

# Executive Summary

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

### 1. Introduction

The City of Florence's five-year comprehensive plan is an all-inclusive plan that addresses the City's housing, homelessness, and community development needs for July 2017 – June 2021. The City has consulted with its citizens, community leaders, and human service agencies to develop the plan. The plan is divided into five main sections: housing, homelessness, community development, economic development, and the one-year action plan. The plan contains goals, objectives, and strategies for each of its elements. The one-year action plan describes the activities the City will fund or implement in 2017-18.

### 2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

#### Housing

This section analyzes the housing stock in the City. The housing goals are:

1. To provide housing opportunities for first-time homebuyers;
2. To provide housing rehabilitation to its low-to-moderate income citizens.

#### Homelessness

This section contains an analysis of the extent of the homelessness in Florence. The goal of the City of Florence is to eradicate homelessness.

#### Community Development

This section contains an analysis of the conditions of the public infrastructure, public facilities, and public services. The primary community development goal is:

1. To improve the quality of life through improvements in parks and recreational facilities.

### **Economic Development**

This section examines the fiscal conditions of the City in relation to minority and women-owned businesses, unemployment, and the labor force. The primary goal of this section is:

1. To maintain existing businesses
2. To create opportunities for new businesses in the community. **One Year Action Plan** The one year action plan is designed to improve the infrastructure in targeted neighborhoods, provide shelter to the homeless, and improve the recreational facilities that are available in low-moderate neighborhoods.

### **3. Evaluation of past performance**

In fiscal year 2016-2017, the City of Florence received \$261,850 in funding from the Department of Housing and Urban Development. Listed below is the Community Development Block Grant budget that City Council approved for 2016-2017:

#### **FY 2016-2017 CDBG BUDGET**

Planning and Administration	\$52,350
Section 108	\$100,000
Emergency Rehabilitation	\$70,250
Pee Dee CAA	\$22,000
Manna House	\$6,000

Salvation Army                 \$6,000

Lighthouse Ministries         \$5,250

For the 2016 Program Year, the Manna House, the Pee Dee Transitional Shelter, The Salvation Army and Whosoever subrecipients expended well over half of the budgeted funds that help assist the Continuum of Care needs. Additional accomplishments included:

- Up to 33 homeless served at the Pee Dee Transitional Shelter every month;
- The Manna House served over 480 families in the food pantry and over 38,000 people in the soup kitchen over the past year.
- 5 household rehabilitations nearly completed;
- Structured programming and activities provided for at-risk City youth at the Barnes Street Activity Center;
- Over 4,000 Florence residents received necessary assistance through Lighthouse Ministries;
- CDBG Timeliness was met prior to the May 2nd deadline.

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

##### **Citizen Participation**

Citizen participation has been encouraged during the development of the Action Plan. This has been done through collaboration with social service agencies and other government entities. During the month of February 2017, the City of Florence held a public hearing and neighborhood meetings to discuss and hear citizens' comments regarding the 2017-2018 Community Development Block Grant Entitlement Funds. Public Hearings were held at the City Center on April 10, 2017, and July 17, 2017 at 1:00 pm. City Council adopted the CDBG Budget on July 17, 2017. The neighborhood meetings were held at the following times and locations:

February 01, 2017 5:00 pm Liberty Street Crime Watch

February 06, 2017 6:30 pm Greater Wilson Heights

February 07, 2017 6:30 pm Williams Heights

February 08, 2017 6:00 pm Levy Park

February 09, 2017 6:00 pm Woodmont Community

February 21, 2017 6:00 pm Northwest Community Center

February 22, 2017 2:00 pm Council Chambers

Neighborhood leaders were contacted and encouraged citizens from their neighborhoods to attend the meetings. In addition, a notice was placed on the government access channel and advertised in the local newspaper.

## **5. Summary of public comments**

The East Florence Community Organization requested funding to demolish vacant and abandoned houses, provide housing rehabilitation, and provide affordable housing opportunities in the area. City staff also held a neighborhood meeting at the House of GOD Church in North Florence. The citizens at the meeting requested the following: repave roads, tear down abandoned houses, and provide affordable housing opportunities. The last neighborhood meeting was held at the NorthWest Community Center. They requested that all of the streets in the area have sidewalks and be resurfaced. They also requested that we repair houses and clean up vacant lots.

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

## **7. Summary**

## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

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

Agency Role	Name	Department/Agency
CDBG Administrator		Department of Community Services

Table 1 – Responsible Agencies

### Narrative

#### Consolidated Plan Public Contact Information

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

### 1. Introduction

**Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).**

#### Affordable Housing Needs

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The 2010 Census indicated that a third of all lower income households (0 to 30% MFI) require rental assistance.Â The 2010 Census also indicates that this number continues to increase.Â This is indicated by the large number of households that now qualify for housing assistance.Â One of the major problems in Florence is the shortage of decent affordable housing units for either ownership or rent for low and moderate-income families.Â There has been almost no new construction of suitable units during the preceding five years in the inner city neighborhoods, which have concentrations of low and moderate-income families.Â In fact, the housing stock has actually decreased through demolitions in these neighborhoods.

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Affordability is a constant issue of debate. For many, the question is, "Affordable to whom?" The household earning \$34,000 will define "affordable" quite differently from the household that earns over \$100,000 a year. Nevertheless, each is looking for housing that is affordable. Families earning the median income have been able to afford housing in the past; but with the possibility of resuming increases in housing costs, these families may begin to encounter affordability issues. The price barrier created by the housing market creates difficulties for low-income households to consider purchasing a new home in Florence. Thus, the remaining option is to buy an existing home, though, as mentioned previously, the older housing stock presents its own rehabilitation issues.

