

**Pasco County Five-Year Consolidated Plan
2023-2027 and
One Year Annual Action Plan
2023-2024**



Executive Summary

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

1. Introduction

The Five-Year Consolidated Plan (ConPlan) is one of the requirements for Pasco County, Florida to receive funds through the Department of Housing and Urban Development (HUD) formula programs including the Community Development Block Grant (CDBG), HOME Investments Partnership Program (HOME) and Emergency Solutions Grant (ESG).

The Five-Year Consolidated Plan presents a needs assessment for low- and moderate- income residents including: homeowners, renters, persons and families experiencing homelessness, and persons with special needs. Components of the ConPlan are a description of the process, a needs assessment, and a housing market analysis. This analysis will be used to create a strategic plan based on general areas of need and gaps in services and how these needs might be addressed using these federal funds during the next five years. This Five-Year Consolidated Plan will begin on October 1, 2023 and end on September 30, 2027.

This five-year planning document, which begins on October 1, 2023 and end on September 30, 2027, identifies priority housing; homeless and special population needs; and community development needs; it establishes general strategies for addressing those needs, and incorporates the grant application, planning, and citizen participation requirements for the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and Emergency Solutions Grant (ESG) programs.

Pasco County, designated as an Urban County by HUD, consists of all unincorporated areas of the County and three municipalities participating in the County's CDBG Program. The municipalities are the City of Port Richey, the Town of St. Leo, and the City of San Antonio. The cities of Dade City and Zephyrhills are part of the County's HOME Consortia but participate in the CDBG Program at the State level. The Pasco County Board of County Commissioners is the entity responsible for approving the application of grant funds for various activities outlined in the ConPlan and the One-Year Action Plans. The Community Development Department is the lead entity responsible for ensuring effective grants management, compliance and reporting.

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

Pasco County held public hearings and conducted a series of on-site needs surveys to gather citizen input. The results of these surveys and input from public hearings were shared with the review committees. The review committees used the results to make funding recommendations that were submitted to the Board of County Commissioners for their approval. The results and areas of needs include:

- **Affordable Housing:** increasing affordable decent housing for both renters and homeowners, particularly for those households with very low incomes
- **Public Services:** to benefit Low-Moderate Income household incomes, particularly those that provide services for those in need of mental health and homeless services
- **Infrastructure and Area Benefits:** to create a suitable living environment by increasing neighborhood quality and safety through providing improved neighborhood infrastructure such as streets and sidewalks.

These needs are expected to be addressed with federal funds through activities carried out by Pasco County, partner agencies and the private sector. Each year, Pasco County submits a One Year Action Plan to HUD that identifies the amount allocated to partner agencies and the types of programs to be funded. Pasco County will gather additional public input to determine local objectives for each year's funding.

3. Evaluation of past performance

Each year Pasco County is required to submit a Consolidated Annual Performance and Evaluation Report (CAPER) to HUD. This report identifies the activities that were funded with CDBG, HOME and ESG grant funds, the amounts spent, and the beneficiaries assisted. Pasco County has submitted the required report each year and HUD has accepted the reports each year. Electronic versions of prior CAPER reports can be found on the Community Development website at <https://www.pascocountyfl.net/207/Community-Development>

4. Summary of citizen participation process and consultation process

Pasco County recognizes the importance of an effective citizen participation and stakeholder consultation process. Information gained is critical in understanding the County's priority needs and setting appropriate goals to make a meaningful difference with the resources available. The County's Consolidated Plan citizen participation process took place in November 2022 - April 2023. Pasco County Community Development attended over 20 community meetings to solicit community input for the 2023-2027 Consolidated Plan and 2023-2024 Annual Action Plan. Citizen participation and input is accepted by Pasco County all year long.

Pasco County held public meetings and attended a variety of community meetings to gather citizen input. At these community meetings, residents were asked to vote on the top 4 priority needs in Pasco County after reviewing a list of 9 priority areas. The results of these meetings were presented to the independent Application Review Committee prior to their review of applications. The Committee reviewed the results from the community meetings and identified community needs from these results. The results were then used by the Review Committee to make funding recommendations to be presented to the Board of County Commissioners for the first year of the five-year plan. In subsequent years, additional public input will be gathered to generate local objectives for upcoming years.

Public input was gathered through a series of community meetings and a survey. The public hearings were publicly advertised in the newspaper, on the County's website and on Facebook. In addition, the information was emailed to area nonprofit groups that the County has either worked with directly or has expressed interest in the programs supported by the County's entitlement funds. Many of these groups serve special populations, such as veterans, homeless, those with physical or mental disabilities, and minorities. All agencies were encouraged to attend meetings.

The 2023-2027 Consolidated Plan and the 2023-2024 Annual Action Plan and availability of CDBG, ESG and HOME funding was discussed during the meetings.

5. Summary of public comments

Pasco County held public hearings and attended over 20 community meetings to gather citizen input. The results of these meetings were presented to the independent Review Committee prior to their review of applications. The Committee reviewed the results from the community meetings and identified community needs from these results.

A Summary of the comments received at the public hearings and the survey results from the community meetings can be found in the Citizen Comments portion of this plan.

Public Hearings were held as part of the Grant Kick Off for 2023-2024 entitlement allocations on March 9 and 10, 2023. Hearings were held both virtually and in person to facilitate attendance. An additional public hearing was held on June 21, 2023 to present results of citizen engagement and the recommendations for projects and activities that will be presented to the Board of County Commissioners for their approval.

Public comments centered mostly on funding and local needs. There are never enough funds to help those that are homeless or at risk of homelessness. The top priorities identified during community engagement were the lack of affordable housing, need for homeless services and need for more mental health services.

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

All citizen views are accepted.

7. Summary

The Five-Year Consolidated Plan is a roadmap for using entitlement funds. Pasco County has carried out the preparation of this 5-Year Consolidated Plan according to HUD requirements and has gathered valuable public input that has been used to help guide the funding decisions for the CDBG, ESG and HOME programs.

The planning process requires that needs are determined, priorities are set, resources are determined and goals are established to meet the needs of the community. The strategic plan is a set of goals based on the needs and identified gaps in service and priority needs are the needs that are addressed by the goals outlined in the Strategic Plan. Goals are established based on the availability of resources and local organizational capacity. The results of the community engagement were shared with the community to solicit applications for projects and activities to fill the gaps in services

Funding from the federal level for the CDBG, ESG and HOME programs may not be enough to meet all of the needs identified in this plan. While the County makes every effort to partner with non-profit groups, other government agencies, and for-profit developers, the needs continue to outstrip the funding available to address them.

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
Lead Agency	PASCO COUNTY	
CDBG Administrator	PASCO COUNTY	COMMUNITY DEVELOPMENT
HOPWA Administrator		
HOME Administrator	PASCO COUNTY	COMMUNITY DEVELOPMENT
ESG Administrator	PASCO COUNTY	COMMUNITY DEVELOPMENT
HOPWA-C Administrator	PASCO COUNTY	

Table 1 – Responsible Agencies

Narrative

The Community Development Department is the lead entity responsible for preparing the Consolidated Plan, Action Plans, and CAPERS, ensuring effective grants management, compliance, and reporting of entitlement funds.

Consolidated Plan Public Contact Information

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

1. Introduction

Pasco County Community Development remains in regular contact with the CDBG, ESG subrecipients and HOME developers who deliver housing and services. Through this contact, the County can maintain an understanding of changing conditions, such as when new programs and services are offered, when existing services cease, and what vacancy rates and needs are for housing. Consultation with agencies, both public and private, that provide health services, social and fair housing services, child welfare agencies, the Public Housing Authority and other services to the low- moderate- income households of Pasco County is necessary to ensure that the funds that are available are not duplicating the efforts of another agency and to further help identify gaps in services.

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)).

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

Pasco County Community Development is an active participant in the Continuum of Care and attends all general meetings which brings together over 50 service providers and homeless advocates to engage them in ongoing planning and development process for a coordinated effort to serve individuals and families experiencing homelessness. The CoC members include groups and local non-profit groups that serve individuals and households experiencing homelessness, and may address other human needs as well, including physical and mental health needs of Pasco County citizens. All members of these groups were invited to participate in the public input process, and many did attend and contribute. Monthly meetings of these groups enable County staff to engage with those groups and be aware of changes, challenges and needs faced by organizations carrying out health, mental health, and service activities. Consistent use of a By-Name List ensures that the people with the most severe needs receive services first. The Coalition for the Homeless of Pasco County is the Lead Agency for the Continuum of Care and manages the By-Name List.

Pasco County Community Development sits on several of the CoC subcommittees including the Coordinated Entry Subcommittee and Homeless Management Information System. Members of the

Community Development team participate in the Point in Time Count. The Director of Community Development sits on the Executive Committee as an officer.

CDBG Public Services will support operations at the Family Service Shelter run by Catholic Charities in the upcoming year. This shelter is the first shelter within Pasco County that can house an entire family. It's rooms are configurable to accommodate families of all sizes. Referrals to the Family Service Shelter originate from the Coordinated Entry System.

CDBG funds assisted with the acquisition of Felicity House – a Catholic Charities shelter for women. This acquisition increased the number of beds available for this population from 20 to 40.

Pasco County works closely with veteran's programs and has funded the Magnolia Oaks development which will contain 77 units of affordable housing for veterans. HOME funds are supporting this new development of affordable housing.

Rapid rehousing and TBRA programs can assist a person or household with moving into housing and help create housing stability. Homeless Prevention funds are designed to divert households from the homeless system and play an important role in the homeless continuum of care. All referrals for housing originate from the By-Name-List.

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

In October 2021, the Pasco Continuum of Care completed a Gaps Analysis. This analysis, along with citizen input and additional local/regional/state/federal planning efforts continue to steer the direction of ESG allocations to meet the needs of the community.

All recipients of ESG funds are required to consult with their CoC in determining how to allocate ESG funds for eligible activities to increase efficiency and coordination among the different HUD homeless programs, mainstream, and other resources that are targeted to the homeless population. This provides a challenge because oftentimes the individuals being consulted are the same entities submitting applications for funding. The lead agency for the CoC is the Coalition for the Homeless of Pasco County, Inc. The Review Committee included a representative from the CoC's Leadership Council that does not apply for funding. ESG funds may be awarded to agencies that provide street outreach to the chronic homeless, homeless prevention services, emergency shelter operations, rapid rehousing services and HMIS. Funds are provided for short-term and medium-term rental and utility assistance. All recipients of ESG funds and CDBG recipients providing homeless services in Pasco County are required to document services utilizing HMIS that is provided at no cost to all service providers (Providers of services for victims of domestic violence may use a comparable database to ensure anonymity). On August 08, 2023, the Board of County Commissioners approved the recommendation for funding provided by Pasco

County Community Development, in consultation with the CoC, community agencies, county departments and community representatives (Review Committee).

Performance Standards and the criteria for evaluating outcomes are currently being developed or updated by PCCD and the CoC. The Coalition provides training in HMIS and assists all users of HMIS download their data into the SAGE data base on an annual basis. HMIS documentation is also utilized to prevent a Duplication of Benefits that could result from multiple agencies providing similar services to one household. HMIS is the tool used to document services provided to enhance coordination with other service providers and provides integration with other programs targeted to homeless people in the area covered by the CoC. The CoC continues to work with all service providers on Coordinated Entry and the By-Name list to prevent/end homelessness in Pasco County. The individuals and households with the highest acuity/needs will be served first through Coordinated Entry efforts and the By-Name List referral process.

HMIS is required by HUD to collect data on the homeless and the use of HMIS (or comparable data base for providers of Domestic Violence) is a requirement of ESG funding and CDBG recipients providing homeless services. Staff salaries, operation, maintenance, and other costs contributing to the operation of the HMIS program are eligible ESG activities. Policies and procedures are in place to ensure all funded agencies document services provided in HMIS and this requirement is included in their Subrecipient Agreement. The Coalition and Pasco County remain committed to providing licenses and training for HMIS at no cost to provider agencies.

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

2	Agency/Group/Organization	CATHOLIC CHARITIES OF THE DIOCESE OF ST. PETERSBURG
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This program provides Emergency Shelter Services to women and women with children, they assist clients with transitioning into permanent and stable housing, they have a program for extremely low-income homeless families that need housing and supportive services.
3	Agency/Group/Organization	The ARC Nature Coast, Inc.
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Community Development Department met with the agency to discuss public services or facilities needed for the disabled. Pasco County Community Development continues to support the ARC Nature Coast by providing them with properties that can be used for group living as these properties become available and are awarded to the agency based on the Request for Qualifications process.
4	Agency/Group/Organization	Coalition for the Homeless of Pasco County
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Community Development Department and the Coalition work closely to determine gaps in services to the homeless and how best to allocate ESG funds on an annual basis along with other homeless service needs. This agency will continue to administer the HMIS System for the Continuum of Care and, as Lead Agency for the CoC will continue to implement Coordinated Entry on a county-wide basis.
7	Agency/Group/Organization	PREMIER COMMUNITY HEALTHCARE GROUP, INC.
	Agency/Group/Organization Type	Health Agency
	What section of the Plan was addressed by Consultation?	Healthcare and dental needs for working poor.
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency consulted with the Community Development Department regarding the need to fund primary care services and facilities for low-income persons.
8	Agency/Group/Organization	Pasco County Sheriff's Office
	Agency/Group/Organization Type	Law Enforcement
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with Law Enforcement is ongoing. Law enforcement is a member of the Independent Review Committee. Law Enforcement assists with identifying gaps in the homeless system.

9	Agency/Group/Organization	Good Samaritan Health Clinic of Pasco, Inc.
	Agency/Group/Organization Type	Health Agency
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This agency consulted with the Department regarding their need for CDBG funds to provide prescription medications, laboratory fees, and facility updates for the uninsured residents of the County
10	Agency/Group/Organization	Tampa Bay Regional
	Agency/Group/Organization Type	Regional organization Planning organization TB Resiliency Coalition
	What section of the Plan was addressed by Consultation?	Resiliency
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Pasco County Community Development participates in workgroups, attends meetings to help define vulnerabilities, involve community members, and design for resiliency with a focus on priority populations.
11	Agency/Group/Organization	PASCO COUNTY
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Broadband
	What section of the Plan was addressed by Consultation?	Broadband
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Pasco County participates in meetings to explore opportunities to help narrow the digital divide through the provision of broadband infrastructure and services to communities in need/priority populations. Opportunities for enhanced coordination continue to be explored in both the infrastructure of new development and retrofitting older neighborhoods.

Identify any Agency Types not consulted and provide rationale for not consulting

The Community Development Department has a master list of all agencies that provide services within the County. This list is cross-referenced with the list of attendees at the general meetings of the Continuum of Care to ensure that all provider agencies were invited to participate in the development of the ConPlan. All agencies were invited to take part in the development of the ConPlan; however not all agencies participated.

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	Coalition for the Homeless of Pasco County	Promote a county-wide goal to the commitment of ending homelessness. Promote access to and effective use of mainstream benefits. Optimizing self-sufficiency among individuals and families experiencing homelessness.
Gaps Analysis	Coalition for the Homeless of Pasco County	Promote a county-wide goal to the commitment of ending homelessness
Pasco County Strategic Plan	Pasco County Board of County Commissioners	Enhance the Quality of Life - Create a Thriving Community - Stimulate Economic Growth
PHA 5-Year Plan	Pasco County Housing Authority	Provide safe, decent and affordable housing. Create additional housing units for low-income persons/families. Work with families receiving vouchers so they may become homeowners.
Local Housing Assistance Plan	Pasco County Community Development	Three Year for SHIP funds - promotes affordable housing, creates additional housing units for low income households, and reduces/prevents homelessness and foreclosure.
Pasco Health Equity Plan	Department of Health	Eliminating health disparities and improving health equity

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))

Pasco County works with the State of Florida in several ways:

- The County works with the State Historic Preservation Office to ensure that the rehabilitation programs funded through the CDBG and HOME programs comply with all required historic and environmental regulations.

