restrictions based on their funding sources, such as who they can serve, how long, and where they can serve the clients.

Problems remain with youth exiting foster care and with ex-offenders exiting the state prison system. The Pinellas County Coalition has identified the following methods to address these areas (per the Pinellas County Coalition FY 2005-2006 Action Plan) as follows:

Request that the State Office on Homelessness, which is part of the Department of Children and Families, and the Florida Coalition on Homelessness begin initial work with the State Department of Corrections to develop a discharge policy ensuring existing offenders have housing arranged prior to being discharged. The PCCH will provide the Department of Corrections with information on local resources and contact information.

The Pinellas County Consortium has identified the following actions to be pursued in the future:

- Contact the local Department of Corrections offices and request a liaison become a member of the coalition to coordinate local efforts.
- Request that the Pinellas County Ex-Offender Re-Entry Coalition (PERC) become members of the PCCH with emphasis on the Pinellas County Strategic Planning Committee.
- Work with DCF to identify problems with children leaving the foster care system, ensuring that the Department has a discharge policy and follow along the system to ensure discharge planning was effective.

The City of Largo Police Department works with the Clearwater Homeless Intervention Project to provide services to Largo's transient population. The agency requires its clients to create a work plan to obtain financial self-sufficiency. The agency assists clients with finding work and other social services as needed, and guides clients through the implementation of their personal work plan.

Emergency Shelter Grants (ESG)

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

Not applicable to the City of Largo (Largo does not receive ESG funds).

COMMUNITY DEVELOPMENT

Community Development

*Please also refer to the Community Development Table in the Needs.xls workbook.

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), public facilities, public improvements, public services and economic development.

~~Not applicable for FY 2008-2009.~~

The CDBG-R component of the American Recovery and Reinvestment Act (ARRA) will allow the City to construct much-needed new sidewalks in the residential section of the CDBG Target Area. This project was chosen because new sidewalk construction:

- Promotes economic recovery by preserving jobs for construction workers while the project is under construction
- Assists those most impacted by the recession by benefiting low/moderate income residents in the CDBG Target Area
- Addresses infrastructure improvements that will provide long-term economic benefit by
 - Increasing property values
 - Providing pedestrian safety
 - Enhancing the quality of life for low/moderate income residents
 - Providing an alternative to automobile transportation to area businesses, schools and recreational facilities,

This project also meets the requirements of the ARRA, since it is a standalone project which addresses infrastructure improvements that can be under contract and completed in a short time frame.

CDBG Target Area Sidewalk Project

Funding Source: CDBG-R

Amount: \$115,000

Units: Approximately 2,549 linear feet

2. **Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.**
***Note:** Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

Program Year 4 Action Plan Community Development response:

Planning and Administration

General Planning and Administration

Funding Source:	CDBG, HOME, SHIP	
Amount:	CDBG:	\$113,000
	CDBG-R	\$ 11,511
	HOME:	\$ 33,995
	SHIP:	\$ 87,050
	HTF:	\$ 30,000
Units:	N/A	

Antipoverty Strategy

1. Describe the actions that will take place during the next year to reduce the number of poverty level families.

Program Year 4 Action Plan Antipoverty Strategy response:

Redevelopment efforts in the Clearwater-Largo Road and West Bay Drive CRD's are designed to assist existing businesses in improving their structures while the City, through the public facilities activities, improves the streetscape and underlying public infrastructure. These efforts are designed to attract new investment into the area that will ultimately result in the creation of jobs and new affordable housing units. Last year, the City held public meetings with local businesses, including an Economic Development Summit to address business and community needs. In June 2007, the Clearwater-Largo Road Community Redevelopment District was expanded by the City Commission to spur redevelopment and the development of affordable housing.