Housing affordability as generally defined by the Department of Housing and Urban Development (HUD) states that a family or household can afford to spend 30 percent of its income on housing. This percentage leaves a sufficient amount of income for other essential household needs. Households who pay more than 30 percent of their income for housing are described as "cost burdened." In the Florence area, the median family income in 2010 was \$49,800. For housing to be considered affordable to a family earning the median income, housing costs should not exceed \$1,245 a month regardless of the type or terms of the mortgage.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

## **Homeless Needs**

Numbers show an escalating homeless population in Florence County despite economic numbers showing a positive rebound in the state and nation. In 2016, nearly 4000 persons took shelter at the Salvation Army which includes over 650 children. In 2013, The Homeless Point-In-Time Count reflects that there are 228 homeless people in the City who live in abandoned buildings, junkyards, on the streets, in the woods, and in cars. There are also families who are sharing homes in overcrowded conditions because they cannot afford other housing.

Lighthouse Ministries is a faith-based nonprofit that provides assistance to Florence County residents in financial crisis. They offer assistance through help with bills, prescription medications, travel assistance, and through a variety of programs that target unique needs in our community. Lighthouse Ministries helps to prevent homelessness by providing aid programs for families and individuals in financial crisis and who are unable to meet their basic needs in Florence. Trained volunteer advocates work with these families. Those who qualify receive financial assistance in addition to knowledge on how to move beyond their crisis in preparation of not having to return for additional services in the future. These families and individuals receive financial assistance with rent to prevent an eviction, utilities to prevent disconnection, life sustaining prescription medication or travel home when stranded in Florence. Lighthouse Ministries served over 4000 persons last year.

Manna House is a non-profit organization that provides food for those in need. Manna house offers nutritious meals in a safe and welcoming environment. Breakfast and lunch is served Monday through Friday. Meals are prepared by Manna House staff, the giving cooks, and dedicated volunteers who work together. Manna House also operates an Emergency Food Pantry which is open Monday, Wednesday, and Friday each week. The pantry provides a two week supply of food to individuals and families that have an emergency need for food. The food supply will normally include canned vegetables, soup, canned meats; canned fruit, rice, grits, and other dry goods depending on the needs of the family. The emergency food supply is intended to tide the family over until a permanent way of getting food is in place. The Manna House served over 480 families in the food pantry and over 38,000 people in the soup kitchen over the past year.

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



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

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

1	<b>Agency/Group/Organization</b>	The Salvation Army
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Numbers show an escalating homeless population in Florence County despite economic numbers showing a positive rebound in the state and nation. In 2016, nearly 4000 persons took shelter at the Salvation Army which includes over 650 children. In 2013, The Homeless Point-In-Time Count reflects that there are 228 homeless people in the City who live in abandoned buildings, junkyards, on the streets, in the woods, and in cars.
2	<b>Agency/Group/Organization</b>	Lighthouse Ministries
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Persons with Disabilities Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Utility bills and Health Bills Payment Assistance

	<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>Lighthouse Ministries is a faith-based nonprofit that provides assistance to Florence County residents in financial crisis. They offer assistance through help with bills, prescription medications, travel assistance, and through a variety of programs that target unique needs in our community. Lighthouse Ministries helps to prevent homelessness by providing aid programs for families and individuals in financial crisis and who are unable to meet their basic needs in Florence. Trained volunteer advocates work with these families. Those who qualify receive financial assistance in addition to knowledge on how to move beyond their crisis in preparation of not having to return for additional services in the future. These families and individuals receive financial assistance with rent to prevent an eviction, utilities to prevent disconnection, life sustaining prescription medication or travel home when stranded in Florence. Lighthouse Ministries served over 4000 persons last year.</p>
3	<p><b>Agency/Group/Organization</b></p>	<p>Manna House</p>
	<p><b>Agency/Group/Organization Type</b></p>	<p>Services-Children  Services-Elderly Persons  Services-Persons with Disabilities</p>
	<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>Homeless Needs - Chronically homeless  Homeless Needs - Families with children  Homelessness Needs - Veterans  Anti-poverty Strategy</p>

<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>Manna House is a non-profit organization that provides food for those in need. Manna house offers nutritious meals in a safe and welcoming environment. Breakfast and lunch is served Monday through Friday. Meals are prepared by Manna House staff, the giving cooks, and dedicated volunteers who work together. Manna House also operates an Emergency Food Pantry which is open Monday, Wednesday, and Friday each week. The pantry provides a two week supply of food to individuals and families that have an emergency need for food. The food supply will normally include canned vegetables, soup, canned meats; canned fruit, rice, grits, and other dry goods depending on the needs of the family. The emergency food supply is intended to tide the family over until a permanent way of getting food is in place. The Manna House served over 480 families in the food pantry and over 38,000 people in the soup kitchen over the past year.</p> <p>Manna House is a non-profit organization that provides food for those in need. Manna house offers nutritious meals in a safe and welcoming environment. Breakfast and lunch is served Monday through Friday. Meals are prepared by Manna House staff, the giving cooks, and dedicated volunteers who work together. Manna House also operates an Emergency Food Pantry which is open Monday, Wednesday, and Friday each week. The pantry provides a two week supply of food to individuals and families that have an emergency need for food. The food supply will normally include canned vegetables, soup, canned meats; canned fruit, rice, grits, and other dry goods depending on the needs of the family. The emergency food supply is intended to tide the family over until a permanent way of getting food is in place. The Manna House served over 480 families in the food pantry and over 38,000 people in the soup kitchen over the past year.</p>
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**Identify any Agency Types not consulted and provide rationale for not consulting**