- Pasco County receives an annual allocation of State Housing Preservation Funds (SHIP) from the State of Florida and remains committed to ensuring those funds are used for homeownership activities as required.
- Pasco County, through its SHIP program can allocate a relatively small dollar amount to a developer who, in turn, can show local support for a project – helping the developer receive a higher score which may result in funding opportunities.

Several of the adjacent units of local government are a part of our fair share allocation. These cities are the City of San Antonio, the City of Zephyrhills, the City of St. Leo and the City of Port Richey. The Community Development Department has an on-going relationship with the Pasco County Housing Authority, affordable housing providers, and agencies providing services to low- and moderate-income populations and the homeless.

Narrative (optional):

Pasco County Community Development has ongoing positive relationships with CDBG, ESG and HOME service providers. Through these relationships, Pasco County has an excellent understanding of changing conditions. Consultation with a variety of providers including public and private, providers of health services, social and fair housing services, child welfare agencies, etc helps to ensure the needs of all LMI households are considered. Working with other agencies during their allocation process, such as the United Way prevents a duplication of services.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)**1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting**

Pasco County makes every effort to include citizen participation in goal setting. The Independent Review Committee includes citizens from all areas of the county to ensure a county-wide perspective and in addition, public hearings are held prior to activities and projects being approved by the Board of County Commissioners.

To broaden citizen participation, Pasco County Community Development attended over 20 community meetings to solicit community input. Again, to ensure a county-wide perspective, the meetings attended were throughout the county and were attended by people who might avail themselves of the services available to low- moderate- income households. Attendees at the meetings were asked to vote, from a list of nine priority areas, which ones were their top priorities. The responses were shared with the Independent Review Committees at the onset of their allocation meeting and the results were used in goal setting.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non-targeted/broad community	See attached sign-in sheets	No written comments received	N/A	
2	Newspaper Ad	Non-targeted/broad community	See Sign-in Sheet	No written comments received	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Facebook Outreach	Non-targeted/broad community	Outreach through the County's Message Center "Notify Me"	No public comments were received.	N/A all comments are accepted	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

In preparing this Consolidated Plan, Pasco County conducted the required Needs Assessment utilizing a variety of sources, including Census Data, the Analysis of Impediments to Fair Housing, the Housing Needs Assessment, and information gathered during the public input process. The Needs Assessment consists of several parts:

- Housing Needs Assessment (including disproportionately greater needs assessment by housing problem, severe housing problem, cost burden, and public housing)
- Homeless Needs Assessment
- Non-Homeless Special Needs Assessment
- Non-Housing Community Development Needs Assessment.

The results of each of these assessments can be found below.

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

Summary of Housing Needs

Households are considered cost burden when they spend more than 30% of their income on housing costs and severely cost burden when they spend more than 50% of their income on housing costs.

- 37% of low to moderate income households in Pasco County are cost burdened and 42% are severely cost burdened.
- 33% of Elderly low- to moderate- income households in Pasco County are cost burdened and 17% are severely cost burdened.

CROWDING:

Households are considered crowded when there is more than one person per room and severely overcrowded when there is more than 1.51 persons per room.

- 4% of all households (at or below 100% AMI) are overcrowded.
- Among households that are low to moderate income, renter households are impacted the most with 23% considered crowded and severely crowded.

Demographics	Base Year: 2009	Most Recent Year: 2017	% Change
Population	416,723	461,005	11%
Households	163,560	179,795	10%
Median Income	\$43,690.00	\$48,289.00	11%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2013-2017 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	18,810	22,009	32,455	19,113	87,380
Small Family Households	5,020	5,884	9,531	6,719	43,125
Large Family Households	614	1,109	2,238	1,066	7,000
Household contains at least one person 62-74 years of age	5,052	7,033	9,532	6,145	22,774
Household contains at least one person age 75 or older	3,358	5,525	8,019	3,222	9,412
Households with one or more children 6 years old or younger	2,023	2,577	4,280	2,308	11,275

Table 6 - Total Households Table

Data 2013-2017 CHAS
Source:

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
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	67	90	90	44	291	90	74	47	130	341
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	71	74	99	4	248	4	33	39	14	90
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	263	306	254	103	926	60	121	220	171	572
Housing cost burden greater than 50% of income (and none of the above problems)	4,928	3,814	1,529	149	10,420	5,293	2,819	1,932	537	10,581

	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
Housing cost burden greater than 30% of income (and none of the above problems)	404	3,169	4,742	1,520	9,835	1,692	2,975	5,138	2,388	12,193
Zero/negative Income (and none of the above problems)	1,178	0	0	0	1,178	1,850	0	0	0	1,850

Table 7 – Housing Problems Table

Data 2013-2017 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
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	5,343	4,278	1,964	303	11,888	5,453	3,064	2,243	857	11,617
Having none of four housing problems	1,219	4,479	8,173	5,343	19,214	3,757	10,183	20,090	12,599	46,629
Household has negative income, but none of the other housing problems	1,178	0	0	0	1,178	1,850	0	0	0	1,850

Table 8 – Housing Problems 2

Data 2013-2017 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
NUMBER OF HOUSEHOLDS								
Small Related	2,357	3,142	2,911	8,410	1,432	1,243	2,358	5,033
Large Related	364	633	695	1,692	137	255	361	753
Elderly	1,254	2,008	1,192	4,454	4,165	3,618	3,566	11,349
Other	1,674	1,593	1,663	4,930	1,332	780	860	2,972
Total need by income	5,649	7,376	6,461	19,486	7,066	5,896	7,145	20,107

Table 9 – Cost Burden > 30%

Data 2013-2017 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	2,292	1,735	699	4,726	1,244	681	677	2,602
Large Related	334	242	70	646	114	97	93	304
Elderly	1,135	1,223	221	2,579	3,009	1,580	859	5,448
Other	1,449	790	544	2,783	989	483	331	1,803
Total need by income	5,210	3,990	1,534	10,734	5,356	2,841	1,960	10,157

Table 10 – Cost Burden > 50%

Data 2013-2017 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	285	320	259	54	918	44	104	211	96	455

	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
Multiple, unrelated family households	49	44	84	33	210	30	44	53	94	221
Other, non-family households	0	15	35	20	70	0	10	14	0	24
Total need by income	334	379	378	107	1,198	74	158	278	190	700

Table 11 – Crowding Information – 1/2

Data 2013-2017 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.

The needs of adults requiring housing assistance are numerous. The American Community Survey (ACS) from 2021 (S1101) indicates that 30.3% of all households in Pasco County are single person households. Approximately 8% of all housing units are efficiency (no bedroom) or one-bedroom units (according to the 2021 ACS DP04 which estimates a total of 263,187 housing units in Pasco County). There are not enough housing units for householders living alone. In addition, the By-Name List managed by the Coalition for the Homeless averages 145-150 individuals on the list who are all seeking efficiency or one-bedroom accommodations.

These numbers do not take into account the affordability of units. As stated previously, the United Way ALICE report estimates that 42% of Pasco County residents pay more than 30% of their gross income for housing. HUD defines cost burdened as a household that spends over 30% of the household income on housing, and severely cost burdened when a household spends more than 50% of the household income on housing. Data provided in this Consolidated Plan shows that:

- 37% of low to moderate income households in Pasco County are cost burdened and 42% are severely cost burdened.

- 33% of Elderly low- to moderate- income households in Pasco County are cost burdened and 17% are severely cost burdened.

Any of these single households could require housing assistance because they are one financial crisis away from housing instability.

Locating a housing unit for an individual in Pasco County is a challenge.

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.

In 2021-2022 Pasco County provided emergency shelter services to 277 victims of domestic violence. Pasco County has two shelters that can accommodate up to 29 families at any time. It is difficult to estimate the number and type of families in need of housing and who have a disabled family member because there may be some households that includes a person with a disability, but the disability may not be apparent. In 2021-2022 SAGE reports 56 individuals with a disability received Emergency Shelter services and it can be assumed that all households seeking emergency shelter services may need some level of housing assistance. Table 23 – Characteristics of Public Housing Residents by Program Type identifies 877 families in across all program types that qualify as a Disabled Family. Additionally, this table also identifies 2728 additional households that have requested some sort of accessibility feature. All of these households are receiving housing assistance through the Pasco County Housing Authority.

The ALICE Report (United Way) suggests that a household should strive to pay no more than 30 percent of the household income on housing expenses – rent or mortgage payments – for housing to be considered affordable. ALICE is a United Way acronym for *Asset Limited, Income Constrained, Employed*. These are the residents within Pasco County who work hard and are above the poverty line, but, due to high costs, are often living paycheck to paycheck. The 2023 United Way Alice Report estimates that 47 percent of all Pasco County households fall below the ALICE threshold and are cost burdened, or severely cost burdened. As stated in the summary of housing needs, 37% of low- to moderate- income households are cost burdened and 42% of low- to moderate- income households in Pasco County are severely cost burdened. Populations with special needs and those presumed to be eligible for CDBG services may have higher rates of being cost burdened – for example 33% of the elderly population is cost burdened, many of whom live alone.

What are the most common housing problems?

Instances of overcrowding and severely overcrowded housing problems (1836 households combined) are eclipsed by the housing cost burden that is being experienced by Pasco County residents. The Housing Cost Burden affects households at all income levels. Households with a 0-35% Annual Median Income, both renters and homeowners, are more likely to be cost burdened than households with greater incomes. Substandard housing is usually found in lower-income neighborhoods with older

housing stock. Manufactured homes represent over 17 percent of the housing stock. Older manufactured homes may not be feasible to rehabilitate, so many are abandoned, forcing the County to condemn and remove the mobile homes to keep neighborhoods from becoming blighted. Other mobile homes may be situated in mobile home parks that require a monthly lot rent. Lot rents that were affordable when the homeowner moved in may have become unaffordable making the homeowner have to choose between paying the increase in rent versus necessary repairs.

People experiencing homelessness in Pasco County are homeless for a variety of reasons, including an inability to pay for housing; unemployment or underemployment; disruptions in personal relationships; and medical, mental health or substance abuse problems. Individuals and families need supportive services to address challenges such as mental and physical health conditions, substance abuse issues, and experiences of domestic violence, which adversely affect their ability to obtain and maintain employment and housing stability.

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

Populations with mental and physical health challenges, domestic violence experiences, and substance abuse issues are affected by these problems. These challenges are found across various household types.

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

Individuals and families at imminent risk of homelessness typically require immediate/emergency assistance to remain housed, such as assistance with rent, utilities, food, and clothing, and, as well as job stability or job improvement assistance to address underemployment or unemployment issues, as appropriate. Additional services and referrals may be needed to enable the household to regain housing stability.

Households that receive Rapid Rehousing assistance are referred to agencies providing Rapid Rehousing through Coordinated Entry. These are the households with the greatest need and often require many services to help the household become stably housed. Agencies providing Rapid Rehousing services work with their clients on discharge planning from the onset of their relationship to prepare the households for a time when rapid rehousing assistance will terminate. This may include referrals to job training programs to help increase the household income, assistance with applying for federal benefits such as Social Security and helping the household sign up for long term housing assistance such as the programs offered through the Pasco County Public Housing Authority or getting on a waiting list for an

affordable housing complex. Support services such as case management may continue after rental assistance has ended, up to the maximum allowable through ESG.

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:

Estimates are provided for the at-risk populations. “At Risk” was defined by the United Way ALICE Report (2023 Florida Update). ALICE stands for *Asset Limited, Income Constrained, Employed*. Incomes were compared against the United Way Household Survival Budget which calculates the actual costs of basic necessities (housing, childcare, food, health care, and transportation) for Pasco County to determine the ALICE threshold. The ALICE threshold is the average income that a household needs to afford the basic necessities defined by the Household Survival Budget for Pasco County. Households falling below the ALICE threshold are considered “At Risk” of losing housing through foreclosure or eviction because these households lack sufficient resources needed to overcome a slight financial issue such as a car payment, health care emergency or loss of hours at a job.

All households considered cost burdened, or severely cost burdened can be considered “at risk”.

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

Characteristics that may adversely affect housing stability include overcrowding, substandard housing units, and the cost of rental units. Mental health challenges, substance abuse problems, chronic health problems, and domestic violence experiences have also been linked with housing instability and an increased risk of homelessness. The 2021 Gaps Analysis completed by the Continuum of Care identified that 30% of the individuals surveyed during the 2021 Point In Time Count had either a disabling condition or had experienced domestic violence.

Discussion

The households with a negative income and those which experience a housing cost burden greater than 30 percent of their household income tends to be exposed to more risk of losing their homes. Income is the determining factor when homelessness occurs, and it is driven by the lack of economic opportunities that are available in the County. Forty-seven percent of Pasco County residents pay 35 percent or more of gross household income towards rent. Thirty percent of gross rents range are less than \$999. Conversely, there were 96,203 units with a mortgage and 35 percent of homeowners pay less than \$999 for their mortgage.

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

Introduction

For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in category as a whole.

Pasco County has assessed the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category as a whole. In the category of housing problems, 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%.

According to the 2017 CHAS data, many of the AMI groups belonging to a particular or racial or ethnic group have a disproportionately greater need due to housing problems in the Pasco County.

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	12,897	2,900	3,028
White	10,528	2,510	2,517
Black / African American	384	35	215
Asian	209	35	29
American Indian, Alaska Native	4	10	29
Pacific Islander	0	0	20
Hispanic	1,658	252	223

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2013-2017 CHAS
Source:

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	13,521	8,507	0
White	10,727	7,716	0
Black / African American	793	135	0
Asian	51	113	0
American Indian, Alaska Native	35	8	0
Pacific Islander	0	0	0
Hispanic	1,802	456	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2013-2017 CHAS
Source:

*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%

Disproportionate Needs 30-50%

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	13,521	8,507	0
White	10,727	7,716	0
Black / African American	793	135	0
Asian	51	113	0
American Indian, Alaska Native	35	8	0
Pacific Islander	0	0	0
Hispanic	1,802	456	0

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width="94">0</td><td class="xl71" width="97">2,258</td><td align="right" class="xl65">80%</td><td
align="right" class="xl65">10%</td></tr></tbody></table>

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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	14,097	18,376	0
White	10,181	16,520	0
Black / African American	1,026	351	0
Asian	267	152	0
American Indian, Alaska Native	27	40	0
Pacific Islander	0	4	0
Hispanic	2,400	1,159	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2013-2017 CHAS
Source:

*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%

Disproportionate Needs 50-80%

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</colgroup><tbody><tr height="21"><td height="21" class="xl66" colspan="3" width="292">50%-80%

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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	5,084	14,008	0

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Consolidated Plan

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Consolidated Plan

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Consolidated Plan

OMB Control No: 2506-0117 (exp. 09/30/2021)

Asian	130	178	0	308	42%	2%
American Indian, Alaska Native	0	30	0	30	0%	0%
Pacific Islander	0	0	0	0	0%	0%
Hispanic	713	1,158	0	1,871	38%	10%

Discussion

Disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in category as a whole.