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's Urban Homesteading Program is designed to provide an affordable home ownership opportunity to households whose income level is below 80% of the area's gross median income level. Homes acquired by, or donated to, the City are rehabilitated and made available to eligible households for purchase. The City sells the homes at appraised value. Ten percent of the purchase price is deferred for five years and is forgiven if the owner remains in the home beyond the required residency period. By forgiving the loan, the City creates wealth for the household through the resulting home equity. A local lender provides the fixed financing at market rate, with a maximum monthly mortgage payment (principal, interest, tax and insurance) to be below the affordability standard (30% of gross monthly income). The City provides a zero-interest second mortgage to cover any remaining balance not covered by the first mortgage. The deferred second mortgage includes gap financing and closing costs.

NON-HOMELESS SPECIAL NEEDS HOUSING

Non-homeless Special Needs (91.220 (c) and (e))

***Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.**

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve for the period covered by the Action Plan.

A subrecipient application was received from Gulf Coast Community Care, a non-profit human service agency, which provides homemakers for severely ill, disabled, or elderly individuals who are unable to perform some or many functions of daily living, such as bathing, grooming, dressing, preparing shopping lists, meal preparation, and basic housework. The intent of the program is to keep these disabled adults and elders in their own homes, with an appropriate level of care for as long as possible, thus avoiding family disruption and the expense of nursing home care. These programs are located in Gulf Coast's administrative office in Largo. Gulf Coast is requesting \$8,200 for renovations to their administrative office facility to alleviate an overcrowded staff situation, and provide much-needed storage and ADA-compliant workspace for the program participants.

**Gulf Coast Community Care
Renovation of Administrative Office Facility
Funding Source: CDBG
Amount: \$8,200
Units: 30 Clients**

2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Program Year 4 Action Plan Specific Objectives response:

The City of Largo plans to partner with various non-profit organizations to assist those who are elderly, disabled, and poor. Homes for Independence assists that particular demographic. Homes for Independence applied to be a third-party administrator for the City Barrier Removal Programs (handicap modifications) and housing rehabilitation program.

The Religious Community Services Grace House provides transitional housing for up to eight weeks. While residing at Grace House, homeless clients receiving housing counseling and set realistic goals in order to obtain permanent housing. Grace House serves approximately 550 clients of which 125 are Largo residents. The proposed project would fund energy conservation improvements.

The Religious Community Services Food Bank assists the poor and homeless population by providing meals and food assistance. Their facility includes a thrift store and haven for domestic violence. The RCS Food Bank serves approximately 50,000 meals of which 14,000 are served to Largo residents. The project was placed on the Alternate Projects List for \$92,100 for a generator.

Housing Opportunities for People with AIDS

*Please also refer to the HOPWA Table in the Needs.xls workbook.

- 1. Provide a Brief description of the organization, the area of service, the name of the program contacts, and a broad overview of the range/ type of housing activities to be done during the next year.**
- 2. Report on the actions taken during the year that addressed the special needs of persons who are not homeless but require supportive housing, and assistance for persons who are homeless.**
- 3. Evaluate the progress in meeting its specific objective of providing affordable housing, including a comparison of actual outputs and outcomes to proposed goals and progress made on the other planned actions indicated in the strategic and action plans. The evaluation can address any related program adjustments or future plans.**
- 4. Report on annual HOPWA output goals for the number of households assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. Include any assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.**
- 5. Report on the use of committed leveraging from other public and private resources that helped to address needs identified in the plan.**
- 6. Provide an analysis of the extent to which HOPWA funds were distributed among different categories of housing needs consistent with the geographic distribution plans identified in its approved Consolidated Plan.**
- 7. Describe any barriers (including non-regulatory) encountered, actions in response to barriers, and recommendations for program improvement.**
- 8. Please describe the expected trends facing the community in meeting the needs of persons living with HIV/AIDS and provide additional information regarding the administration of services to people with HIV/AIDS.**
- 9. Please note any evaluations, studies or other assessments that will be conducted on the local HOPWA program during the next year.**

Program Year 4 Action Plan HOPWA response:

Not applicable to the City of Largo (Largo does not receive HOPWA funds).

Specific HOPWA Objectives

Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the Action Plan.