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care		

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

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

**Narrative (optional):**

## **PR-15 Citizen Participation**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting**

Citizen participation has been encouraged during the development of the Action Plan. This has been done through collaboration with social service agencies and other government entities. During the month of February 2017, the City of Florence held a public hearing and neighborhood meetings to discuss and hear citizens' comments regarding the 2017-2018 Community Development Block Grant Entitlement Funds. Public Hearings were held at the City Center on April 10, 2017, and July 17, 2017 at 1:00 pm. City Council adopted the CDBG Budget on July 17, 2017. The neighborhood meetings were held at the following times and locations:

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Neighborhood leaders were contacted and encouraged citizens from their neighborhoods to attend the meetings. In addition, a notice was placed on the government access channel and advertised in the local newspaper.

**Citizen Participation Outreach**

<b>Sort Order</b>	<b>Mode of Outreach</b>	<b>Target of Outreach</b>	<b>Summary of response/attendance</b>	<b>Summary of comments received</b>	<b>Summary of comments not accepted and reasons</b>	<b>URL (If applicable)</b>
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	CDBG Target Area		<p>The East Florence Community Organization requested funding to demolish vacant and abandoned houses, provide housing rehabilitation, and provide affordable housing opportunities in the area. City staff also held a neighborhood meeting at the House of GOD Church in North Florence. The citizens at the meeting requested the following: repave roads, tear down abandoned houses, and provide affordable housing opportunities. The last neighborhood meeting was held at the NorthWest Community Center.</p>		
OMB Control No: 2506-0117 (exp. 06/30/2018)	Consolidated Plan		FLORENCE		16	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Hearing	CDBG Target Area		<p>The East Florence Community Organization requested funding to demolish vacant and abandoned houses, provide housing rehabilitation, and provide affordable housing opportunities in the area. City staff also held a neighborhood meeting at the House of GOD Church in North Florence. The citizens at the meeting requested the following: repave roads, tear down abandoned houses, and provide affordable housing opportunities. The last neighborhood meeting was held at the NorthWest Community Center.</p>		
OMB Control No: 2506-0117 (exp. 06/30/2018)	Consolidated Plan		FLORENCE		17	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Newspaper Ad	CDBG Target Area		<p>The East Florence Community Organization requested funding to demolish vacant and abandoned houses, provide housing rehabilitation, and provide affordable housing opportunities in the area. City staff also held a neighborhood meeting at the House of GOD Church in North Florence. The citizens at the meeting requested the following: repave roads, tear down abandoned houses, and provide affordable housing opportunities. The last neighborhood meeting was held at the NorthWest Community Center.</p>		
OMB Control No: 2506-0117 (exp. 06/30/2018)	Consolidated Plan		FLORENCE		18	

**Table 4 – Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

#### HOUSING & COMMUNITY DEVELOPMENT NEEDS

Housing stock in the City of Florence continues to show significant improvements in condition, availability and assistance to persons in the housing market. However, persons with low and very low incomes have seen relatively fewer improvements in their housing markets. Growth within the City of Florence had a dramatic effect on the housing supply for middle and upper income residents. Coupled with this growth has been a decrease in mortgage rates, which have increased the demand for new higher priced homes.

In the period 1980-1984, it was not uncommon for 750-850 houses to be listed and vacancy rates for single family to be 5.5% to 6.5%. Since that period, the housing market has stabilized to a current 350-450 houses and a vacancy rate of only 3.2%. The number of new housing starts has doubled since 1985. There have been 15 new subdivisions developed since 1985. Housing contractors are therefore concentrating their efforts in the market where they can get the highest returns - the upper end of the housing market.

In 2010, the average sales price of houses in the City of Florence was \$159,011 according to the Florence Realtors Association. New housing starts in low and moderate-income minority neighborhoods have been minimal and those underway have been by the City of Florence and other non-profit organizations. Other improvements in housing conditions in these neighborhoods are through the rehabilitation programs of both the City and the Housing Authority. These efforts are the main thrust of activities to meet the housing needs of low and moderate-income persons. The housing market for those with these incomes remains tight with low vacancy rates.

# NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

## Summary of Housing Needs

### HOUSING & COMMUNITY DEVELOPMENT NEEDS

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In 2010, the average sales price of houses in the City of Florence was \$159,011 according to the Florence Realtors Association. New housing starts in low and moderate-income minority neighborhoods have been minimal and those underway have been by the City of Florence and other non-profit organizations. Other improvements in housing conditions in these neighborhoods are through the rehabilitation programs of both the City and the Housing Authority. These efforts are the main thrust of activities to meet the housing needs of low and moderate-income persons. The housing market for those with these incomes remains tight with low vacancy rates.