Based on the information provided in Tables 13-16, there is a disproportionate need among members of all particular racial or ethnic group in most of the income categories. The overall population for each race and ethnic group at each income level remained fairly constant with the biggest population increase from 82% of households being white in the 50%-80% Area Median Income (AMI) category to 84% white households in the 30%-50% AMI category experiencing one or more of the housing problems identified by HUD.

At the very low-income levels (0-30%) the greatest need is experienced by the Hispanic population - 78% however because the percent of Hispanic households in this income group is 78%, a disproportionate need does not exist. In the 30%-50% income category, AMI black households represent 4% of the category and 85% of these households have one or more housing problem. The Hispanic population has a disproportionate need in this category with 80% of households experiencing one or more housing problems yet representing only 10% of that income category as a whole.

The percentage of households experiencing one or more housing problems decreases as the household's AMI increases, although disproportionate needs still exist across all racial and ethnic groups identified in the tables provided. In the 80%-100% AMI category, the black households with a housing problem have decreased to 33% and the Hispanic households with a housing problem has decreased to 38%.

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

For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in category as a whole.

Pasco County has assessed the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category as a whole. In the category of housing problems, 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%.

According to the 2013 -2017 CHAS data provided, all of the racial or ethnic groups in all of the AMI groups have a disproportionately greater need due to housing problems in the Pasco County except for Hispanic (0%-30% AM). Households that are white do not have a disproportionately greater need in any of the income categories.

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	10,796	4,976	3,028
White	8,758	4,257	2,517
Black / African American	344	80	215
Asian	164	80	29
American Indian, Alaska Native	4	10	29
Pacific Islander	0	0	20
Hispanic	1,418	500	223

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2013-2017 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	7,342	14,662	0
White	5,563	12,841	0
Black / African American	543	379	0
Asian	43	123	0
American Indian, Alaska Native	35	8	0
Pacific Islander	0	0	0
Hispanic	1,032	1,222	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2013-2017 CHAS
Source:

*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

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	4,207	28,263	0
White	2,872	23,824	0
Black / African American	349	1,040	0
Asian	131	297	0
American Indian, Alaska Native	19	48	0
Pacific Islander	0	4	0
Hispanic	771	2,784	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2013-2017 CHAS
Source:

*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

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	1,160	17,942	0
White	858	15,056	0
Black / African American	80	693	0
Asian	40	268	0
American Indian, Alaska Native	0	30	0
Pacific Islander	0	0	0
Hispanic	140	1,743	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2013-2017 CHAS
Source:

*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

Pasco County has experienced a population explosion which directly affects the housing stock availability. Severe housing needs tend to be more prevalent for households making less than 30 percent of the area median income. As new renters enter the county in search of housing, they are renting units that would have been otherwise available. Renters and homeowners may choose to remain in substandard housing because of an inability to locate affordable housing options. Manufactured housing is prevalent in Pasco County and most of this stock is old. It is cost prohibitive to rehabilitate this type of housing. Mobile homes that are in mobile home parks are subject to a lot rent payment which generally increases from year to year making a once affordable mobile home cost prohibitive. Affordable housing disproportionately affects all households in the ethnic or racial groups across all income categories. White household across all categories are not experiencing a disproportionate greater need, nor did Hispanics experience a disproportionately greater need in the 0%-30% Income category only.

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:

For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in category as a whole.

Pasco County has assessed the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category as a whole. In the category of housing problems, 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%.

According to the 2013-2017 CHAS data, many of the AMI groups have a disproportionately greater need due to housing problems in the Pasco County Florida.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	125,731	28,460	22,514	3,084
White	106,568	22,009	17,463	2,556
Black / African American	3,871	1,810	1,264	215
Asian	2,246	453	305	29
American Indian, Alaska Native	251	8	54	33
Pacific Islander	33	0	0	20
Hispanic	11,655	3,898	3,134	223

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2013-2017 CHAS

Discussion:

10% of households in Pasco County have incomes less than 30% of the AMI. The white sector is experiencing the greatest housing cost burden based on this number alone, but it does not represent the disproportionate need. The risk of becoming homeless is greater for this group without any financial assistance. 18% of the residents are below the 50% AMI. These are determining factors for families and individuals to determine their risk of homeless. The households with a negative income and those which experience a housing cost burden greater than 30 percent of their household income tends to be exposed to more risk of losing their homes.

Based on the information provided in Table 21, the group with the highest cost burden are Pacific Islanders. 100% of the Pacific Islanders under 30% AMI are cost burdened. 82% of American Indian and Alaskan Natives households under 30% AMI are cost burdened as are 73% of white households. The percentage of households that are cost burdened decreases dramatically beginning with households between 30%-50% AMI. The highest need in this category are black households (25%) and Hispanics (21%). Needs continue to decrease as household income increases.

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?

Based on the 2013-2017 CHAS data all specific group in the Pasco County has a disproportionate greater need than the community as a whole.

Data from the 2013-2017 CHAS data show that in Pasco County, there are 48,525 households with at least one problem, making up 19% of households countywide. About one-in-five Pasco County households have a severe housing need. HUD defines a group as having a disproportionate need if its members experience housing needs at a rate that is ten percentage points or more above that of White households. In Pasco County, all five racial and ethnic groups examined have a disproportionate rate of housing needs relative to White households.

The percentages of all households among racial and ethnic groups examined remains stable across all of the AMI categories. There exists a disproportionate need among all racial and ethnic groups examined. The highest disproportionate need is found in the Housing Cost Burden (Table 21) where 100% of Pacific Islanders have a need for affordable housing in the 0%-30% AMI category. The needs decrease as the household income increases. For example, in households in the 50%-80% category, Black households have the highest need – 18% of black households are experiencing a housing cost burden and this race category represents 4% of the Jurisdiction as a whole. For the purpose of this report, the households with no/negative income have been added to the households with incomes under 30%. The overall population with the highest cost burden are Pacific Islanders (100% cost burdened, less than 1% Jurisdiction as a whole), American Indian/Alaska Native (82% cost burdened, less than 1% of jurisdiction as a whole). The Hispanic population in this category represent 11% of the jurisdiction and 63% are housing cost burdened.

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

Needs have been identified. Pasco County will support affordable housing opportunities for all income levels.

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

As defined by HUD, areas of minority concentration are any neighborhoods in which the percentage of households in a particular racial or ethnic minority group is at least 20 points higher than their percentage for the jurisdiction as a whole or a neighborhood in which the percentage of minorities is at least 20 points above the overall percentage of minorities in the jurisdiction. The minority population in

Pasco County is generally clustered in the northeastern sections of the County: Dade City, Tommytown, Lacoochee, Lumberton, and Trilacoochee.

NA-35 Public Housing – 91.205(b)

Introduction

The Pasco County Housing Authority (PCHA) administers public housing in the County and all of the cities within the County. The PCHA is a State agency with a Board appointed by the Governor of Florida, consisting of five members. One of the members must be a tenant residing in one of the housing communities or a Section 8 Housing Choice Voucher tenant. The Board appoints the executive director to administer the day-to-day management of the PCHA. The mission of the PCHA is to provide low-income families, elderly, and disabled people with safe, decent, and affordable housing as they strive to achieve self-sufficiency and improve the quality of their lives. The PCHA is committed to operating in an efficient, ethical, and professional manner and will create and maintain partnerships with its clients and the appropriate community service agencies in order to successfully accomplish their mission.

Totals in Use

	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 in use	0	0	186	1,271	1	1,171	19	80	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	9,751	13,163	31,497	13,229	11,238	12,419
Average length of stay	0	0	4	6	8	6	0	7
Average Household size	0	0	1	2	5	2	1	2
# Homeless at admission	0	0	5	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	76	231	1	224	4	2
# of Disabled Families	0	0	51	413	0	377	9	27
# of Families requesting accessibility features	0	0	186	1,271	1	1,171	19	80
# 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	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	160	978	1	890	16	71	0
Black/African American	0	0	25	282	0	272	3	7	0
Asian	0	0	1	0	0	0	0	0	0
American Indian/Alaska Native	0	0	0	10	0	8	0	2	0
Pacific Islander	0	0	0	1	0	1	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

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	38	227	1	221	2	3	0
Not Hispanic	0	0	148	1,044	0	950	17	77	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:

Applicants for the Public Housing and Section 8 Housing Choice Voucher (HCV) programs typically indicate that they or a family member have a disability and are in need of housing that can accommodate this disability. In addition to attempting to determine disability status on the program applications, participants meet with staff once they reach the top of the waiting lists and are interviewed to further define the needs of their family at that time and assist them with finding suitable housing. Accessible units in the Public Housing inventory are prioritized for families in need of it, and staff work closely with landlords that have accessible units to best meet the needs of program participants for Section 8/HCV. Public Housing residents can submit requests for accessibility features for reasonable accommodations. Currently, 2,728 households/tenants of the Pasco County Housing Authority have requested accessibility features.

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

The PCHA has identified Section 8 Tenant Based Rental Assistance as the most urgent need for families. Their waiting list is comprised of 416 families, and of that total 306 have children. The PCHA will maximize the number affordable units by establishing payment standards that will enable families to rent throughout the jurisdiction. Applying for additional Section 8 vouchers and pursuing other housing resources that have been identified by the PCHA as one of their goals. The families that are at or below 30 percent of AMI have been targeted by the PCHA to receive admissions preference, exceeding the HUD targeting requirements.

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

There is no difference in the needs of public housing residents as opposed to the population at large. However, the PCHA promotes self-sufficiency and provides on-going services to tenants to ensure that their housing needs are met. Asset Development of Families and Individuals is important to help obtain the goal of homeownership for public housing residents. The majority of the families receiving housing assistance through Pasco County Housing Authority are at or below the extremely low (under 30% AMI) income levels and would not be able to find adequate housing for their families in the county without assistance as the Fair Market Rents for our county are the highest in the metropolitan area. Lower household incomes also means that program participants have a greater need for housing near schools, affordable health care, access to healthy foods, public transportation, and employment.

Discussion

The quality of assisted housing was identified by the PCHA in its needs assessment as one of its goals. Improving the housing stock by renovating and modernizing its public housing units will increase customer satisfaction of the tenants living in those units. Improving the Voucher Management scores will enhance the PCHA's ability to receive additional vouchers once available. Reviewing the waiting list

quarterly ensures the PCHA that their list is current with eligible candidates. The PCHA will continue to seek approval for additional elderly designated properties and apply for special purpose vouchers for the elderly.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Understanding the nature and extent of unsheltered and sheltered homelessness is important for a jurisdiction to decrease both the prevalence of homelessness in its community and entries into homelessness. Without this understanding, a community is not able to direct funds to support agencies providing services nor is the community able to identify changes in the nature and extent of unsheltered and sheltered homeless. Pasco County has conducted Point in Time (PIT) counts on an annual basis and analyses the data from the PIT to determine the effectiveness of the homeless strategies that are being employed.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	523	334	703	711	403	191
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	0	0	0	0	181
Chronically Homeless Individuals	361	334	0	0	0	190
Chronically Homeless Families	0	0	0	0	0	0
Veterans	90	0	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	7	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments:

Indicate if the homeless population is: Has No Rural Homeless

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):

The PIT count for Pasco County may be the best indicator of the number of homeless persons within Pasco County. Pasco County has conducted an annual PIT count over the past 4 year to determine who is homeless in the community. The annual PIT Count identified 405 white households (96%) and 9 households (2%) black/African American households. 97% of the households experiencing homelessness are non-Hispanic. 91.5% of households did not include a veteran. 96% of all homeless households have a head of household over 25 years of age. Chronically homeless households represented 10.2% of the unsheltered population. The overwhelming majority of households, both sheltered and unsheltered, have lived in Pasco County over 5 years (78%).

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	158	405
Black or African American	42	9
Asian	2	0
American Indian or Alaska Native	2	3
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	39	12
Not Hispanic	220	409

Data Source

Comments:

Information is from the 2023 Point In Time Count conducted by the Coalition for the Homeless of Pasco County.

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

576 families who were literally homeless were identified during the 2023 PIT Count and would benefit from housing assistance. 8% of the overall homeless population were veterans and their families. This includes both sheltered and unsheltered families with children. These numbers do not take into account those households that may be “doubled up” and would not have been identified during the PIT Count, nor does it account for those who may be at imminent risk of homelessness.

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

The Homeless population, as reported during the 2023 PIT Count is predominately white (96%) and non-Hispanic/Latino. 421 individuals were identified as unsheltered. The unsheltered population is predominately white. 2% of the unsheltered people were black, 1% American Indian or Alaskan Native and 96% white. 97% of the unsheltered population was non-Hispanic.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

259 sheltered and 421 unsheltered individuals for a total 680 individuals were identified during the 2023 PIT County. There were 576 sheltered and unsheltered households according to the 2023 PIT Count. Over 35 homeless encampments have been identified within Pasco County and most are located on the west side of the county. There is a significant lack of affordable housing within Pasco County, and this is a contributing factor to length of stay within shelter and transitional housing opportunities. Many of the unsheltered population are mistrustful of outreach efforts and may chose to remain in an encampment or other place not meant for human habitation, even when offered an option. Existing

shelter beds for men, women and families are high barrier. Outreach to these areas is important to build trust with all people experiencing homelessness, but perhaps even more so with the chronically homeless population – 6% of the overall homeless population have been identified as chronically homeless but this represents 10.2% of the unsheltered population. The difference between incidence of homelessness for men and women is equalizing – 43% of the unsheltered population are women and 46.7% of the sheltered population are women. There is a significant lack of affordable housing within Pasco County, and this is a contributing factor to length of stay within shelter and transitional housing opportunities. The 2021 ACS estimates that there is 1,932 units available for rent. This number does not take into account affordability.

Discussion:

By understanding the nature and extent of unsheltered and sheltered homelessness the community can direct funds to support agencies providing services nor is the community able to identify changes in the nature and extent of unsheltered and sheltered homeless. Pasco County has conducted Point in Time (PIT) counts on an annual basis and analyses the data from the PIT to determine the effectiveness of the homeless strategies that are being employed. Using this information, Pasco County has directed funds to a variety of programs targeted to decrease the chronically homeless population and has succeeded in decreasing this population from 30.3% to 10.2%. Seeing trends, which includes an increase in 33 homeless households will further help Pasco County make funding decisions.

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

Introduction:

The Consolidated Plan should describe, to the extent practicable, the housing needs of persons who are not homeless but require supportive housing. This includes, but is not limited to:

- Elderly (defined as 62 and older)
- Frail elderly (defined as an elderly person who requires assistance with three or more activities of daily living such as bathing, walking, and performing light housework)
- Persons with mental, physical and/or developmental disabilities
- Persons with alcohol or other drug addiction
- Persons with HIV/AIDS and their families
- Victims of domestic violence, dating violence, sexual assault and stalking

Pasco County does not administer HIV/AIDS programs (HOPWA) directly. These funds are administered through the City of Tampa.

Describe the characteristics of special needs populations in your community:

Pasco County works with a variety of groups to ensure that the housing needs of non-homeless special needs populations are considered and addressed. Pasco County serves as a member of the Continuum of Care, the Affordable Housing Advisory Committee, other groups that impact affordable housing to make sure that the special needs populations are considered in the decision making process. All of these groups conduct activities that address the housing needs of low and moderate income residents, including both homeless and non-homeless individuals and those with special needs. Through the CDBG program, Pasco County funds a variety of subrecipients that serve these populations in the public service category. When considering funding new affordable housing projects, Pasco County takes into account accessibility and affordability, both of which benefit these special needs populations. Pasco County operates a robust Owner-Occupied Rehabilitation Program (funded through State Housing Initiatives Partnership funds) which enables homeowners under 80% AMI to receive assistance with critical repairs and keep their properties affordable and keep these special populations housed.