Program Year 4 Specific HOPWA Objectives response:

Not applicable to the City of Largo (Largo does not receive HOPWA funds).

Other Narrative

Include any Action Plan information that was not covered by a narrative in any other section.

In FY 2004, the City of Largo instituted a program continuity program, in the event that primary projects identified in the annual Action Plan are delayed, canceled, or are performed at a lower cost than the budgeted amount. Planning for such incidents allows the City to utilize the CDBG program funds in a timely manner toward pre-identified alternate projects. The following is a list of alternate projects to be pursued if one of the aforementioned events occurs.

[Please see CDBG-R Submission Template & Checklist, attached.](#)

CDBG-R Submission Template & Checklist

The American Recovery and Reinvestment Act of 2009 ("Recovery Act") was signed into law by President Obama on February 17, 2009. The Recovery Act awards \$1 billion in CDBG Recovery (CDBG-R) funds to be distributed to cities, counties, insular areas and states, of which \$10 million has been reserved by HUD for its administrative costs and \$10 million of which will be awarded to Indian tribes. Recipients of the remaining \$980 million of CDBG-R funds will be the approximately 1,200 jurisdictions that received CDBG funding in Fiscal Year 2008. This template sets forth the suggested format for grantees receiving funds from CDBG-R. A complete submission contains the information requested below, including:

- (1) The CDBG-R Substantial Amendment (template attached below)
- (2) Spreadsheet for Reporting Proposed CDBG-R Activities (see <http://www.hud.gov/recovery>)
- (3) Signed and Dated Certifications (see <http://www.hud.gov/recovery>)
- (4) Signed and Dated SF-424.

Grantees should also attach a completed CDBG-R Substantial Amendment Checklist to ensure completeness and efficiency of review (attached below).

THE CDBG-R SUBSTANTIAL AMENDMENT

<u>Jurisdiction(s): CITY OF LARGO</u>	<u>CDBG-R Contact Person: Terry Buyers</u>
<u>Jurisdiction Web Address:</u> <u>www.largo.com</u>	<u>Address: 201 Highland Avenue</u> <u>Largo, FL 33770</u>
<ul style="list-style-type: none"><u>(URL where CDBG-R Substantial Amendment materials are posted)</u>	<u>Telephone: 727-586-7489 x 7212</u> <u>Fax: 727-587-6765</u> <u>Email: tbuyers@largo.com</u>

ENSURING RESPONSIBLE SPENDING OF RECOVERY ACT FUNDS

Funding available under the Recovery Act has clear purposes – to stimulate the economy through measures that modernize the Nation’s infrastructure, improve energy efficiency, and expand educational opportunities and access to health care. HUD strongly urges grantees to use CDBG-R funds for hard development costs associated with infrastructure activities that provide basic services to residents or activities that promote energy efficiency and conservation through rehabilitation or retrofitting of existing buildings. While the full range of CDBG activities is available to grantees, the Department strongly suggests that grantees incorporate consideration of the public perception of the intent of the Recovery Act in identifying and selecting projects for CDBG-R funding.

A. SPREADSHEET FOR REPORTING PROPOSED CDBG-R ACTIVITIES

Grantees must provide information concerning CDBG-R assisted activities in an electronic spreadsheet provided by HUD. The information that must be reported in the spreadsheet includes activity name, activity description, CDBG-R dollar amount budgeted, eligibility category, national objective citation, additional Recovery Act funds for the activity received from other programs, and total activity budget. An electronic copy of the spreadsheet and the format is available on HUD’s recovery website at <http://www.hud.gov/recovery>.