Demographics	Base Year: 2000	Most Recent Year: 2012	% Change
Population	30,248	37,306	23%
Households	13,090	14,972	14%
Median Income	\$35,388.00	\$41,663.00	18%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2008-2012 ACS (Most Recent Year)

**Number of Households Table**

	<b>0-30% HAMFI</b>	<b>&gt;30-50% HAMFI</b>	<b>&gt;50-80% HAMFI</b>	<b>&gt;80-100% HAMFI</b>	<b>&gt;100% HAMFI</b>
Total Households	2,020	1,690	2,290	1,335	7,640
Small Family Households	660	670	855	435	3,900
Large Family Households	135	30	169	190	535
Household contains at least one person 62-74 years of age	275	350	594	300	1,625
Household contains at least one person age 75 or older	245	270	365	125	480
Households with one or more children 6 years old or younger	455	350	454	160	820

**Table 6 - Total Households Table**

Data Source: 2008-2012 CHAS

## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	10	0	30	0	40	15	0	0	0	15
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	20	0	0	20	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	85	0	15	20	120	0	15	0	10	25
Housing cost burden greater than 50% of income (and none of the above problems)	800	370	35	10	1,215	70	150	205	90	515
Housing cost burden greater than 30% of income (and none of the above problems)	175	485	625	165	1,450	100	140	280	285	805

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	80	0	0	0	80	125	0	0	0	125

**Table 7 – Housing Problems Table**

Data 2008-2012 CHAS  
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	895	385	80	30	1,390	85	165	205	100	555
Having none of four housing problems	700	790	1,090	619	3,199	135	345	915	590	1,985
Household has negative income, but none of the other housing problems	80	0	0	0	80	125	0	0	0	125

**Table 8 – Housing Problems 2**

Data 2008-2012 CHAS  
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	360	405	395	1,160	30	55	75	160
Large Related	65	4	15	84	4	4	54	62
Elderly	164	255	175	594	115	175	189	479
Other	440	185	104	729	25	60	180	265

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Total need by income	1,029	849	689	2,567	174	294	498	966

**Table 9 – Cost Burden > 30%**

Data 2008-2012 CHAS  
Source:

#### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	330	215	10	555	15	30	30	75
Large Related	40	4	0	44	0	4	4	8
Elderly	129	50	45	224	40	95	105	240
Other	330	95	4	429	15	20	75	110
Total need by income	829	364	59	1,252	70	149	214	433

**Table 10 – Cost Burden > 50%**

Data 2008-2012 CHAS  
Source:

#### 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	85	0	15	0	100	0	0	0	0	0
Multiple, unrelated family households	0	0	0	20	20	0	15	0	10	25
Other, non-family households	0	20	0	0	20	0	0	0	0	0
Total need by income	85	20	15	20	140	0	15	0	10	25

**Table 11 – Crowding Information – 1/2**

Data 2008-2012 CHAS  
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source  
Comments:

**Describe the number and type of single person households in need of housing assistance.**

**Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

**What are the most common housing problems?**

**Are any populations/household types more affected than others by these problems?**

**Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

## Discussion

## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

#### Housing Needs

Housing needs can be related to the strength of the local economy. The more jobs that are available, the greater the opportunity for people of all income levels to meet their housing needs. Therefore, the direction of the local economy will be used to project the direction of housing needs in the City. Data from the 2010 Census, building permits, rehabilitations, demolitions, discussions with local agencies, and Housing Authority data were used to determine the current housing needs and trends of the City of Florence.

Since the 2010 Census, there have not been any substantial changes in the economic status for very low income households. It is assumed that the statistics from the 2010 Census still reflects the problems that exist for these households. In general, many of the households in the City have a housing problem. Renters seem to have a much larger problem than owners by a margin of 2-1. Nearly half of all renters have a housing problem in Florence.

#### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,120	505	160
White	200	165	60
Black / African American	920	330	90
Asian	0	0	15
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	10	0

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2008-2012 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,285	440	0
White	385	130	0
Black / African American	865	310	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	0	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data Source: 2008-2012 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	940	1,095	0
White	410	375	0
Black / African American	425	705	0
Asian	65	0	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	30	15	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2008-2012 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

**80%-100% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	615	729	0
White	280	309	0
Black / African American	325	410	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	10	10	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2008-2012 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

**Discussion**

## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

In the City of Florence low income African Americans make up 78% of the population experiencing severe housing problems. The City of Florence is committed to removing blight and revitalizing these neighborhoods by building new homes, and performing rehabilitation on others.

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	875	750	160
White	190	175	60
Black / African American	685	560	90
Asian	0	0	15
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	10	0

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2008-2012 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	655	1,070	0
White	235	290	0
Black / African American	390	780	0
Asian	0	0	0

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	0	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2008-2012 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 50%-80% of Area Median Income

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	240	1,800	0
White	165	620	0
Black / African American	80	1,055	0
Asian	0	65	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	0	45	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2008-2012 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 80%-100% of Area Median Income

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	80	1,269	0

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
White	45	544	0
Black / African American	35	700	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	25	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2008-2012 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

## Discussion

## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction:

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	10,224	2,785	1,750	160
White	6,305	1,080	655	60
Black / African American	3,795	1,590	1,045	90
Asian	45	65	10	15
American Indian, Alaska Native	0	10	0	0
Pacific Islander	0	0	0	0
Hispanic	74	40	0	0

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2008-2012 CHAS

### Discussion:

**NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**

**Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

**If they have needs not identified above, what are those needs?**

**Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

# NA-35 Public Housing – 91.205(b)

## Introduction

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	740	694	0	694	0	0	0

**Table 22 - Public Housing by Program Type**

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

### Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	11,240	10,005	0	10,005	0	0	
Average length of stay	0	0	6	5	0	5	0	0	
Average Household size	0	0	2	2	0	2	0	0	