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

Pasco County has several programs in place to serve the non-homeless special needs populations. The Pasco County Elderly Nutrition Program serves approximately 2,783 meals yearly at nine sites throughout the County. The program provides congregate meals, home-delivered meals, outreach, and

nutrition education to very-low, low-income, and socially isolated, handicapped, or minority elderly 60 years of age or older. Community Aging and Retirement Services, Inc. (CARES) has three Senior Enrichment Centers which offer a number of programs for the elderly. Some of these programs are custodial home care, representative payee and bill payer program, homemaker services, respite care, assisted living support services, skilled Medicare services, and senior health clinics. Various other agencies in the County also provide services for the elderly: - The Harbor Adult Day Care offers respite, protective, rehabilitative, and preventative services to older adults experiencing a loss of functional ability from mental and/or physical deterioration. Through its Geriatric Crisis Response Team, Gulf Coast Community Care provides in-home crisis intervention, counseling, and case management. Various other agencies such as Hospice, Florida Long-Term Care Ombudsman Program, Area Agency on Aging, and Alzheimer's support groups are also available to serve elderly persons in the County. The severely disabled populations have several agencies that provide day programs or residential care, such as ARC, AFIRE, the Angelus and the Red Apple School. Farmworkers Self-Help provides assistance to migrant workers. Each of these agencies have their own eligibility criteria.

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

Pasco County is not a HOPWA grantee, therefore this question is not applicable.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

As previously stated, there is an affordable housing crisis in Pasco County. This crisis has affected many households in Pasco County but the housing needs of persons who are not homeless but require supportive housing must be addressed to prevent new individuals entering homelessness. In prior years, Pasco County has established a preference for HOME TBRA to include households that have been referred directly to TBRA from the By-Name-List established by Coordinated Entry. Based on input from the community received during citizen engagement, the affordable housing crisis is impacting many individuals including individuals included in the categories of non-homeless special needs. Pasco County may expand its TBRA programs to include the elderly and the frail elderly. Other TBRA programs to include the other categories of on-homeless special needs may also be considered in the future, pending funding availability.

Populations with special needs and those presumed to be eligible for CDBG services may have higher rates of being cost burdened - 33% of the elderly population is cost burdened, many of whom live alone. 30% of the individuals surveyed during the 2021 Point in Time Count reported a disabling condition. TBRA programs targeting households with an individual with

special needs experiencing housing instability might be the difference between housing and homelessness.

Discussion:

As with homelessness, the most significant obstacle to addressing the needs of the special needs populations is the lack of available funding. In addition, there are only a small number of agencies involved in serving these persons, and they often cannot commit the staffing and resources needed to provide housing as well as supportive services to their clients. The County will support the efforts of for-profit and not-for-profit agencies to create more affordable rental units and supportive services for special needs populations.

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

Describe the jurisdiction's need for Public Facilities:

As the County's population grows, various public facilities and improvements will be in continual need in the community. These facilities include additional homeless shelters, transitional housing units, youth centers, neighborhood parks, community centers, and senior centers. The services provided by these facilities improve the overall quality of life opportunities available to County residents. Because the County does recognize the worthiness of the not-for-profits and the need for public facilities, it sometimes provides general fund dollars in support of their efforts.

During the ConPlan period, the County's public facility needs will be addressed through CDBG and other revenue sources, such as property taxes and other non-Federal dollars.

How were these needs determined?

The needs are always determined through public input. Pasco County advertises its grant kick off and part of this public meeting is to educate agencies that serve the low- moderate- income residents of how CDBG, HOME and ESG funds can be used. Applications are received and reviewed by an independent review committee. The applications identify community need. The recommendations of the review committee are advertised, and public comment is solicited. During the previous ConPlan period, the capacity of not-for-profit agencies was enhanced through the use of CDBG funds. Buildings were acquired and rehabilitated for programs serving disabled persons, senior programs, expansion of a domestic violence shelter, homeless shelters for families and women, permanent supported housing beds were created and supported with CDBG funds after public input.

During the public participation process, Pasco County participated in a variety of public input meetings that were attended by both non-profit groups and members of the public. Affordable housing was the most common need identified during the public participation process. Other areas of need identified include the need for sidewalks in residential areas and the need for additional shelters.

Describe the jurisdiction's need for Public Improvements:

The preservation and improvement of low-income neighborhoods is vital to the County. Neighborhoods in need of redevelopment have been identified by symptoms of distress, including poor housing conditions, a need to improve capital facilities such as public roads, flooding issues, lack of sidewalks and streetlights. A shortage in school bus drivers has created a partnership between the public school district and Pasco County because of a lack of sidewalks in several low- to moderate- income neighborhoods. Children in residential areas that are primarily low- to moderate- income no longer receive "courtesy" bussing and often are walking up to 2 miles to school in areas that lack sidewalks.

How were these needs determined?

Pasco County attended a series of public input meetings as part of the public participation process. Other needs, such as handicap modifications to sidewalks and creation of new sidewalks in low- moderate- income areas became known because of news reports. Pasco County has a list of priority sidewalks, and this list was vetted with the list of middle and high schools in the county that did not have bus service within the 2-mile courtesy bussing area.

Describe the jurisdiction's need for Public Services:

Public services are a high priority and constitute an important element in the quality of life for low- to moderate- income residents by providing opportunities for socialization and connection. Activities include senior services, handicapped services, youth services, transportation services, substance abuse services, employment training and health services. These primary services help residents to maintain self-sufficiency. Obtaining necessary physical and social services allows very low- to moderate-income persons to retain jobs and stabilize the home environment. The role of transportation in the community is important in the movement of people, goods, and services within and outside the area. There is a need for better accessibility of the roadways to employment, business, educational, and entertainment centers. Pasco County will direct resources toward services that provide human development programs designed to help individuals and families to become self-sustaining and provide them with opportunities for self-sufficiency. Public service activities are provided county-wide.

How were these needs determined?

The needs identified were determined based on public comment and input. Pasco County attended over 20 community meetings to solicit input for the use of CDBG, HOME and ESG funds.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The purpose of the Market Analysis is to provide a clear picture of the environment in which Pasco County administers programs over the course of the Consolidated Plan. In conjunction with the Needs Assessment, the Market Analysis provides the basis for the Strategic Plan and the programs and projects that will be administered in the upcoming years.

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

Introduction

The Consolidated Plan must describe the significant characteristics of Pasco County's housing market. This section details the supply of housing currently in the market and includes residential units by type and tenure.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	138,660	64%
1-unit, attached structure	9,623	4%
2-4 units	6,686	3%
5-19 units	12,210	6%
20 or more units	6,838	3%
Mobile Home, boat, RV, van, etc	42,727	20%
Total	216,744	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2013-2017 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	398	0%	820	2%
1 bedroom	4,438	3%	6,615	14%
2 bedrooms	44,670	34%	20,910	43%
3 or more bedrooms	82,104	62%	19,846	41%
Total	131,610	99%	48,191	100%

Table 28 – Unit Size by Tenure

Data Source: 2013-2017 ACS

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

Pasco County has a variety of programs that serve residents using both state and federal funds. All of these programs have income limits, as stipulated by the particular funding source. Programs currently offered are:

Federal: Pasco County receives Federal CDBG and HOME funding. With CDBG funding, the County offers funds for public development which may include acquisition or demolition of a property that will be used for housing. The income limit for CDBG is 80% AMI. For HOME the income is 60% AMI at the time of initial occupancy for rental units assisted. Pasco County does not target assistance to any particular family type. State: Pasco County is a recipient of State Housing Initiatives Partnership (SHIP) Funds through the State of Florida. SHIP funds are the primary source for the County's Owner-Occupied Rehabilitation program and Homebuyer program.

Other programs, such as Hometown Heroes for homebuyers at the State level or Low Income Housing Tax Credits for developers may be available with the Pasco County Housing Finance Authority.

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

No HOME assisted units will reach the end of their HUD required affordability period during the period covered by this consolidated plan. There will be some expiring LITHC units in Pasco County within the next 10 years.

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

The availability of housing units does not meet the needs of the population – and the population in Pasco County has grown by 1.7% in the past years since the COVID-19 pandemic. The 2021 ACS identifies a homeowner vacancy rate of .09% and a rental vacancy rate of 3.3%. The total number of vacancies is 1,932. These vacancy rates do not take affordability into consideration.

The needs of adults requiring housing assistance are numerous. The American Community Survey (ACS) from 2021 (S1101) indicates that 30.3% of all households in Pasco County are single person households. Approximately 8% of all housing units are efficiency (no bedroom) or one-bedroom units (according to the 2021 ACS DP04 which estimates a total of 263,187 housing units in Pasco County). There are not enough housing units for householders living alone. In addition, the By-Name List managed by the Coalition for the Homeless averages 145-150 individuals on the list who are all seeking efficiency or one-bedroom accommodations.

These numbers do not take into account the affordability of units. As stated previously, the United Way ALICE report estimates that 42% of Pasco County residents pay more than 30% of their gross income for housing. HUD defines cost burdened as a household that spends over 30% of the household income on housing, and severely cost burdened when a household spends more than 50% of the household income on housing. Data provided in this Consolidated Plan shows that:

- 37% of low to moderate income households in Pasco County are cost burdened and 42% are severely cost burdened.
- 33% of Elderly low- to moderate- income households in Pasco County are cost burdened and 17% are severely cost burdened.

Any of these single households could require housing assistance because they are one financial crisis away from housing instability.

Locating a housing unit for an individual in Pasco County is a challenge.

Describe the need for specific types of housing:

American Community Survey data cited elsewhere in this consolidated plan has indicated that:

- Approximately 29.1% of all households Pasco County suffer from one of more of the four housing problems identified by HUD.
- Among low to moderate income households at or below 80% AMI, housing problems are more prevalent, with 27.7% of all households suffering from one of the four housing problems. 37% of low to moderate income households in Pasco County are cost burdened and 42% are severely cost burdened. 33% of Elderly low- to moderate- income households in Pasco County are cost burdened and 17% are severely cost burdened. Rent has increased 38% since 2018 – 24% since 2021 according to the Tampa Bay Times article “Tampa Bay’s Rent Increased by a Record 24% in 2021, the Highest in the Nation” published July 1, 2022. 18% of the total housing units are mobile homes. Mobile homes are often older and suffer from deterioration. Many are in substandard condition. 50% of all housing units were built before 1989. 6317 new family single home permits were issued during the first three quarters of 2021 with an average price of \$295,000

This data from the American Community survey and from public input indicates that there may be a need for the following types of housing programs:

- More affordable rental housing, efficiency and one-bedroom units, accessible units, and units affordable to those with incomes at or below 50% AMI.
- Rehabilitation programs for homeowners to fix critical systems such as HVAC and roof while keeping housing affordable.

- Homebuyer programs to help low- and moderate- income households address the increasing cost of homeownership.

Discussion

The housing stock in Pasco County is aging with 50% of all housing units being over 32 years old. 18% of the housing stock are mobile homes. Both aging homes and mobile homes are associated with conditions that are deteriorating. Current funding used for owner occupied rehabilitation does not allow for rehabilitation of mobile homes built prior to 1995. Many mobile homes are placed in mobile home parks and are subject to lot rent, further decreasing the affordability as rent increases. Improving the housing stock for homeowners by rehabilitating critical systems such as HVAC and roofs allows a low- moderate- income household to remain in their home by keeping it affordable and prevent additional damages. Providing down payment assistance to low- moderate- income households helps create affordability in a market where the median sales price of a home in 2023 is \$345,000. The rental vacancy rate of 3.3 indicates a need for more rental housing. There are 1,932 units for rent according to the 2021 ACS. Only 21,389 units in Pasco County are efficiency or one-bedroom units and this may be where the greatest gap in housing is.

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

Introduction

In this section of the Plan, the cost of housing in Pasco County is analyzed and this includes homeowner and rental costs. The data also analyzes the cost of housing by household income.

Pasco County has an aging housing supply. 50% of all units are 32 years of age or older. The average sales price of a home in 2023 is \$345,000. An older home may have a more affordable sales price but an older home may need more maintenance than a new home which costs considerably more. Rents have increased 38% resulting in renters purchasing homes at a lesser monthly mortgage then their rent. The average price of a newly constructed home is \$295,000.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2017	% Change
Median Home Value	160,700	134,300	(16%)
Median Contract Rent	673	796	18%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2013-2017 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	7,461	15.5%
\$500-999	26,238	54.5%
\$1,000-1,499	10,642	22.1%
\$1,500-1,999	2,919	6.1%
\$2,000 or more	730	1.5%
Total	47,990	99.7%

Table 30 - Rent Paid

Data Source: 2013-2017 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,628	No Data
50% HAMFI	6,441	17,894
80% HAMFI	23,762	40,047
100% HAMFI	No Data	55,543
Total	31,831	113,484

Table 31 – Housing Affordability

Data Source: 2013-2017 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,291	1,381	1,659	2,123	2,603
High HOME Rent	969	1,039	1,249	1,435	1,581
Low HOME Rent	761	815	978	1,130	1,261

Table 32 – Monthly Rent

Data Source Comments:

Is there sufficient housing for households at all income levels?

According to American Community Survey data cited in this Consolidated Plan:

- There are 1,628 households at or below 30% AMI; 1,628 units are affordable to a household at that income level. Note the data is for rental units only, there is no data available for owner units. See Table 35 for more details.
- There are 11,240 households at or below 50% AMI; there are 6,441 affordable units available at that income level.
- There are 18,900 households at or below 80% AMI; there are 23,762 affordable units available at that income level. There are 23,330 households at or below 100% AMI; there are 55,543 affordable units available at that income level. Note the data is for owner units only, there is no data available for rental units. See Table 35 for more details.

This data is from 2013-2017 and does not reflect the current market. Rent in the Tampa Bay area has increased 24% since 2021, which was the highest increase in the United States according to a Tampa Bay Times article published in July 2022. The rental vacancy is 3.3% indicating low vacancies and a high need for more rental units across all income categories. The influx of people moving to Florida at a rate of 1.7% per year enter the competitive field of locating affordable housing, further compound the challenge for low- moderate income households to locate decent affordable housing.

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

Based on American Community Survey data cited in this Consolidated Plan, between 2009 and 2017 the following changes have occurred:

- the median rent has increased by 18%
- median household income has increased by only 8%
- The population of Pasco County is anticipated to grow by 40,000 residents between 2021-2026 – an annual growth rate of 1.7% (source: Market Conditions Assessment – Planning Diagnostics Report, Sept 2021).

Based on this data presented from the 2013-2017 CHAS, it is reasonable to assume that the cost of homeownership and rent will continue to increase faster than household income increases, therefore the need for affordable homeownership and rental units will increase. A large influx of new households has entered the market, driving the costs up further. The average home price has increased to \$325,000.

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

Because HOME rents are calculated as part of the entire Tampa Bay region, they are generally higher than what landlords can ask for in market rate rent. All HOME rental units are owned by not-for-profit agencies, so they are not charging market rate rents.

The high HOME rents are the same as the market rents for all bedroom sizes. The low HOME rents are the same as the High HOME rents at units with 0-1 bedrooms, and are \$12, \$145 and \$170 lower than the market rents at units with 2, 3, and 4 bedrooms, respectively. This indicates that the market rents are not significantly inflated and that property owners are not able to charge rents much higher than those subsidized through the HOME program.