B. CDBG-R INFORMATION BY ACTIVITY (COMPLETE FOR EACH ACTIVITY)

- (1) **Activity Name: (Grantees should follow the same order that activities are listed in the Spreadsheet for Reporting Proposed CDBG-R Activities – this will allow HUD to easily match activity narratives with the information provided in the spreadsheet.)**

CDBG Target Area Sidewalk Project

- (2) **Activity Narrative:**
In addition to the Spreadsheet for Reporting Proposed CDBG-R Activities, grantees must provide a narrative for each activity describing how the use of the grantee’s CDBG-R funds will meet the requirements of Title XII of Division A and Section 1602 of ARRA. The grantee’s narrative must also state how CDBG-R funds will be used in a manner that maximizes job creation and economic benefit in relation to the CDBG-R funds obligated, and will address the Recovery Act, by:

- **Preserving and creating jobs and promoting economic recovery;**

The CDBG Target Area Sidewalk Project will be completed by a construction company which will employ approximately five workers to complete the project.

- **Assisting those most impacted by the recession;**

The project will construct new sidewalks in the residential section of the CDBG Target Area, which will provide a direct benefit to the low/moderate income area.

- **Providing investment needed to increase economic efficiency;**
- **Investing in transportation, environmental protection, or other infrastructure that will provide long-term economic benefits;**
- **Minimizing or avoiding reductions in essential services; or**
- **Fostering energy independence.**

Sidewalk construction provides long-term economic benefit to the CDBG Target Area by increasing property values, thus making the neighborhood more desirable to existing and prospective residents. Sidewalks also provide a safe means for residents to walk to area businesses, schools and recreation facilities, thus reducing the need for automobile transportation.

- (3) **Jobs Created: (Report the number of full- and part-time jobs estimated to be created and retained by the activity (including permanent, construction, and temporary jobs).**

While the creation of permanent jobs is not anticipated with this project, it is expected that approximately five construction workers will be employed for 340 hours (8-1/2 40-hour workweeks) to complete the project.

- (4) **Additional Activity Information: (A description of how the activity will promote energy conservation, smart growth, green building technologies, or reduced pollution emissions, if applicable.)**

As stated in #2 above, if more residents choose to walk to area businesses, schools and recreation facilities instead of driving private automobiles, less fuel consumption and pollution emissions will result.

- (5) **Responsible Organization: (Contact information for the organization that will implement the CDBG-R activity, including its name, location, and administrator contact information)**

City of Largo
Community Development Department
201 Highland Avenue
Largo, FL 33770

Terry E. Buyers, Housing Grant Specialist
Phone: 727-586-7489, extension 7212
Fax: 727-587-6765
Email: tbuyers@largo.com or housing@largo.com

C. PUBLIC COMMENT

Provide a summary of public comments received to the proposed CDBG-R Substantial Amendment.

Note: A Proposed CDBG-R Substantial Amendment must be published via the usual methods and posted on the jurisdiction's website for no less than 7 calendar days for public comment.

Response:

The revision to the City of Largo FY 2008-2009 CDBG Action Plan was advertised in the local newspaper for two weeks, and made available at Largo's City Hall, Largo Library, and the Largo website (www.largo.com) for review and comment for one week prior to Public Hearing and adoption by the Largo City Commission. The revision was also brought before the Community Development Advisory Board (CDAB) for review and comment prior to adoption. To date, no additional citizen comments have been received.

CDBG-R Substantial Amendment Grantee Checklist

For the purposes of expediting review, HUD asks that applicants submit the following checklist along with the CDBG-R Substantial Amendment, Spreadsheet for Reporting Proposed CDBG-R Activities, and SF-424.

Contents of a CDBG-R Action Plan Substantial Amendment

Jurisdiction(s): <u>City of Largo</u> Lead Agency Jurisdiction Web Address: <u>www.largo.com</u> (URL where CDBG-R Substantial Amendment materials are posted)	CDBG-R Contact Person: <u>Terry E. Buyers</u> Address: <u>201 Highland Avenue</u> <u>Largo, FL 33770</u> Telephone: <u>727-586-7489 x 7212</u> Fax: <u>727-587-6765</u> Email: <u>tbuyers@largo.com</u>
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The elements in the substantial amendment required for the CDBG recovery funds are:

A. SPREADSHEET FOR REPORTING PROPOSED CDBG-R ACTIVITIES

Does the submission contain a paper copy of the Spreadsheet for Reporting Proposed CDBG-R Activities?