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	0	3	0	3	0	0
# of Elderly Program Participants (>62)	0	0	133	75	0	75	0	0
# of Disabled Families	0	0	188	153	0	153	0	0
# of Families requesting accessibility features	0	0	740	694	0	694	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

### Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	52	55	0	55	0	0	0
Black/African American	0	0	687	639	0	639	0	0	0
Asian	0	0	0	0	0	0	0	0	0

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
American Indian/Alaska Native	0	0	1	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

**Table 24 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

### Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	6	2	0	2	0	0	0
Not Hispanic	0	0	734	692	0	692	0	0	0

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

**Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

**Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

**How do these needs compare to the housing needs of the population at large**

**Discussion**

## **NA-40 Homeless Needs Assessment – 91.205(c)**

### **Introduction:**

Housing needs can be related to the strength of the local economy. The more jobs that are available, the greater the opportunity for people of all income levels to meet their housing needs. Therefore, the direction of the local economy will be used to project the direction of housing needs in the City. Data from the 2010 Census, building permits, rehabilitations, demolitions, discussions with local agencies, and Housing Authority data were used to determine the current housing needs and trends of the City of Florence.

Since the 2010 Census, there have not been any substantial changes in the economic status for very low income households. It is assumed that the statistics from the 2010 Census still reflects the problems that exist for these households. As a whole 29% of the households in the City have a housing problem. Renters seem to have a much larger problem than owners. Forty-four percent or 1,902 renters have a housing problem in Florence.

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	0	0
Not Hispanic	0	0

Data Source  
Comments:

**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

**Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

**Discussion:**

## **NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)**

### **Introduction:**

Housing needs can be related to the strength of the local economy. The more jobs that are available, the greater the opportunity for people of all income levels to meet their housing needs. Therefore, the direction of the local economy will be used to project the direction of housing needs in the City. Data from the 2010 Census, building permits, rehabilitations, demolitions, discussions with local agencies, and Housing Authority data were used to determine the current housing needs and trends of the City of Florence.

Since the 2010 Census, there have not been any substantial changes in the economic status for very low income households. It is assumed that the statistics from the 2010 Census still reflects the problems that exist for these households. As a whole 29% of the households in the City have a housing problem. Renters seem to have a much larger problem than owners. Forty-four percent or 1,902 renters have a housing problem in Florence.

### **Describe the characteristics of special needs populations in your community:**

The housing needs of others with special needs is mainly for supportive housing which includes intermediate care facilities, group homes and SRO's as well as other housing with support services provided. Listed below is a summary of those housed with special needs:

#### **People in group quarters in Florence:**

- · 1,334 people in college/university student housing
- · 831 people in nursing facilities/skilled-nursing facilities
- · 345 people in local jails and other municipal confinement facilities
- · 265 people in correctional residential facilities
- · 169 people in residential treatment centers for adults
- · 106 people in group homes intended for adults
- · 100 people in other noninstitutionalized facilities· 72 people in emergency and transitional shelters (with sleeping facilities) for people experiencing homelessness· 6 people in group homes for juveniles (non-correctional)The table above shows that there are not a large number of households with persons with severe mental illness and who are developmentally disabled.

There are a great number who have problems with alcohol and other drug addictions. However, this represents only 3% of the total number of households in the City.

The mentally ill population has traditionally been housed in institutions, although many are capable and willing to live independently in their community. As across the nation, local communities are now becoming responsible for providing housing for those with mental illnesses. Housing for the mentally ill generally means a boarding house. With no means of support, Supplemental Security Income of \$6,000 per year is usually their only source of income. The opportunity for permanent affordable housing with support services from the local Mental Health agency is very limited. However, it is very much needed by this special population. The Pee Dee Mental Health Center serves 1500 individuals and currently has on file 220 housing applications. Those without housing are currently in boarding homes which give little or no opportunity to develop independent living skills. A half-way house facility with support services is very much needed by this disadvantaged population, as well as permanent housing. The South Carolina Department of Mental Health has provided information for this report on the housing needs of the mentally ill. Although the Department of Mental Health takes full responsibility for the provision of the therapies needed, it needs the assistance and support of local communities in the provision of affordable housing.

### **What are the housing and supportive service needs of these populations and how are these needs determined?**

The housing needs of others with special needs is mainly for supportive housing which includes intermediate care facilities, group homes and SRO's as well as other housing with support services provided. Listed below is a summary of those housed with special needs:

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- 265 people in correctional residential facilities
- 169 people in residential treatment centers for adults
- 106 people in group homes intended for adults
- 100 people in other noninstitutionalized facilities: 72 people in emergency and transitional shelters (with sleeping facilities) for people experiencing homelessness; 6 people in group homes for juveniles (non-correctional)

The table above shows that there are not a large number of households with persons with severe mental illness and who are developmentally disabled. There are a great number who

have problems with alcohol and other drug addictions. However, this represents only 3% of the total number of households in the City.