Discussion

The costs of housing continue to skyrocket in Pasco County. According to the 2023 Alice Report completed by the United Way, 12% of all households in Pasco County are below the poverty limit. 35% of households are housing cost burdened – spending more than 30% of the household income on housing expenses. The 2021 ACS reports only 1,932 housing units available for rent – not taking affordability into consideration. The new residents entering the county at a rate of 1.7% per year (according to the 2023 Policymap Housing Needs Report for Pasco County 2023) enter the competitive

field of locating affordable housing, further compounding the challenge for low- moderate- income households to locate decent affordable housing.

Housing affordability is the strategy that is targeted with the County's HOME funds, whether it is rental or homeownership. The County will continue to use its resources to provide safe, decent and affordable housing with the resources available.

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

Introduction

In this section of the Market Analysis, the significant characteristics of the existing housing supply is described, including age and condition, the number of vacant and abandoned units, and the risk posed by lead-based paint.

The housing stock in Pasco County continues to age – 50% of all single-family residences were built prior to 1989. 18% of housing units are mobile homes. Both mobile homes and aging homes are associated with deteriorating conditions. Improving the housing stock for homeowners by rehabilitating critical systems such as HVAC and roofs allows a low- moderate- income household to remain in their home by keeping it affordable and prevent additional damages.

Definitions

Standard Condition: a dwelling unit in this category is visibly free of major defects or decay. If there is need for repairs, the items are minor or singular in nature. Roof shingles or tiles lie flat without evidence of wear. Soffit and fascia are intact. The sidewalls are continuous and show no signs of blistering, cracking, or rotting. All windows and doors are undamaged.

Substandard Condition but Suitable for Rehabilitation: A dwelling unit in this category shows signs of minor structural damage and requires substantial rehabilitation. The roof is sagging and severely worn or rotting. The soffit, fascia, and rafter extensions are rotting. The sidewalls are bare in a number of places and are bulging or rotting. Several of the doors and windows are damaged and require replacement. The foundation is shifted or cracked.

Dilapidated: A dwelling unit in this category is not safe to live in. Major structural damage is clearly visible. Portions of the unit may be collapsed or in a state of total disrepair. Rehabilitation of the unit is not economically feasible under normal circumstances.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	29,729	23%	22,320	46%
With two selected Conditions	458	0%	1,012	2%
With three selected Conditions	20	0%	48	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	101,400	77%	24,768	51%
Total	131,607	100%	48,148	99%

Table 33 - Condition of Units

Data Source: 2013-2017 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	43,867	33%	12,086	25%
1980-1999	48,937	37%	16,446	34%
1950-1979	37,497	28%	18,691	39%
Before 1950	1,318	1%	917	2%
Total	131,619	99%	48,140	100%

Table 34 – Year Unit Built

Data Source: 2013-2017 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	38,815	29%	19,608	41%
Housing Units build before 1980 with children present	16,496	13%	10,747	22%

Table 35 – Risk of Lead-Based Paint

Data Source: 2013-2017 ACS (Total Units) 2013-2017 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

Improving the housing stock for homeowners by rehabilitating critical systems such as HVAC and roofs allows a low- moderate- income household to remain in their home by keeping it affordable and prevent additional damages. Pasco County operates and Owner Occupied rehab program to help low- moderate- income households repair critical systems and keep their housing affordable. This program is a 0% loan that is deferred until the property is sold.

Pasco County partners with the Pasco County Housing Authority and other not-for-profit housing providers serving low- to moderate- income households to ensure that their rental units are safe and

decent and has assisted with rental rehabilitation. Pasco County will continue to evaluate agencies' applications for rental rehabilitation.

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

As seen from the chart above the lead-based paint possibilities are a small amount. The County has tested over 500 homes in its programs, to date, only two have tested positive for Lead Based Paint. Assessing a property built prior to 1978 for the presence of lead based paint is part of the rehabilitation process. Testing for Lead Based Paint is a grant to the homeowner.

Discussion

The housing stock in Pasco County is aging with 50% of all housing units being over 32 years old. 18% of the housing stock are mobile homes. Both aging homes and mobile homes are associated with conditions that are deteriorating. Current funding used for owner occupied rehabilitation does not allow for rehabilitation of mobile homes built prior to 1995. Improving the housing stock for homeowners by rehabilitating critical systems such as HVAC and roofs allows a low- moderate- income household to remain in their home by keeping it affordable and prevent additional damages.

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

Introduction

In this section of the Market Analysis, an analysis of the number of units and needs of public housing are addressed. Pasco County Housing Authority oversees the public housing in the County. The mission of the Pasco County Housing Authority (PCHA) is to provide low-income families, elderly and disabled people with safe, decent and affordable housing as they strive to achieve self-sufficiency and improve the quality of their lives. The PCHA is committed to operating in an efficient, ethical and professional manner, and creating and maintaining partnerships with clients and with appropriate community service agencies in order to successfully accomplish their mission.

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			207	1,449			22	780	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – 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:

The PCHA manages six public housing communities in the County. There is a total of 207 units: Citrus Villas has 20 one-bedroom units for the elderly, 62+; Cypress Villas I has 27 family units, 14 one-bedroom, 9 two-bedroom, and 4 three bedroom; Cypress Villas II has 12 family units, 2

two-bedroom, 10 three-bedroom; Bonnie Dale Villas has 48 small family units, 10 one-bedroom and 38 two-bedroom; Sunny Dale has 50 small family units, 30 one-bedroom and 20 two-bedroom; Pasco Terrace has 50 elderly (62+) units, all one-bedroom. PCHA has 21 ADA units.

The quality of assisted housing was identified in by the PCHA in their needs assessment. They work to renovate and modernize their units and frequently partner with Pasco County Community Development on these projects.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 38 - Public Housing Condition

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

The upkeep and maintenance of public housing units are ongoing and often exceed the agency's capital improvement budget.

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

The PCHA will renovate and modernize public housing units through its capital fund and its operating funds as the budget will allow. PCHA and Pasco County have entered into partnerships to rehabilitate rental housing and improve the living environment of low- moderate- income families residing in public housing. It is anticipated that this partnership will continue through the course of this consolidated plan period.

Discussion:

The PCHA manages two additional Section 8 New Construction communities, which were financed through the sale of tax-free bonds.

Hudson Hills Manor is a 64-unit family community with units ranging in size from one to four bedrooms.

Within the Section 8 Housing Choice Voucher Program, there are several programs such as Fair Share, Family Unification, and Family Self-Sufficiency. The Family Unification Program is designed to provide housing assistance to families for whom the lack of adequate housing is a primary factor in the family separating; or threat of imminent separation, of children from their families. Through this program, the Department of Children and Families certifies a family for whom the lack of adequate housing is a primary factor in the imminent placement of the family's child or children in out-of-home care or in the delay of discharge from out-of-home care. The Family Self-Sufficiency program is designed to promote economic self-sufficiency among participating families. The program uses housing as a stabilizing force, allowing participating families to focus their energies on attaining economic and personal self-sufficiency. A person must be a Section 8 Housing Choice Voucher tenant to be eligible for the Family Self-Sufficiency Program.

The PCHA manages three USDA Rural Development communities with a total of 198 units.

Cypress Manor, which has 6 one-bedroom units; 14 two-bedroom units; 14 three-bedroom units.

Lake George Manor, which has 8 one-bedroom units; 14 two-bedroom units; 14 three-bedroom units; and 2 four-bedroom units.

Dade Oaks Elderly, which has 24 one-bedroom units.

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

Introduction

The plan must include a brief inventory of facilities, housing, and services that meet the needs of homeless persons within the County, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. The inventory of services includes both services targeted to homeless persons and mainstream services (such as health, mental health, and employment services). Pasco County consulted with the Pasco County Continuum of Care regarding information for this Plan.

Homelessness spans complex sets of social and economic issues. These issues are faced by a diverse provider network including non-profit organizations, faith-based organizations, and local governments. Housing, human services, mental health, and other social services have developed best practices to apply to the services they provide homeless populations.

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)	60	7	40	90	0
Households with Only Adults	40	0	78	101	0
Chronically Homeless Households	0	0	0	0	0
Veterans	15	0	24	88	0
Unaccompanied Youth	2	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: 2017 HIC Counts by CoC

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

Providers have come together through the Continuum of Care (CoC) to improve collaboration, expend funds more efficiently, and implement Coordinated Entry. Agencies collaborate in mutual referrals and resources, using the Service Prioritization Decision Assistance Tool (SPDAT) at intake to identify the programs and services best aligned to end the family/individual homelessness. Preventative mainstream resources include rapid-rehousing programs, a Tenant Based Rental Assistance (TBRA) program, Emergency Housing Vouchers, crisis assistance programs, utility assistance programs and employment/education programs to improve household stability. Agencies providing supportive services such as case management coordinate with the local Social Security Office to expedite SSA applications through the SOAR program. A significant investment was made for the acquisition and rehabilitation of a building that will provide manufacturing training to the low- moderate- income residents of Pasco County which is anticipated to result in a graduate making above what has been determined to be a livable wage in Pasco County.

The Leadership Council of the CoC includes both mental health and health providers to try to identify how different services and programs can interface with the homeless programs that have been established. There is a Mobile Health Unit that moves from location to location to facilitate health services to individuals unable to go to traditional medical hubs. The location and schedule of the mobile medical unit can be found on the Coalition for the Homeless website. BayCare operates a Path team for individuals with diagnosed mental health problems and homelessness/housing insecurity. Premier Medical Center is the Qualified Medical Center in Pasco County and Good Samaritan Clinic is a low cost medical center. Both of these medical offices operate on a sliding scale fee - households with no income are not charged.

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.

U

Pasco County uses CDBG Public Service or ESG funds to support many needs of homeless person and households. For example, over the course of the previous year, CDBG funds assisted with the acquisition of a shelter for women, increasing the number of shelter beds from 20-40. The previous site for the women's shelter operated by Catholic Charities is being renovated into 5 affordable housing units using HOME funds. Public Service dollars will support the shelter operations at this new site for two years. Catholic Charities also operates the Family Service Shelter – the first shelter in Pasco County to be able to house the entire family. CDBG Development funds will be used to install a stove into the shelter so that families have adequate cooking resources. ACE Opportunities, an emergency shelter designed to divert individuals from the judicial system, will also receive Emergency Shelter funds in the

upcoming year. There are several other shelters in the area that, although not receiving funding in the upcoming year, remain valued partners and a vital part of the Homeless Continuum. They include two Domestic Violence Shelters (Sunrise of Pasco and Salvation Army), Youth and Family Alternatives Runaway Shelter. Pasco County has also utilized CDBG and ESG funds for Safer Emergency Housing Alternative (SEHA) – hotel/motel housing- in the absence of a more appropriate shelter bed.

In 2020 Pasco County assisted St. Vincent de Paul Cares with the acquisition of an 8 unit complex and rehabilitated it for Permanent Supportive Housing. This complex – Rosalie Rendu - now houses 12 individuals who were all chronically homeless. CDBG Public Service dollars have supported a Permanent Housing Supportive Coordinator to help these individuals remain stably housed. A gap in the services being able to be provided was identified. This upcoming year CDBG Development funds will be used to create space for the Permanent Supportive Housing Coordinator to meet with the residents Rosalie Rendu.

HOME Funds are helping to support Magnolia Oaks – a 77-unit complex for veterans and their families.

Outreach programs, such as the BrigAide operated by Metropolitan Ministries help to identify and assess unsheltered individuals and households. The BrigAide has been allocated ESG Outreach funds for the upcoming year. All housing programs are required to participate in Coordinated Entry – ensuring there are no side doors to housing. Both Rapid Rehousing (ESG) and TBRA (HOME) are rental assistance programs that can help literally homeless individuals and households become rehoused. Both of these programs must accept referrals through Coordinated Entry.

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

Introduction

In this section, the facilities and services that assist persons who are not homeless but who require supportive housing and programs to ensure that those persons receive appropriate supportive housing are described. Facilities are located throughout the county. These institutions coordinate with local resources when discharge planning.

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

To address the needs of elderly, frail elderly, persons with disabilities, persons with alcohol or other drug addictions, persons with HIV/AIDS, and public housing residents, Pasco County works with a variety of groups to meet the need for supportive housing. Pasco County has funded organizations that provide supportive housing and other services for special needs populations, including Deaf and Hard of Hearing, Youth and Family Alternatives, AFIRE, Red Apple Schools, ARC, Lighthouse for the Blind and Visually Disabled, and others. In funding the development of new affordable housing, Pasco County has worked with non-profit developers to fund new units for supportive housing for seniors and those with mental and physical disabilities.

Housing for the elderly and frail elderly remains a priority need. As the elderly sometimes become poorer as they age, the need for affordable housing and services is crucial. During this Consolidated Plan period, it is expected that approximately 400 units of affordable rental units for the elderly will come on line. Each development will provide access to support services. Community Aging and Retirement Services, Inc. (CARES) has three Senior Enrichments Centers which offers a number of programs to the elderly. Various other agencies in the County also provide services for the elderly such as Hospice, Area Agency on Aging, and Alzheimer's support groups. Also, Pasco County Elderly Nutrition Programs serves meals throughout the county.

Persons with alcohol or other drug addictions need affordable treatment centers and temporary housing facilities to accommodate this need. CDBG funds will be used to rehabilitate a building to create a "Crisis Center" for individuals experiencing a substance abuse or mental health crisis. Pasco County will receive \$8,451,613.62 in the upcoming program year from the Opioid Treatment, Prevention and Recovery Fund. Funding will be provided for evidence-based practices addressing treatment, prevention, and recovery of substance use disorders for Pasco County residents to community-based organizations that engage residents affected by the opioid epidemic.

Pasco County does not receive Housing Opportunities for People with HIV/AIDS (HOPWA) funds directly; HOPWA funds are set assist through the City of Tampa's allocation for Pasco/Hernando, Hillsborough and Pinellas Counties. Area agencies compete for these funds on yearly basis. The allocations are based on incidents of HIV/AIDS in each jurisdiction.

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

BayCare Behavioral Health, a not-for-profit community mental health center, administers the Projects for Assistance in Transition from Homelessness (PATH) program for street outreach and case management for individuals who are homeless or at risk of homelessness and have serious mental illnesses. BayCare partners with the Pasco County Sheriff's Department, the Public Defender's Office, Drug Court, the Dependency Court and Unified Family Court to identify and link services for individuals in need. Mental and physical health institutions refer to community agencies during discharge planning.

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)

In the upcoming year, Pasco County will fund with CDBG the following programs that serve non-homeless special needs:

- Premier Community Health for an expansion of mental health and substance abuse treatment/services
- Warrior Wellness Program for mental health and wellness services for veterans
- Vincent House for transitional employment for individuals with mental illness
- St. Vincent de Paul CARES for a permanent supported housing coordinator to support properties housing chronically homeless to ensure housing stability and to create office space for meetings with clients.
- Disability Achievement Center for installation of ramps and grab bars to enable disabled people to remain independent in their homes
- BayCare Behavioral Health for a renovation of an existing building into a mental health/substance abuse urgent care center
- Partnering with Public Works to create handicap modifications to existing sidewalks
- Partnering with an agency to provide TBRA to non homeless but have other special needs such as households with a person over 62 years old or with a disabling condition and have a limited earning potential.