Yes No Verification found on page **46**

Does the submission include an electronic version of the Spreadsheet for Reporting Proposed CDBG-R Activities sent to the email box CDBG-R@hud.gov?

Yes No Date Spreadsheet was emailed: **6/3/2009**

Does the Spreadsheet for Reporting Proposed CDBG-R Activities include, for each activity:

- amount of funds budgeted for each activity, including CDBG-R funds, any additional Recovery Funds used and total activity budget,
Yes No Verification found on page(s) **46**
- the Eligibility citation (eligibility regulatory cite or HCDA cite),
Yes No Verification found on page(s) **46**
- the CDBG national objective citation,
Yes No Verification found on page(s) **46**

B. CDBG-R INFORMATION BY ACTIVITY

Does the submission contain information by activity describing how the grantee will use the funds, including:

- a narrative for each activity describing how CDBG-R funds will be used in a manner that maximizes job creation and economic benefit,
Yes No Verification found on page(s) 39 _____
- projected number of jobs created for each activity,
Yes No Verification found on page(s) 39 _____
- whether an activity will promote energy efficiency and conservation,
Yes No Verification found on page(s) 39-40 _____
- the name, location, and contact information for the entity that will carry out the activity,
Yes No Verification found on page(s) 40 _____
- evidence that no more than 10% of the grant amount will be spent on administration and planning,
Yes No Verification found on page (s) 31 _____
- evidence that no more than 15% of the grant amount will be spent on public services,
Yes No Verification found on page (s) N/A _____
- evidence that at least 70% of the grant amount will benefit persons of low and moderate income,
Yes No Verification found on page (s) 4 & 30 _____

C. PUBLIC COMMENT PERIOD

Was the proposed action plan amendment published via the jurisdiction's usual methods and on the Internet for no less than 7 calendar days of public comment?

Yes No Verification found on page(s) 10 _____

Is there a summary of citizen comments included in the final amendment?

Yes No Verification found on page(s) None received _____

D. CERTIFICATIONS

The following certifications are complete and accurate:

- | | | |
|---|------------------------------|-----------------------------|
| (1) Affirmatively furthering fair housing | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (2) Anti-displacement and relocation plan | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (3) Drug-free Workplace | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (4) Anti-lobbying | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (5) Authority of jurisdiction | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (6) Consistency with plan | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (7) Section 3 | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (8) Community development plan | Yes <input type="checkbox"/> | No <input type="checkbox"/> |

(9) Following a plan	Yes <input type="checkbox"/>	No <input type="checkbox"/>
(10) Use of Funds	Yes <input type="checkbox"/>	No <input type="checkbox"/>
(11) Excessive Force	Yes <input type="checkbox"/>	No <input type="checkbox"/>
(12) Compliance with anti-discrimination laws	Yes <input type="checkbox"/>	No <input type="checkbox"/>
(13) Lead-based paint procedures	Yes <input type="checkbox"/>	No <input type="checkbox"/>
(14) Compliance with laws	Yes <input type="checkbox"/>	No <input type="checkbox"/>
(15) Compliance with ARRA	Yes <input type="checkbox"/>	No <input type="checkbox"/>
(16) Project selection	Yes <input type="checkbox"/>	No <input type="checkbox"/>
(17) Timeliness of infrastructure investments	Yes <input type="checkbox"/>	No <input type="checkbox"/>
(18) Buy American provision	Yes <input type="checkbox"/>	No <input type="checkbox"/>
(19) Appropriate use of funds for infrastructure investments	Yes <input type="checkbox"/>	No <input type="checkbox"/>
(20) 70% of CDBG-R for LMI	Yes <input type="checkbox"/>	No <input type="checkbox"/>

Optional Certification

(21) Urgent Need	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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D. STATE CERTIFICATIONS (NOT APPLICABLE)

The following certifications are complete and accurate:

(1) Affirmatively furthering fair housing	Yes <input type="checkbox"/>	No <input type="checkbox"/>
(2) Anti-displacement and relocation plan	Yes <input type="checkbox"/>	No <input type="checkbox"/>
(3) Drug-free Workplace	Yes <input type="checkbox"/>	No <input type="checkbox"/>
(4) Anti-lobbying	Yes <input type="checkbox"/>	No <input type="checkbox"/>
(5) Authority of State	Yes <input type="checkbox"/>	No <input type="checkbox"/>
(6) Consistency with plan	Yes <input type="checkbox"/>	No <input type="checkbox"/>
(7) Section 3	Yes <input type="checkbox"/>	No <input type="checkbox"/>
(8) Community development plan	Yes <input type="checkbox"/>	No <input type="checkbox"/>
(9) Consultation with Local Governments	Yes <input type="checkbox"/>	No <input type="checkbox"/>
(10) Use of Funds	Yes <input type="checkbox"/>	No <input type="checkbox"/>
(11) Excessive Force	Yes <input type="checkbox"/>	No <input type="checkbox"/>
(12) Compliance with anti-discrimination laws	Yes <input type="checkbox"/>	No <input type="checkbox"/>
(13) Compliance with laws	Yes <input type="checkbox"/>	No <input type="checkbox"/>
(14) Compliance with ARRA	Yes <input type="checkbox"/>	No <input type="checkbox"/>
(15) Project selection	Yes <input type="checkbox"/>	No <input type="checkbox"/>
(16) Timeliness of infrastructure investments	Yes <input type="checkbox"/>	No <input type="checkbox"/>
(17) Buy American provision	Yes <input type="checkbox"/>	No <input type="checkbox"/>
(18) Appropriate use of funds for infrastructure investments	Yes <input type="checkbox"/>	No <input type="checkbox"/>
(19) 70% of CDBG-R for LMI	Yes <input type="checkbox"/>	No <input type="checkbox"/>

Optional Certification

(20) Urgent Need	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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Alternate Projects List