The mentally ill population has traditionally been housed in institutions, although many are capable and willing to live independently in their community. As across the nation, local communities are now becoming responsible for providing housing for those with mental illnesses. Housing for the mentally ill generally means a boarding house. With no means of support, Supplemental Security Income of \$6,000 per year is usually their only source of income. The opportunity for permanent affordable housing with support services from the local Mental Health agency is very limited. However, it is very much needed by this special population. The Pee Dee Mental Health Center serves 1500 individuals and currently has on file 220 housing applications. Those without housing are currently in boarding homes which give little or no opportunity to develop independent living skills. A half-way house facility with support services is very much needed by this disadvantaged population, as well as permanent housing.

Most people with mental illnesses want and need the same type of housing as the rest of the community. The single special need is for housing to be affordable on an income of \$6,000 per year. The more normal and better integrated into the community the housing is, the better they function (given the needed support services).

### **Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

The Center for Disease Control estimates more than 1.2 million people in the US are living with HIV, and 1 in 8 of them don't know it. Conversely, from 2005 to 2014, the annual number of new HIV diagnoses has declined 19%. Gay and bisexual men, particularly young African American gay and bisexual men, are most affected.

In 2015, 39,513 people were diagnosed with HIV infection in the United States. The number of new HIV diagnoses fell 19% from 2005 to 2014. Because HIV testing has remained stable or increased in recent years, this decrease in diagnoses suggests a true decline in new infections. The decrease may be due to targeted HIV prevention efforts. However, progress has been uneven, and diagnoses have increased among a few groups.

In 2014, there were 12,333 deaths (due to any cause) of people with diagnosed HIV infection ever classified as AIDS, and 6,721 deaths were attributed directly to HIV. In 2015, 18,303 people were

diagnosed with AIDS. Since the epidemic began in the early 1980s, 1,216,917 people have been diagnosed with AIDS.

**Discussion:**

**NA-50 Non-Housing Community Development Needs – 91.215 (f)**

**Describe the jurisdiction’s need for Public Facilities:**

**How were these needs determined?**

**Describe the jurisdiction’s need for Public Improvements:**

**How were these needs determined?**

**Describe the jurisdiction’s need for Public Services:**

**How were these needs determined?**

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

#### HOUSING & COMMUNITY DEVELOPMENT NEEDS

Housing stock in the City of Florence continues to show significant improvements in condition, availability and assistance to persons in the housing market. However, persons with low and very low incomes have seen relatively fewer improvements in their housing markets. In 2010, the average sales price of houses in the City of Florence was \$159,011 according to the Florence Realtors Association. New housing starts in low and moderate-income minority neighborhoods have been minimal and those underway have been by the City of Florence and other non-profit organizations. Other improvements in housing conditions in these neighborhoods are through the rehabilitation programs of both the City and the Housing Authority. These efforts are the main thrust of activities to meet the housing needs of low and moderate-income persons. The housing market for those with these incomes remains tight with low vacancy rates. The nature of the housing market in Florence shows continued new construction for homes in the higher price ranges, while this demand remains high there is little incentive for builders to speculate on low and moderate priced homes in areas where their profit margin will be less and conventional financing has been harder to acquire. Although, as has already been shown there are many vacant lots with residential zoning. Construction of rental units in the form of apartments has been strong and the low vacancy rates suggest that this is still an attractive market for investment. The monthly rent for apartments in Florence has a broad range but reflects the local economy with a majority of units certainly affordable to moderate-income families. There has been no new construction of assisted rental units in the last few years. Florence has a reasonably wide range of housing types, with the current mix being mostly single-family detached homes. Since 70% of the housing units are single-family detached, choice is available to residents as to unit types. Within the broad single-family category, most development is suburban or auto-urban in character with some estate development structures in the form of one-acre or larger lots. These housing types are primarily located on the outer edges of the City or within the unincorporated planning area. Rounding out the rest of the housing choices, though, are additional choices of single-family attached, duplex, townhouse, and larger apartment buildings. Some of these units are manufactured homes.

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

Housing stock in the City of Florence continues to show significant improvements in condition, availability and assistance to persons in the housing market. However, persons with low and very low incomes have seen relatively fewer improvements in their housing markets. In 2010, the average sales price of houses in the City of Florence was \$159,011 according to the Florence Realtors Association. New housing starts in low and moderate-income minority neighborhoods have been minimal and those underway have been by the City of Florence and other non-profit organizations. Other improvements in housing conditions in these neighborhoods are through the rehabilitation programs of both the City and the Housing Authority. These efforts are the main thrust of activities to meet the housing needs of low and moderate-income persons. The housing market for those with these incomes remains tight with low vacancy rates. The nature of the housing market in Florence shows continued new construction for homes in the higher price ranges, while this demand remains high there is little incentive for builders to speculate on low and moderate priced homes in areas where their profit margin will be less and conventional financing has been harder to acquire. Although, as has already been shown there are many vacant lots with residential zoning. Construction of rental units in the form of apartments has been strong and the low vacancy rates suggest that this is still an attractive market for investment. The monthly rent for apartments in Florence has a broad range but reflects the local economy with a majority of units certainly affordable to moderate-income families. There has been no new construction of assisted rental units in the last few years. Florence has a reasonably wide range of housing types, with the current mix being mostly single-family detached homes. Since 70% of the housing units are single-family detached, choice is available to residents as to unit types. Within the broad single-family category, most development is suburban or auto-urban in character with some estate development structures in the form of one-acre or larger lots. These housing types are primarily located on the outer edges of the City or within the unincorporated planning area. Rounding out the rest of the housing choices, though, are additional choices of single-family attached, duplex, townhouse, and larger apartment buildings. Some of these units are manufactured homes.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	12,053	70%
1-unit, attached structure	309	2%
2-4 units	2,047	12%
5-19 units	2,102	12%
20 or more units	573	3%
Mobile Home, boat, RV, van, etc	156	1%
<b>Total</b>	<b>17,240</b>	<b>100%</b>

**Table 26 – Residential Properties by Unit Number**

Data Source: 2008-2012 ACS

## Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	33	0%	146	2%
1 bedroom	36	0%	1,085	18%
2 bedrooms	903	10%	2,972	48%
3 or more bedrooms	7,866	89%	1,931	31%
<b>Total</b>	<b>8,838</b>	<b>99%</b>	<b>6,134</b>	<b>99%</b>

Table 27 – Unit Size by Tenure

Data Source: 2008-2012 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Does the availability of housing units meet the needs of the population?