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

Affordable housing barriers can be both deliberate and non-deliberate. Deliberate barriers are set up by local governments that are seeking to block any further affordable housing development from occurring in their jurisdiction. That is inexcusable and causable, not acceptable, and not done by Pasco County. The more likely cause for barriers to develop is because of well-meaning activities that are not intended to affect the cost of housing but do. This includes actions such as setback requirements for public safety purposes, landscaping requirements to beautify areas, and density limitations for transportation effects. Pasco County has developed systems for review of local ordinances that may affect the cost of housing. County departments and divisions are required to quantify the cost of all changes to the Land Development Code in the cover memorandum to the Board of County Commissioners (BCC). This system forces County agencies to come up with a cost of their proposed actions and allows the BCC to make a more informed decision on all ordinances. The total costs of these actions are reported annually to the Florida Housing Finance Corporation. There is no doubt that actions the BCC takes do affect the cost of housing. Allowing one unit per acre or 100 units per acre greatly affects the cost of housing. Deciding as to whether or not to impose impact fees has an effect on housing. Land use and zoning are always controversial items. The governing agency is limiting the action that can be taken by an individual on his property. Finding the line between the best use of the land for the individual and for the community is a very difficult issue. Building codes can affect the cost of housing; but they are, for the most part, out of the local government's hands. The State government sets the rules for codes; local governments must implement them. The State has increased the cost of housing significantly with various measures over the last few years. New codes for windows, aimed at hurricane wind protection, have increased the cost for those items. New anchoring systems for manufactured housing have caused an increased price in their installation. There is little doubt for the necessity of these actions; however, there is an increase to the cost of housing. The County building department did interpret part of the building code in a beneficial way for affordable housing. The State code states that if the cost of repairing a home is worth more than 50 percent of its value, then the entire structure must be brought up to code. This creates a greater impact to a lower valued property, i.e., one valued at \$40,000, than a higher valued property. The County chose to use the replacement value instead of the market value, making it easier to rehabilitate older, less expensive homes. If the other method is used, many older homes would be demolished, and a great deal of the affordable housing stock would be lost. There is also an insurance crisis in Florida that is impacting houses in FEMA designated flood zones. Housing that was once affordable quickly becomes unaffordable with an insurance premium increase of over 50% or more.

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

Introduction

The Community Development Block Grant Program is the primary Federal funding source in Pasco County available to meet non-housing community development needs. As a CDBG grantee, the County provides a summary of priority non-housing community development needs that are eligible for assistance. This portion of the Plan also describes the economic development needs of the County.

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	1,081	644	1	1	0
Arts, Entertainment, Accommodations	22,518	13,882	14	17	3
Construction	13,323	9,783	9	12	3
Education and Health Care Services	32,593	18,434	21	22	1
Finance, Insurance, and Real Estate	14,268	3,496	9	4	-5
Information	3,056	760	2	1	-1
Manufacturing	8,369	3,196	5	4	-1
Other Services	5,668	3,355	4	4	0
Professional, Scientific, Management Services	16,759	5,098	11	6	-5
Public Administration	0	0	0	0	0
Retail Trade	26,868	19,664	17	24	7
Transportation and Warehousing	4,416	1,217	3	1	-2
Wholesale Trade	7,377	2,740	5	3	-2
Total	156,296	82,269	--	--	--

Table 40 - Business Activity

Data Source: 2013-2017 ACS (Workers), 2017 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	202,837
Civilian Employed Population 16 years and over	188,795
Unemployment Rate	6.87
Unemployment Rate for Ages 16-24	17.00
Unemployment Rate for Ages 25-65	4.16

Table 41 - Labor Force

Data Source: 2013-2017 ACS

Occupations by Sector	Number of People
Management, business and financial	44,847
Farming, fisheries and forestry occupations	8,047
Service	19,528
Sales and office	51,923
Construction, extraction, maintenance and repair	16,469
Production, transportation and material moving	10,228

Table 42 – Occupations by Sector

Data Source: 2013-2017 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	85,848	50%
30-59 Minutes	61,825	36%
60 or More Minutes	24,481	14%
Total	172,154	100%

Table 43 - Travel Time

Data Source: 2013-2017 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	9,480	1,203	10,015

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	42,702	3,422	23,623
Some college or Associate's degree	56,472	3,561	21,383
Bachelor's degree or higher	48,855	1,506	8,897

Table 44 - Educational Attainment by Employment Status

Data Source: 2013-2017 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	381	750	1,219	3,634	5,146
9th to 12th grade, no diploma	4,763	3,277	2,997	8,838	10,236
High school graduate, GED, or alternative	11,737	14,777	14,294	40,782	38,969
Some college, no degree	10,728	10,585	12,961	28,802	21,003
Associate's degree	2,817	6,448	7,575	15,199	7,367
Bachelor's degree	2,222	10,458	10,885	19,263	10,874
Graduate or professional degree	68	3,416	6,394	8,978	7,615

Table 45 - Educational Attainment by Age

Data Source: 2013-2017 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	818,445
High school graduate (includes equivalency)	1,072,510
Some college or Associate's degree	1,237,690
Bachelor's degree	1,665,890
Graduate or professional degree	1,787,210

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2013-2017 ACS

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

The three major employment sectors within Pasco County are: Retail Trade – 22% of the share of jobs, Education and Health Care Services – 20% of the share of jobs and Arts, Entertainment and Accommodations with 15% of the job share.

Describe the workforce and infrastructure needs of the business community:

Families and individuals working in low-wage jobs often make insufficient income to meet minimum standards given the local cost of living. According to the MIT Living Wage Calculator, an employee living in Pasco County needs to earn an hourly wage of \$20.60 to meet the minimum standards of living based on cost-of-living estimates for the county. Three of the top 10 employment sectors have an hourly wage below the estimated living wage of \$20.60/hour. 37.5% of all jobs in the county are in sectors with average hourly wages below the living wage. This points to the need to attract higher paying jobs.

Approximately 48% of Pasco jobs are filled by Pasco residents. 29% of Pasco’s residents commute to surrounding counties for employment.

The Board of County Commissioner’s approved economic incentives plays an important role in attracting high paying jobs. Board financial assistance has also played a critical role providing essential road and utility improvements prior to the occupancy of industrial buildings. Infrastructure needs and the needs of the business community are taken into consideration during planning phases of projects.

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.

The Board of County Commissioners approved a reduction in mobility fees for an eligible expanding locally owned small business recognizing that locally owned small businesses are less likely to be able to financially absorb the general commercial mobility fees. The Office of Economic Growth offers a Commercial Redevelopment Landscaping Grant Program as well as being the entry point for CDBG Economic Development Loans and managing the Revolving Loan Fund for Economic Development. Several new projects are on the horizon that are anticipated to bring full time jobs including:

- North Tampa Business Park – 1500 Full time positions anticipated
- Avalon Park Wesley Chapel – 1065 Full time positions anticipated
- 54 Crossing – TBD
- Santander Consumer USA – 875 Full time positions anticipated

- Moffit Cancer Campus Pasco County – 14,500 Full time positions anticipated
- Edison Suncoast – TBD
- Amazon Robotic Sortation Center – 500 Full time positions anticipated
- Pasco Town Center – TBD
- Northpoint Development – 2,400 Full time positions anticipated
- NVGTN – 30 Full time positions anticipated

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

Partnering with local partners such as Pasco-Hernando Career Source and the Pasco Economic Development Council is an effective means to ensure that the workforce has the skills and education needed for the new jobs that will be available. Amskills Manufacturing is another agency that works with employers to make sure that the needs of the employers are met with the training Amskills is providing. The Pasco Hernando State College has a Technical Advisory Board to ensure that curriculum meets the needs of the job.

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.

The Pasco-Hernando Workforce Board provides training opportunities for job seekers to obtain the tools necessary to find employment in a good paying environment. Transitional Employment for individuals with a serious and persistent mental illness is supported by CDBG funds to help people impacted by mental illness learn and retain a job in a non-threatening way. Amskills Manufacturing is a program designed to teach manufacturing skills to individuals and provides trainees with guaranteed interviews in the manufacturing field upon successful completion of their program. This program has recently moved into a permanent location in Pasco County (supported by CDBG) in addition to their mobile presence across several counties. The goal of Amskills is to partner with agencies working with the LMI populations (including the homeless population) to teach their clients the skills needed in the manufacturing industry to obtain a job with a livable wage.

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.

No

Discussion

Approximately 48% of Pasco jobs are filled by Pasco Residents. 29% of Pasco's residents commute to surrounding counties for employment. The Board of County Commissioners has approved economic incentives to attract high paying jobs to the County while providing financial assistance and plays a critical role for providing essential road and utility improvements prior to the occupancy of industrial buildings. New companies moving to Pasco County are taking advantage of these financial incentives and are linking with county vocational programs such as Pasco Hernando Workforce to make sure that the needs of the employer can be met by the jobseekers.

MA-50 Needs and Market Analysis Discussion

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

Generally, the older sections of the County (New Port Richey, Dade City, Tommytown, Lacoochee) have the oldest housing stock and greatest percentage of low- and moderate-income households. These neighborhoods have poor housing stock and housing prices that are unaffordable to the people living there.

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

As defined by HUD, areas of minority concentration (AMC's) are any neighborhoods in which the percentage of households in a particular racial or ethnic minority group is at least 20 points higher than their percentage for the jurisdiction as a whole or a neighborhood in which the percentage of minorities is at least 20 points above the overall percentage of minorities in the jurisdiction. The minority population in Pasco County is generally clustered in the northeastern sections of the County.

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

These neighborhoods have single family homes that are principally rental and many in substandard condition.

Are there any community assets in these areas/neighborhoods?

Except for Lacoochee and Tommytown, all of the areas have a municipal government that works to better their neighborhoods through code enforcement and police presence. Lacoochee is an unincorporated place with a strong sense of identity. The neighborhood has banded together to work to improve the neighborhood. The Pasco County Housing Authority has a strong presence in Lacoochee.

Dade City is the County seat and has a long history of community involvement and citizen activism. Numerous churches in the area take a prominent role in the life of the community. The Hispanic population in the Dade City area has increased tremendously, and Farmworkers Self-Help and Redlands Christian Migrant Association both are there to help the community. The City received a grant from the State to help the Salvation Army with the homeless, and Premier Medical Health is available for low-income persons with their health care. Tommytown is adjacent to Dade City but not within the city limits. Tommytown is home to the Farmworkers Self Help Agency and mostly Hispanic households working in Pasco's agricultural industry. The County has invested CDBG Section 108 funds in streets, stormwater improvements and lighting for this community. With some on-going outreach, other needs as well as community assets are being identified for future investments.

New Port Richey runs along with Cottee River and in recent years has enjoyed a strong revitalization effort. Sims Park in downtown New Port Richey attracts annual events and festivals as well as families with children, residents and visitors. The Hacienda Hotel, an historic hotel was restored and reopened with an upscale restaurant. Orange Lake boasts two beautiful piers and is a frequent location for weddings and photo shoots. Also along the Lake and in the downtown, new market rate rental housing has been built. The City has a strong business community and vigorous code enforcement department. Good Samaritan Clinic provides free medical care, and One Community Now provides employment skills. New Port Richey is also close in proximity to the Amskills Manufacturing Training Center.

Are there other strategic opportunities in any of these areas?

The Lacoochee area is designated as a Target Area by the Board of County Commissioners. As such, the Community Development Department has been working with the neighborhood for improvements. In years past, the County received a Housing Preservation Grant from the United States Department of Agriculture to assist the rehabilitation of homes, and also a Choice Neighborhoods Planning Grant from HUD.

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

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

The pandemic hastened the pace of a decades-long trend in which innovative applications are increasingly essential to enhance educational opportunities, organize our lives, connect with colleagues and friends, improve workplace productivity, and enhance our quality of life. Progress will be increasingly difficult if a segment of our population lacks the necessary communications infrastructure. Providing wireless and wireline internet access to low- and moderate- income households brings these individuals access to the most powerful medium in the world, opening them to opportunities to immerse in culture, learn new skills, communicate with like-minded people, and find new jobs. Broadband access in rural areas is linked to increased job and population growth, higher rates of new business formation and home values, and lower unemployment rates. While mobile service is seen as complementary in many parts of American society, in low-income areas, mobile services often serve as a substitute for fixed broadband service. If given a choice of only one device, low-income consumers appear more apt to rely on a mobile device with internet access before they would opt for a fixed broadband service.

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

Factors for consideration include addressing affordability issues in terms of both broadband service and devices (PCs, smartphones, Wi-Fi access points, and gateways) and attaining meaningful competition between providers to achieve the lowest reasonable price to maximize both investment and adoption.

A focus on network performance measures (e.g., upload and download speeds) is necessary but insufficient. Focus on creating consistent user experiences (e.g., application usability, security, etc.) to provide underserved households with more technology options and improve affordability by not constraining low-cost innovations that may underperform on speed in the short term.

Lack of competition often increases rates for basic and high-speed plans.

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

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

The five natural disasters associated with increased natural hazard risks associated with climate change in Florida are: Tropical storms, Hurricanes, Tornadoes, Wildfires and Floods.

Pasco County has more than 24 miles of coastline, dotted with homes, channels, parks, beaches and marinas. The Surging Sea Risk Factor identifies that over 12,894 households are living below the 5-foot sea level which makes these households more at risk for flood events caused by tropical storms or hurricanes. Global warming has raised global sea level about 8 inches since 1880 and the rate of rise is accelerating. Rising seas dramatically increase the odds of damaging floods from storm surges. Scientists estimate roughly 2-7 more feet of sea level rise this century.

An aging housing stock contributes to the risks associated with a natural disaster – examples include failing roofs and other deferred maintenance that may cause a property to have more damage than would be expected during a wind event. A rise in sea level will increase the number of households living below the 5-foot sea level.

The four main contributors to carbon dioxide emissions are coal, combustion, cows and concrete. These four factors account for approximately 70% of the climate change problem. As building occurs and more concrete is poured it can be expected that climate change will continue.

Increased flooding may be observed where development has occurred in nearby areas, causing more runoff in an area that was once able to absorb the rainfall. One such area, the Elfers Parkway Area, was awarded a CDBG-DR grant for the voluntary relocation of owner-occupied households living in that area because of severe flooding. The properties acquired through this program were demolished and the vacant land was reported to the FEMA Community Rating System – a voluntary incentive program that recognizes and encourages community flood plain management practices. Naturally Occurring Affordable Housing (NOAH) is often located in FEMA identified flood zones. Households often rent a NOAH property because it is affordable, but are putting their families at risk of flood damages or mandatory evacuation in the event of a rain/hurricane event.

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

LMI households are more vulnerable to the risks associated with climate change for a variety of reasons. An LMI household may be living in a home that is more susceptible to sustaining wind damage or have a failing roof. Florida experiences all of the natural disasters associated with hazard risk (tropical storms, hurricanes, tornadoes, wildfires and floods) but perhaps the most notorious is the hurricane. A low- moderate- income household is not easily able to evacuate in the event of a hurricane. As mentioned previously, the majority of jobs held by LMI are service positions and these are the positions that may stay open longer or adopt a “show up or your fired” attitude. There is cost to evacuation – gas, hotel, food, etc. 38% of Pasco County spends over 30% of their income on housing and fall into the ALICE category according to the United Way. These households are one financial crisis away from housing instability – and that financial crisis might be having to evacuate because of a storm. Upon returning home, there may be damages that need to be fixed, and a loss of utilities could mean a loss of food resources for the household.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

In preparing this Consolidated Plan, Pasco County developed the required Strategic Plan utilizing a variety of sources, including Census Data, the Analysis of Impediments to Fair Housing, the Housing Needs Assessment, the Market Assessment, and information gathered during the public input process. The Strategic Plan consists of evaluation of several factors:

- Geographic Priorities
- Influence of Market Conditions
- Anticipated Resources
- Institutional Delivery Structure
- Goals
- Public Housing Accessibility and Involvement
- Barriers to Affordable Housing
- Homelessness StrategyLead Based Paint HazardsAnti-Poverty StrategyMonitoring

The results of each of these assessments can be found below.