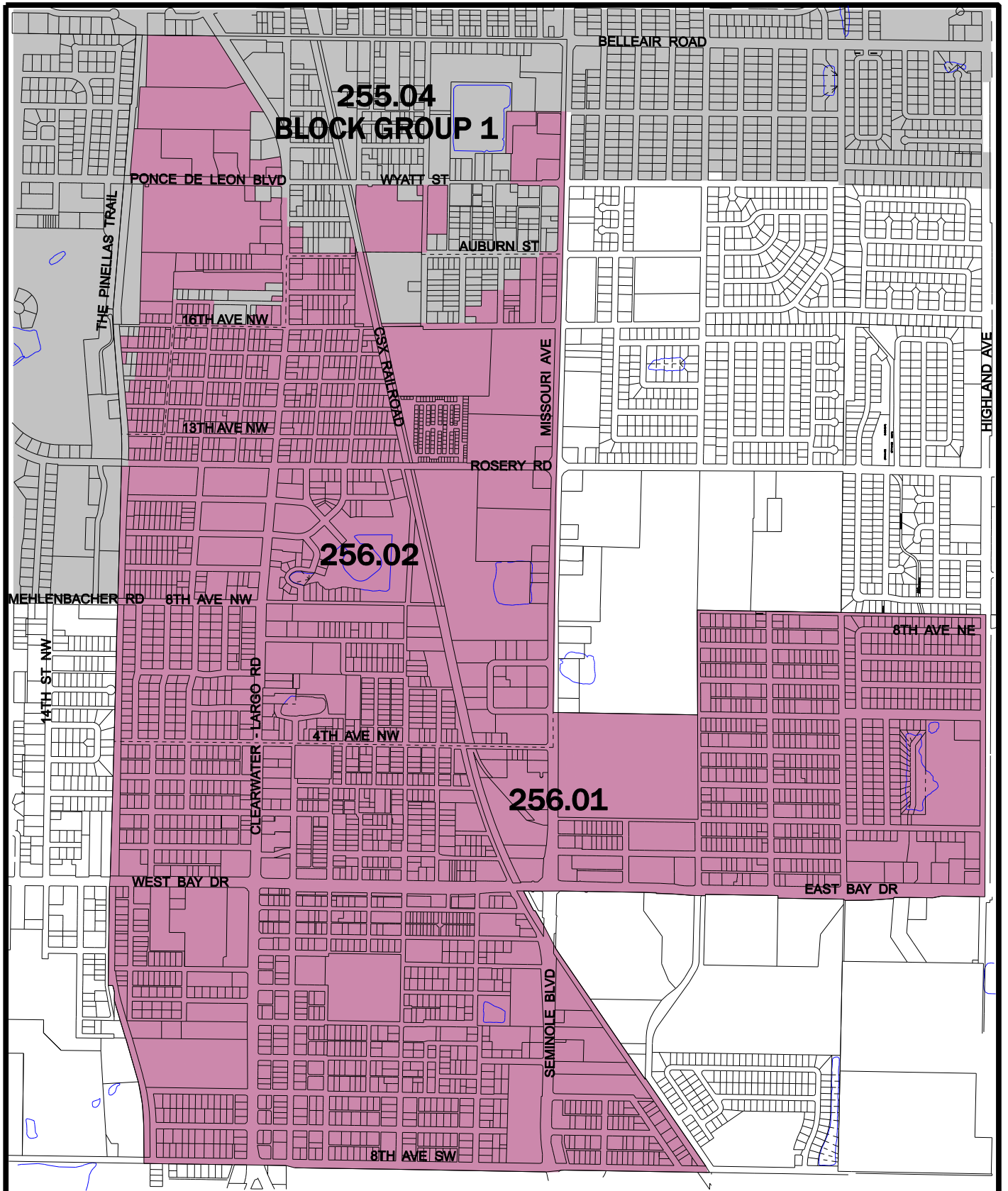
Project	Preliminary Cost Estimates
Down payment Assistance	\$200,000
Education and Preparation for Ownership/Foreclosure Counseling	\$20,000
Housing Relocation Counseling	\$100,000
Eviction Prevention Program	\$30,000
Utility and Deposit Program	\$30,000
Housing Rehabilitation	\$500,000
Economic Development Activities	\$100,000
Infrastructure Improvement (parking, land acquisition, drainage, sidewalks, roadways, sanitary sewers, etc.)	\$600,000
Lake Villa Park Improvements	\$75,000
RCS Food Bank Renovations - Generator	\$92,100
New Haven Condominium – Lift Station Generator	\$52,000
Total Alternate Projects:	\$1,799,100

CDBG-R Activity Data Spreadsheet

CDBG Target Area Map

CDBG-R
Activity Data Spreadsheet

Jurisdiction/Grantee Name: CITY OF LARGO		CDBG-R Fomula Grant Amount: \$126,511				Date: June 2, 2009	
<i>Activity Name</i>	<i>Activity Description</i>	<i>Eligibility (Regulatory or HCDA Citation)</i>	<i>National Objective Citation</i>	<i>CDBG-R Project Budget (\$)</i>	<i>Additional Recovery Funds (\$)</i>	<i>Other Leveraged Funding (\$)</i>	<i>Total Activity Budget</i>
CDBG Target Area Sidewalks	New sidewalk construction in residential section of CDBG Target Area	570.201(c)	570.208(a)(1)	\$115,000	\$0	\$0	\$115,000
Program Administrative Costs	Pro-rata share of expenses for housing staff to administer CDBG-R Program.	570.206(a)	570.208(d)(4)	\$11,511	\$0	\$0	\$11,511
							0



CDBG Target
Planning Area



City of Largo
CDBG Target Area



Census Tract

256.01

Census Tract
Number



City of Largo



Outside Largo
City Limits

**CITY OF LARGO
CDBG TARGET AREA MAP**

Date: June 20th, 2005
This map was prepared by the City of Largo
Community Development Department.



Scale: 1"=1300'