Describe the need for specific types of housing:

Discussion

## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction

### Cost of Housing

	Base Year: 2000	Most Recent Year: 2012	% Change
Median Home Value	89,500	148,700	66%
Median Contract Rent	345	496	44%

Table 28 – Cost of Housing

Data Source: 2000 Census (Base Year), 2008-2012 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	3,328	54.3%
\$500-999	2,498	40.7%
\$1,000-1,499	175	2.9%
\$1,500-1,999	53	0.9%
\$2,000 or more	80	1.3%
<b>Total</b>	<b>6,134</b>	<b>100.0%</b>

Table 29 - Rent Paid

Data Source: 2008-2012 ACS

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	780	No Data
50% HAMFI	2,300	525
80% HAMFI	4,430	1,610
100% HAMFI	No Data	2,545
<b>Total</b>	<b>7,510</b>	<b>4,680</b>

Table 30 – Housing Affordability

Data Source: 2008-2012 CHAS

### Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent					
High HOME Rent					
Low HOME Rent					

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

**Is there sufficient housing for households at all income levels?**

**How is affordability of housing likely to change considering changes to home values and/or rents?**

**How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?**

**Discussion**

## MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

### Introduction

### Definitions

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,860	21%	2,890	47%
With two selected Conditions	21	0%	88	1%
With three selected Conditions	8	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	6,949	79%	3,156	51%
<b>Total</b>	<b>8,838</b>	<b>100%</b>	<b>6,134</b>	<b>99%</b>

Table 32 - Condition of Units

Data Source: 2008-2012 ACS

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	2,153	24%	606	10%
1980-1999	1,882	21%	1,753	29%
1950-1979	3,890	44%	2,949	48%
Before 1950	913	10%	826	13%
<b>Total</b>	<b>8,838</b>	<b>99%</b>	<b>6,134</b>	<b>100%</b>

Table 33 – Year Unit Built

Data Source: 2008-2012 CHAS

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	4,803	54%	3,775	62%
Housing Units build before 1980 with children present	1,184	13%	789	13%

Table 34 – Risk of Lead-Based Paint

Data Source: 2008-2012 ACS (Total Units) 2008-2012 CHAS (Units with Children present)

## Vacant Units

	<b>Suitable for Rehabilitation</b>	<b>Not Suitable for Rehabilitation</b>	<b>Total</b>
Vacant Units			
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

**Table 35 - Vacant Units**

## Need for Owner and Rental Rehabilitation

**Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards**

## Discussion

**MA-25 Public and Assisted Housing – 91.210(b)**

**Introduction**

**Totals Number of Units**

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			809	742			0	0	0
# of accessible units									
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 36 – Total Number of Units by Program Type**

Data Source: PIC (PIH Information Center)

**Describe the supply of public housing developments:**

**Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:**

**Public Housing Condition**

<b>Public Housing Development</b>	<b>Average Inspection Score</b>

**Table 37 - Public Housing Condition**

**Describe the restoration and revitalization needs of public housing units in the jurisdiction:**

**Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:**

**Discussion:**

**MA-30 Homeless Facilities and Services – 91.210(c)**

**Introduction**

**Facilities and Housing Targeted to Homeless Households**

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)					
Households with Only Adults					
Chronically Homeless Households					
Veterans					
Unaccompanied Youth					

**Table 38 - Facilities and Housing Targeted to Homeless Households**

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are use to complement services targeted to homeless persons**

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

## **MA-35 Special Needs Facilities and Services – 91.210(d)**

### **Introduction**

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

**MA-40 Barriers to Affordable Housing – 91.210(e)**

**Negative Effects of Public Policies on Affordable Housing and Residential Investment**

## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

### Economic Development Market Analysis

### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	48	22	0	0	0
Arts, Entertainment, Accommodations	1,886	4,921	16	19	3
Construction	377	338	3	1	-2
Education and Health Care Services	2,192	7,017	18	27	9
Finance, Insurance, and Real Estate	988	2,446	8	9	1
Information	209	338	2	1	0
Manufacturing	1,364	1,163	11	4	-7
Other Services	371	776	3	3	0
Professional, Scientific, Management Services	784	2,051	7	8	1
Public Administration	0	0	0	0	0
Retail Trade	1,874	4,723	16	18	2
Transportation and Warehousing	406	175	3	1	-3
Wholesale Trade	494	614	4	2	-2
Total	10,993	24,584	--	--	--

**Table 39 - Business Activity**

Data Source: 2008-2012 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	18,526
Civilian Employed Population 16 years and over	16,399
Unemployment Rate	11.48
Unemployment Rate for Ages 16-24	35.69
Unemployment Rate for Ages 25-65	7.61