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

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	County-wide Activities
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Other
	Other Revital Description:	Activities carried out on a county-wide basis
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

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

The preservation and improvement of neighborhoods is vital to Pasco County, as are the other areas of need indicated by slum and blighted conditions. The neighborhoods in need of revitalization have been identified by symptoms of distress, which correspond to the percentage of low- and moderate-income households identified in the 2013-2017 American Community Survey 5-Year Estimates, U.S. Census data. Some neighborhoods require more assistance than others and will need a broader range of activities to address all identified needs. Through community development programs, the County has made a large investment in the east side of the County, in Carver Heights, Otis Moody, Tommytown, and continues in Lacoochee.

Additional allocation priorities can be found in the Pasco County Strategic Plan. The goal of creating a thriving community identifies that Pasco County plans to accommodate anticipated demand and capacity needs by expanding infrastructure systems. Also included in this goal is the goal of supporting

the availability of mixed income communities providing a variety of housing types that support a spectrum of quality affordable and attainable housing. The ‘Quality of Life’ Goal includes goals to support self-sufficiency and focusing outreach and awareness efforts of available resources/services to underserved or vulnerable populations throughout the county. These efforts, while providing assistance and information to low-moderate income households, are not area-specific but are based on need. The Comprehensive Plan update – Pasco 2050 – is in progress. There have been a series of public workshops and one of the key takeaways from this citizen engagement is to support housing opportunities for all and limit new development in favor of improving existing neighborhoods.

The need for affordable housing exists in all areas of the County. There are some areas that are more in need than others. The County has identified certain areas that have the poorest housing, capital facilities, and low-income population to have precedence in receiving funds for repair, and for homebuyer assistance so the homeowner percentage can be increased in the community. Pasco County Community Development (PCCD) does not have a target area for any of its programs. The mission of Pasco County Community Development and the goals of PCCD programs are to improve the lives of Pasco’s citizens through homeless initiatives, neighborhood revitalization, affordable housing and community partnerships using state and federal funding. When providing funding for projects and activities, the location of the services is evaluated. Is it in an area that is primarily low- moderate-income or will the services be easily accessible for LMI households? The Owner Occupied Rehabilitation Program assists low-moderate homeowners with necessary repairs to critical systems (roof, HVAC, plumbing) and this program too is based on need and eligibility versus a ‘targeted location’.

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

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	County-wide Activities
	Associated Goals	Affordable Housing

	Description	Activities will include, but not limited to: <ul style="list-style-type: none"> • Rental Assistance • Production of new units - rental and homeowner • Rehabilitation of existing units- rental and homeowner • Acquisition of existing units- rental and homeowner • Homebuyer Activities
	Basis for Relative Priority	Pasco County attended over 20 community meetings as part of the citizen engagement process and asked attendees to vote on the issues in the county they thought were the most important. Affordable housing received the most votes. Locating safe decent affordable housing in Pasco County is a challenge.
2	Priority Need Name	Homeless Initiatives
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	County-wide Activities
	Associated Goals	General Public Services Homeless Initiatives

	Description	The County is very diverse geographically, and homelessness is regarded as a county-wide issue. The west side of the County is highly developed. The east side of the County is much more rural with four cities: Dade City, Town of Saint Leo, San Antonio, and Zephyrhills. The central portion of the County, especially along the State Route 54 corridor, is lined with new residential developments, an outgrowth of the spread of the population north from the City of Tampa, Hillsborough County, and Pinellas County. Given these factors, it is imperative that services be available in several locations throughout the County to effectively serve the homeless. Due to proximity to public transportation lines and public services, and more resources for employment, the west side of the County has a greater number of homeless persons and there is a need for additional beds and services. Although the central portion of the County is made up mostly of residential developments, homelessness is a problem for this area also.
	Basis for Relative Priority	The current inventory that takes into account both existing beds and funded new beds that are not yet ready for occupancy but are under development are the basis for this priority. The Community Development Department has analyzed the priority needs established for the CoC, and had many discussions with CoC members to identify housing and supportive services needs. This analysis provided the basis for assigning priorities to the long-term needs of the homeless and at risk of homelessness populations.
3	Priority Need Name	General Public Services
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	County-wide Activities
	Associated Goals	General Public Services
	Description	Providing services to low- to moderate- income residents, including non-homeless individuals and families with a special need.

	Basis for Relative Priority	Public services are a high priority to the County and constitute an important element in the quality of life for County residents. Obtaining necessary physical and social services allows very low- to moderate-income persons to retain jobs and stabilize the home environment. Funding is capped at 15 percent of the CDBG allocation plus 15 percent of the total program income received in the preceding program year. Public input gathered during citizen engagement highlighted the need for a variety of public services including mental health needs, homeless services, substance abuse needs, veteran's services, senior services, food insecurity and transportation needs.
4	Priority Need Name	Public Facilities and Infrastructure
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	County-wide Activities
	Associated Goals	Public Facilities and Infrastructure
	Description	Public facilities include senior, handicapped, youth, or neighborhood centers, and shelters for the homeless. The removal of architectural barriers is an eligible activity under public facilities. Public infrastructure includes roads, drainage, water and sewer, streetlights and sidewalks.

	Basis for Relative Priority	Public improvements and infrastructure improvements add to a suitable living environment.
5	Priority Need Name	Program Administration
	Priority Level	High
	Population	Extremely Low Low Moderate Middle
	Geographic Areas Affected	County-wide Activities
	Associated Goals	Program Administration
	Description	Funds may be used to pay program administration costs and charges related to the planning and execution of community development activities assisted in whole or in part with funds provided under the CDBG, HOME, or ESG Programs.
	Basis for Relative Priority	To carry out the overall management and implementation of the CDBG, HOME, and ESG activities and oversight of subrecipients and County departments.
6	Priority Need Name	Economic Development
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	County-wide Activities
	Associated Goals	Economic Development
	Description	Funds will be used for the retention/creation of jobs within Pasco County.

	Basis for Relative Priority	Small business owners are very important to our community. Economic Development activities will be accomplished primarily by the creation of new jobs that will be held by a LMI individual.
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Narrative (Optional)

The priority levels have been established based upon an assessment of needs as demonstrated through previous CDBG applications, public hearings, and meetings with service providers to discuss housing and community development needs. Needs identified as High Priority should expect to have funding allocated to them during the time period covered by this ConPlan.

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)	<ul style="list-style-type: none">• Shortage of affordable rental units• Increasing housing costs due to high demand• Increase in fair market rents• High rates of cost burden and severe cost burden especially for LMI renters• Extensive waiting list for Section 8 Housing Choice Vouchers and Public Housing
TBRA for Non-Homeless Special Needs	<ul style="list-style-type: none">• Shortage of affordable rental units• Increasing housing costs due to high demand• Increase in fair market rents• High rates of cost burden and severe cost burden especially for LMI renters• Extensive waiting list for Section 8 Housing Choice Vouchers and Public Housing• Lower earning potential and lower household income of persons with special needs and seniors with a fixed income

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
New Unit Production	<p data-bbox="456 268 784 296">Quality of Affordable Units:</p> <ul data-bbox="505 426 1409 617" style="list-style-type: none"> <li data-bbox="505 426 1409 617">• The age and condition of housing stock were identified as issues by both the public input process and the review of the above mentioned documents. Housing stock in Pasco County is older, with nearly 50% of units in Pasco County built prior to 1989. 18% of units in Pasco County are mobile homes. <p data-bbox="456 747 802 774">Quantity of Affordable Units:</p> <ul data-bbox="505 905 1403 1299" style="list-style-type: none"> <li data-bbox="505 905 1403 1299">• There is a shortage of units that is affordable to households at the lowest end of the economic scale, those at 50% of Area Median Income or less. This shortage exists for both renters and homeowners. Production of new rental units affordable to households in this income range is a way to address the shortage, and HOME funds can be utilized to meet this need. Approximately 39% of all households in Pasco County are single person households. The 2021 ACS DP04 estimates that only 8% of all housing units are either efficiency or one-bedroom - highlighting the need for more affordable housing for single person households. <p data-bbox="456 1430 799 1457">Location of Affordable Units:</p> <ul data-bbox="505 1587 1333 1656" style="list-style-type: none"> <li data-bbox="505 1587 1333 1656">• Affordable units should be in areas that are safe and accessible to transportation.

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Rehabilitation	<ul style="list-style-type: none"> • Aging housing stock • Condition of housing units • Deteriorated homes driving down property value • Risk of exposure to lead-based paint • Cost of new construction/housing replacement
Acquisition, including preservation	<ul style="list-style-type: none"> • Increasing home values • Stricter lending requirements

Table 49 – Influence of Market Conditions

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

Introduction

In anticipation of no further reductions to entitlement funds, Pasco County expects approximately \$22.8 million in Federal CDBG, HOME, and ESG funds through the ConPlan period to address priority needs and specific objectives as identified in the Strategic Plan. These funds are expected to leverage a significant amount of local, State and private funds. For the first year Action Plan, sources of Funds total \$5,622,429.00 which includes CDBG, HOME, HOME Match, CDBG and HOME Program Income, ESG, ESG Match and State funds (State Housing Initiatives Partnership Funds - SHIP).

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	3,032,783	1,054,120	0	4,086,903	14,131,132	Actual funding for Year 1 is shown. Years 2-5 are estimated at the current entitlement and \$500,000/year in estimated program income. There are no prior year resources to allocate in year 1.

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: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,387,912	1,000,000	0	2,387,912	8,351,648	Actual funding for Year 1 is shown. Years 2-5 are estimated at the current entitlement and \$700,000/year in estimated program income. There are no prior year resources to allocate in year 1.

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: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	225,221	0	0	225,221	1,020,884	Actual funding for Year 1 is shown. Years 2-5 are estimated at the current entitlement. All recipients of ESG funds are required to provide 100% Match.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - state	Acquisition Admin and Planning Homebuyer assistance Homeowner rehab Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership Rapid re-housing (rental assistance) Rental Assistance	6,800,000	0	0	6,800,000	13,000,000	State Housing Initiatives Program (SHIP). Estimated funding for year on \$6,800,000. Annual amount expected for the remainder of the consolidated plan is an average of the past 5 allocations - \$3,250,000 per year

Table 50 - 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

In meeting underserved needs, Pasco County faces obstacles such as capacity building for smaller nonprofit agencies and flexible funding. There is rarely enough funding to meet needs and requests, therefore the Independent Review Committees are responsible for evaluating applications and making funding recommendations to the Board of County Commissioners for their approval on expenditure of grant funds. Independent Review Committees assess applications that address the identified community needs. For agencies with past grant experience, the Independent Review Committee also considers past performance in carrying out funded activities.

In addition to availability of funding, eligible non-profit partners in the community must bring forward applications for programs to meet identified needs and local objectives. For example, in prior program years, no applications were received for ESG Outreach, though that need had been identified through the planning process. In the absence of an eligible applicant to carry out an activity to meet an identified need, the County is unable to evaluate them for funding.

Pasco County will leverage State Housing Initiative Partnership funding for affordable housing activities. Also, bonds for multi-family construction and low-income housing tax-credits will be utilized for affordable housing construction. All recipients of ESG funds are required to provide a 100% match.

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

Although publicly owned land is rarely available, the County may lease land to agencies that address the County identified needs of providing public services to low- and moderate- income persons. One such example is a Long-Term Lease agreement for property owned by Pasco County on Youth Lane. One of these buildings has been renovated for use as a Family Rehousing Center (Emergency Shelter) that is managed by Catholic Charities.

Vincent Academy, a clubhouse model for individuals with serious and persistent illness has been completed and is currently serving clients. The Vincent Academy was built with the assistance of CDBG funds on land that was donated to the not-for-profit agency by the Pasco County BCC. Vincent Academy is currently serving clients. An infrastructure project for this property supported by CDBG is planned as the first step to creating affordable housing on site.

Discussion

Pasco County solicits citizen input throughout the year and makes an attempt to hear the voices of the people who benefit from the services and activities that can be provided by CDBG and HOME. The outcome of citizen engagement is shared with the Independent Review Committee who is tasked with making funding recommendations for the use of these federal funds to the Board of County Commissioners. Pasco County Community Development seeks to leverage these funds for bigger impact whenever possible.

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
Pasco County Housing Authority	PHA	Non-homeless special needs Public Housing Rental	Jurisdiction
Coalition for the Homeless of Pasco County	Continuum of care	Homelessness Rental	Jurisdiction
PASCO COUNTY SHERIFF'S OFFICE	Departments and agencies	Homelessness Non-homeless special needs Public Housing public services	Jurisdiction
Florida Department of Health - Pasco	Departments and agencies	Homelessness Non-homeless special needs	Jurisdiction
WEST PASCO HABITAT FOR HUMANITY	Developer	Ownership	Jurisdiction

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

U. S. Department of Housing and Urban Development (HUD) – Provides entitlement funds to Pasco County Florida including CDBG, ESG and HOME. The County does not receive HOPWA funds directly – HOPWA funds are administered by the City of Tampa. HUD may also provide direct funding to a nonprofit organization to address the needs of homeless and special needs persons.

Pasco County Community Development (PCCD) oversees the process which provides grant funds to organizations that provide decent housing, a suitable living environment or expand economic opportunities, primarily for low- and moderate- income households. Pasco County receives CDBG, ESG and HOME funds as part of an annual entitlement through HUD and administers these funds in accordance with HUD requirements. PCCD administers the Owner-Occupied Rehabilitation and Down Payment Assistance programs funded with SHIP funds. The Pasco County Housing Authority serves as the Public Housing Authority overseeing the Section 8 program and management of scattered site Public Housing Units. PCCD completes the plans, studies and reports required by federal programs including

historic preservation and environmental reviews. Pasco County Community Development, through the Board of County Commissioners, provides federal grant funds to a variety of non-profit partners to provide affordable housing and public services in the community to youth, seniors, homeless, survivors of domestic violence and other low- to moderate- income people eligible through the CDBG, ESG and HOME programs as funding allows. The Director of PCCD sits on the executive committee of the CoC. The CoC and PCCD work together to address any gaps that may be identified in the system, to ensure there are services available and accessible countywide and to prevent a duplication of efforts.

Pasco County has not identified any current 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
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance			
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education			
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS			
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
Other			

Table 52 - 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)

Within the jurisdiction there are several programs targeting homeless persons that provide rapid rehousing and/or TBRA and supportive services for homeless individuals and households. Pasco County participates in a Coordinated Entry process to ensure that those individuals and families with the highest needs receive priority services. Outreach services help identify and assess persons experiencing homelessness and Outreach is able to enter individuals and households onto the By-Name List. There are three different assessments - one for families with children, one for veterans and one for everyone else. Agencies providing Rapid Rehousing and TBRA are required to accept referrals into their program from the By-Name List only. Agencies providing Rapid Rehousing, TBRA and Homeless Prevention provide support services/referrals to many of the supportive services listed above.

Catholic Charities manages a Family Service Shelter which can accommodate families of all sizes. Referrals to this shelter originate from the By-Name List after the family assessment has been completed. There are several housing programs for veterans - St. Vincent de Paul CARES Magnolia Gardens is a planned affordable housing complex with 77 units for veterans. Both STEPS to Recovery and ACE Opportunities are programs designed to divert homeless individuals with substance abuse/misuse problems from the judicial system by providing emergency shelter housing and intense wrap around services. STEPS works with veterans. ACE two locations -a male and female location.