**Table 40 - Labor Force**

Data Source: 2008-2012 ACS

Occupations by Sector	Number of People
Management, business and financial	4,115
Farming, fisheries and forestry occupations	430
Service	2,001
Sales and office	3,992
Construction, extraction, maintenance and repair	687
Production, transportation and material moving	811

**Table 41 – Occupations by Sector**

Data Source: 2008-2012 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	12,835	84%
30-59 Minutes	1,823	12%
60 or More Minutes	677	4%
<b>Total</b>	<b>15,335</b>	<b>100%</b>

**Table 42 - Travel Time**

Data Source: 2008-2012 ACS

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	840	241	1,027
High school graduate (includes equivalency)	3,031	574	1,416
Some college or Associate's degree	4,168	517	1,457

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	5,235	149	783

**Table 43 - Educational Attainment by Employment Status**

Data Source: 2008-2012 ACS

**Educational Attainment by Age**

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	71	128	82	383	497
9th to 12th grade, no diploma	696	304	254	957	684
High school graduate, GED, or alternative	852	1,189	1,210	2,634	1,709
Some college, no degree	1,311	1,245	959	2,199	845
Associate's degree	139	513	475	763	330
Bachelor's degree	268	1,129	1,044	1,553	622
Graduate or professional degree	0	402	736	1,303	577

**Table 44 - Educational Attainment by Age**

Data Source: 2008-2012 ACS

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

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	12,523
High school graduate (includes equivalency)	24,563
Some college or Associate's degree	30,914
Bachelor's degree	42,770
Graduate or professional degree	51,381

**Table 45 – Median Earnings in the Past 12 Months**

Data Source: 2008-2012 ACS

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

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

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

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

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

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

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

**Discussion**

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

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

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

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

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

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

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

## **SP-10 Geographic Priorities – 91.215 (a)(1)**

### **Geographic Area**

**Table 46 - Geographic Priority Areas**

### **General Allocation Priorities**

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

## **SP-25 Priority Needs - 91.215(a)(2)**

### **Priority Needs**

**Table 47 – Priority Needs Summary**

### **Narrative (Optional)**

## SP-30 Influence of Market Conditions – 91.215 (b)

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	
TBRA for Non-Homeless Special Needs	
New Unit Production	
Rehabilitation	
Acquisition, including preservation	

**Table 48 – Influence of Market Conditions**

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

**Introduction**

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		

Table 49 - Anticipated Resources

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

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

**Discussion**

## SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served

Table 50 - Institutional Delivery Structure

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

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy			
Legal Assistance			
Mortgage Assistance			
Rental Assistance			
Utilities Assistance			
<b>Street Outreach Services</b>			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services			
<b>Supportive Services</b>			
Alcohol & Drug Abuse			
Child Care			
Education			
Employment and Employment Training			
Healthcare			
HIV/AIDS			
Life Skills			
Mental Health Counseling			
Transportation			
<b>Other</b>			
Other			

Table 51 - Homeless Prevention Services Summary

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

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

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

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator

Table 52 – Goals Summary

### Goal Descriptions

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

**SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

**Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

**Activities to Increase Resident Involvements**

**Is the public housing agency designated as troubled under 24 CFR part 902?**

**Plan to remove the ‘troubled’ designation**

**SP-55 Barriers to affordable housing – 91.215(h)**

**Barriers to Affordable Housing**

**Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

## **SP-60 Homelessness Strategy – 91.215(d)**

**Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

**Addressing the emergency and transitional housing needs of homeless persons**

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

**SP-65 Lead based paint Hazards – 91.215(i)**

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

**How are the actions listed above related to the extent of lead poisoning and hazards?**

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

**SP-70 Anti-Poverty Strategy – 91.215(j)**

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

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

### **SP-80 Monitoring – 91.230**

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

## Expected Resources

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

#### Introduction

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		

Table 53 - Expected Resources – Priority Table

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

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

**Discussion**

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator

Table 54 – Goals Summary

#### Goal Descriptions

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

### Projects

#	Project Name

Table 55 – Project Information

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

**AP-38 Project Summary**  
**Project Summary Information**

## **AP-50 Geographic Distribution – 91.220(f)**

**Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>

**Table 56 - Geographic Distribution**

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

### **Discussion**

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

<b>One Year Goals for the Number of Households to be Supported</b>
Homeless
Non-Homeless
Special-Needs
Total

**Table 57 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>
Rental Assistance
The Production of New Units
Rehab of Existing Units
Acquisition of Existing Units
Total

**Table 58 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

**Actions planned during the next year to address the needs to public housing**

**Actions to encourage public housing residents to become more involved in management and participate in homeownership**

**If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

### **Discussion**

## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **Introduction**

**Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

**Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

**Addressing the emergency shelter and transitional housing needs of homeless persons**

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

### **Discussion**

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

### **Introduction:**

**Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

### **Discussion:**

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

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

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

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

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

**Actions planned to develop institutional structure**

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

### **Discussion:**

## **Program Specific Requirements**

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

#### **Introduction:**

#### **Community Development Block Grant Program (CDBG)**

#### **Reference 24 CFR 91.220(I)(1)**

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan
3. The amount of surplus funds from urban renewal settlements
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.
5. The amount of income from float-funded activities

Total Program Income

#### **Other CDBG Requirements**

1. The amount of urgent need activities

## **Appendix - Alternate/Local Data Sources**