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

Through the public input process, stakeholders who work with homeless and special needs populations indicated that they continuously work together through the Continuum of Care to provide services to residents at risk of homelessness, those literally homeless and special needs populations such as elderly and those with physical and mental disabilities. The Pasco County CoC operates a Coordinated Entry system which requires agencies to work in coordination. The ongoing meetings of the CoC allow for in-person collaboration for specific cases when various agencies come together in the same room.

Stakeholders indicated that financial resources and restrictions are always a consideration and threaten the stability of agencies tasked with serving homeless and special needs populations. The stakeholders also identified the limited amount of affordable housing units available to very low-income households exiting shelter and transitional housing as a need. That need has also been addressed elsewhere in this plan. Pasco County does not have any low barrier shelters or dispatchable outreach.

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

No gaps were identified in the institutional structure and service delivery system through the public input process. However, a need was identified for additional housing units affordable to households

with very low incomes. That need is eligible to be addressed with unit production through the HOME program, and Pasco County intends to address that need as funding is available and development opportunities arise. The County is investigating options for low-barrier emergency shelter

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
1	Affordable Housing	2023	2027	Affordable Housing	County-wide Activities	Affordable Housing	CDBG: \$200,000 HOME: \$8,954,670 SHIP: \$9,625,000	Rental units constructed: 250 Household Housing Unit Rental units rehabilitated: 250 Household Housing Unit Homeowner Housing Rehabilitated: 180 Household Housing Unit Direct Financial Assistance to Homebuyers: 75 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Homeless Initiatives	2023	2027	Homeless	County-wide Activities	Homeless Initiatives	CDBG: \$2,038,375 HOME: \$1,000,000 ESG: \$1,276,105	Public service activities for Low/Moderate Income Housing Benefit: 450 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 160 Households Assisted Homeless Person Overnight Shelter: 1125 Persons Assisted Homelessness Prevention: 50 Persons Assisted
3	General Public Services	2023	2027	Non-Housing Community Development	County-wide Activities	General Public Services Homeless Initiatives	CDBG: \$3,065,175	Public service activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted
4	Public Facilities and Infrastructure	2023	2027	Non-Housing Community Development	County-wide Activities	Public Facilities and Infrastructure	CDBG: \$7,812,385	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
5	Program Administration	2023	2027	Program Administration	County-wide Activities	Program Administration	CDBG: \$4,086,900 HOME: \$693,955	Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Economic Development	2023	2027	Non-Housing Community Development	County-wide Activities	Economic Development	CDBG: \$500,000	Jobs created/retained: 10 Jobs Businesses assisted: 0 Businesses Assisted

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing
	Goal Description	Includes rental units constructed, rental units rehabilitated, homeowner housing rehabilitated and direct financial assistance to homebuyers for housing units occupied by low- moderate- income households on a countywide basis.
2	Goal Name	Homeless Initiatives
	Goal Description	Services include rapid rehousing, homeless prevention, shelter operations, outreach and HMIS in addition to support services needed to help prevent a return to homelessness and public services activities, Tenant Based Rental Assistance and creation of housing dedicated to the homeless.
3	Goal Name	General Public Services
	Goal Description	Eligible public service activities determined by the Board of County Commissioners to meet a high priority.
4	Goal Name	Public Facilities and Infrastructure
	Goal Description	Public infrastructure includes, but not limited to, streets, sidewalks, curbs and gutters, neighborhood parks, water and sewer lines, storm water management facilities, and utility lines; public facilities includes, but not limited to, senior centers, youth centers, homeless facilities, child care centers, health care centers, etc.

5	Goal Name	Program Administration
	Goal Description	Funding used for the administration and delivery of the CDBG, HOME and ESG grants and monitoring of subrecipient agencies.
6	Goal Name	Economic Development
	Goal Description	Direct financial assistance to small business owners for the creation or retention of jobs or minor rehabilitation/remodeling to assist with social distancing recommendations.

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

The estimated number of extremely low-income, low income and moderate-income families over the course of the Consolidated Plan period is 755, not including housing for the homeless persons.

180 Households will be supported through Owner Occupied Rehabilitation Programs (SHIP/CDBG)

75 Households will be supported through Down Payment Assistance (SHIP)

250 Households will be supported through rehabilitation of existing rental units (CDBG)

250 Households will benefit from the construction of new affordable rental units (HOME)

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)

The number of Section 504 units is in compliance.

Activities to Increase Resident Involvements

Resident initiative is strongly encouraged by the PCHA administration. The PCHA has established regular monthly tenant meetings in all complexes. However, the tenant participation is very poor. In a few complexes, tenants do attend the monthly meetings and give their input. The PCHA has prepared Bylaws and a Resident Association Management Agreement. The Pasco County Housing Authority has a robust Family Sufficiency Program which requires a lot of tenant participation.

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

No

Plan to remove the ‘troubled’ designation

The Pasco County Housing Authority is not a troubled agency.

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

Barriers to Affordable Housing

Affordable housing barriers can be both deliberate and non-deliberate. Deliberate barriers are set up by local governments that are seeking to block any further affordable housing development from occurring in their jurisdiction. That is inexcusable and causable, not acceptable, and not done by Pasco County. The more likely cause for barriers to develop is because of well-meaning activities that are not intended to affect the cost of housing but do. This includes actions such as setback requirements for public safety purposes, landscaping requirements to beautify areas, and density limitations for transportation effects. Pasco County has developed systems for review of local ordinances that may affect the cost of housing. County departments and divisions are required to quantify the cost of all changes to the Land Development Code in the cover memorandum to the Board of County Commissioners (BCC). This system forces County agencies to come up with a cost of their proposed actions and allows the BCC to make a more informed decision on all ordinances. The total costs of these actions are reported annually to the Florida Housing Finance Corporation. There is no doubt that actions the BCC takes do affect the cost of housing. Allowing one unit per acre or 100 units per acre greatly affects the cost of housing. Deciding as to whether or not to impose impact fees has an effect on housing. Land use and zoning are always controversial items. The governing agency is limiting the action that can be taken by an individual on his property. Finding the line between the best use of the land for the individual and for the community is a very difficult issue. Building codes can affect the cost of housing; but they are, for the most part, out of the local government's hands. The State government sets the rules for codes; local governments must implement them. The State has increased the cost of housing significantly with various measures over the last few years. New codes for windows, aimed at hurricane wind protection, have increased the cost for those items. New anchoring systems for manufactured housing have caused an increased price in their installation. There is little doubt for the necessity of these actions; however, there is an increase to the cost of housing. The County building department did interpret part of the building code in a beneficial way for affordable housing. The State code states that if the cost of repairing a home is worth more than 50 percent of its value, then the entire structure must be brought up to code. This creates a greater impact to a lower valued property, i.e., one valued at \$40,000, than a higher valued property. The County chose to use the replacement value instead of the market value, making it easier to rehabilitate older, less expensive homes. If the other method is used, many older homes would be demolished, and a great deal of the affordable housing stock would be lost. There is also an insurance crisis in Florida that is impacting houses in FEMA designated flood zones. Housing that was once affordable quickly becomes unaffordable with an insurance premium increase of over 50% or more.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Pasco County continues to implement its Local Housing Assistance Plan (LHAP) as provided for in the SHIP Program. This plan requires that the permitting process and land development regulations be examined to reduce regulatory barriers, including a mandatory provision of expedited review of

affordable housing projects. The County has not identified any excessive, exclusionary, discriminatory or duplicate aspects in its statutes, ordinances, regulations, and administrative processes that may constitute barriers to affordability to date. Between the County's ConPlan and SHIP program, the county continues to address affordable-housing needs. The Fair Housing Plan responds to the obligation of certifying that Pasco County affirmatively furthers fair housing by developing strategies and implementing actions to overcome barriers to fair housing choice. Pasco County has an expedited permitting process for affordable housing projects and can also waive mobility fees for affordable housing. Both of these actions make affordable housing more accessible and reduces costs.

SP-60 Homelessness Strategy – 91.215(d)

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

Street outreach teams, made up of formerly homeless persons and professionals, are used to identify and gain the confidence of homeless individuals some of whom have serious mental illness and/or substance abuse problems. A standard assessment is used for assessing homeless individuals and families and from this assessment, a vulnerability score is determined. Individuals and families with the highest vulnerability scores will be referred for housing first. Outreach teams go into the encampments and sometimes provide food on a regular basis. Team members work from tablets and they will help those experiencing homelessness get document ready for housing and schedule appointments for mainstream benefits.

Addressing the emergency and transitional housing needs of homeless persons

Pasco County has several emergency shelters that serve those experiencing homelessness. Grant funds have supported the construction and/or acquisition of facilities as well as the operations of emergency shelters. The ROPE Center holds beds for 20 men and 20 women. Felicity House, run by Catholic Charities, was recently purchased to expand the agency's shelter for women. Up to 40 women can stay at the shelter and be enrolled in their self-sufficiency program for up to 4 months. ACE Opportunities has emergency beds specifically for those persons dealing with the judicial system. There are two shelters for survivors of domestic violence.

For families experiencing homelessness, The Family Service Shelter, is the first in the County that can serve the entire family as they journey from homelessness. Equipped with 7 pods that can be expanded for the size of the family, this program has been home to parents and grandparents with children and the only one of its kind to keep the entire family intact.

Metropolitan Ministries operates a transitional housing program for singles and families. ACE Opportunities includes transitional and rapid rehousing for their clientele.

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.

The Coalition for the Homeless of Pasco County, as the lead agency for the CoC, has established a strategy for addressing the needs of homeless individuals and families. The Gaps Analysis is a tool used to help identify the characteristics of who is homeless in our community.

Street outreach teams, made up of formerly homeless persons and professionals, are used to identify and gain the confidence of unsheltered homeless individuals some of whom have serious mental illness and/or substance abuse problems.

For the chronically homeless households, the CoC implemented a Coordinated Investment Plan with the additional ESG-CV funding the County received. Over 350 homeless persons, many of whom were chronically homeless were housed during the pandemic which reduced the CH population significantly. A standardized assessment tool, combined with a By Name List, in the Coordinated Entry System ensures that the most vulnerable get assisted and rapidly rehoused.

Families with minor children are assessed separately and referred to either our Family Shelter or directly for rapid rehousing.

Our Veteran population is served through St. Vincent de Paul CARES who is the largest provider of SSVF in the country. This agency maintains the By Name List for Veterans who are moved quickly into available permanent housing or supportive housing using both SSVF and VASH.

Youth exiting out of foster care or unaccompanied youth work with Youth and Family Alternatives both in the RAP House shelter and also in rapid rehousing programs.

The County is a key partner in the development of permanent supported housing (with appropriate supports), in concert with those local agencies and organizations that have the capacity to develop housing programs.

ESG or CDBG funded services are designed to help homeless individuals and families make the transition to permanent housing and independent living such as case management. Case management assistance to help people without income obtain benefits through Social Security is accomplished through SOAR certified case managers

CDBG was also used in the development of job training for the chronically homeless in both east and west Pasco County that is developed in coordination with a workforce development program.

Two initiatives that are upcoming in the first year Action Plan include development of a Mental Health/Substance Abuse Urgent Care and a Housing Navigator position to engage landlords and locate affordable housing units which is intended to shorten the period of time that individuals and families experience homelessness by facilitating access for homeless individuals and families to affordable housing units.

Homeless Prevention funds available in the community, funded by ESG, are available for individuals and families who were recently homeless from becoming homeless again. Using an effective Homeless Management Information System also helps to manage homeless prevention and reoccurrence.

Pasco County is not only a supporter of the ongoing efforts, but also a partner and potential funder and understands that the Continuum of Care process is vital in addressing the needs of homeless persons living in the County. The CoC established goals are the basis for the objectives, strategies, and proposed accomplishments set by the County for the next five years to address homeless needs.

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

Homeless prevention programs including rental and utility assistance program assist in helping low-income individuals and families from becoming homeless. Pasco County Human Services administers the EHEAEP (Emergency Home Energy Assistance for the Elderly) program and coordinates with MidFlorida Community Services – the agency administering LIHEAP (Low-Income Home Energy Assistance Program). Discharge planners work with community resources to prevent low-income individuals become homeless again after being discharged from a system of care. The CoC brings together over 50 agencies serving the low-income individuals and families and acts as resources for agencies providing services to coordinate with other agencies to prevent an individual or family from becoming homeless again.

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

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

All housing proposed for rehabilitation with Federal funds built before 1979 is first screened by the year built to determine possible lead paint hazard. A risk assessment will be performed by the certified lead based paint housing specialist.

If the house has lead-based paint, abatement of lead-based paint surfaces or fixtures, and the removal or covering of lead-contaminated soil procedures include, but are not limited to, removal of lead-based paint and lead-contaminated dust, the permanent containment or encapsulation of lead-based paint, the replacement of lead-based paint surfaces or fixtures, and the removal or covering of lead-contaminated soil.

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

Lead is a highly toxic metal that was used for many years in products found in and around homes. Lead may cause a range of health effects, from behavioral problems and learning disabilities to seizures and death. Children six years old and under are most at risk, because their bodies are growing quickly.

Research suggests that the primary sources of lead exposure for most children are:

- Deteriorating lead-based paint,
- Lead contaminated dust, and
- Lead contaminated residential soil,
- Lead contaminated consumer products.

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

Pasco County makes available, both in English and in Spanish, HUD's "Notification: Watch Out for Lead-Based Paint Poisoning" and the Federal Hotline telephone number which serves as the information and national clearinghouse. The application for the Housing Rehabilitation Program includes information about lead-based paint and how to protect your family.

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

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

Through the use of its CDBG dollars, Pasco County supports programs and policies designed to reduce the number of poverty-level families. Pasco County anticipates future allocations of CDBG funds to assist in reducing the number of poverty level families in Pasco County. Specific activities to reduce or assist in reducing poverty will be identified in the Annual Action Plan. In the past, Pasco County has funded programs that assist poverty level families. These programs have included:

- Economic Development activities designed to create new jobs that will be filled by a LMI person
- Public Service activities that support mentoring and after-school programs for LMI families.
- Pasco County assisted Amskills Manufacturing with both acquisition and rehabilitation of their building. By doing so, the County has enabled a manufacturing training center to become available to the community. The Boot Camps offered by Amskills results in immediate interviews and often job offers. The jobs pay more than what is considered a livable wage and offers individuals a path from poverty.
- The Pasco County Housing Authority has a robust Family Self Sufficiency program designed to enable families to move out of the system with a long-term goal of home ownership.
- Agencies providing public services such as One Community Now often assist clients with job search and resume building.
- The Vincent House operates both a Transitional and Supported Employment program to assist individuals with earning additional funds while ensuring the member maintains current benefits.

All of the activities funded through the CDBG and HOME programs are available to poverty level families, and the County has sought to balance the investment of federal funds between economic development activities that benefit low to moderate income business owners and employees in creating or retaining jobs, public service activities for families that need access to supportive services and enrichment activities, homeownership and rehabilitation opportunities for families that would like to purchase or improve a home, and rental development to ensure an adequate supply of decent, affordable housing for those who cannot afford or are not ready for homeownership.

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

The anti-poverty strategy ties together the housing, homeless, public housing, and non-housing community development strategies as one overall plan for reducing the number of families that fall below the poverty level. The Strategic Plan goals and objectives noted throughout the Consolidated Plan promote self-sufficiency and empowerment to low- and moderate-income persons.

Pasco County, as the lead agency in the implementation of the Consolidated Plan, will coordinate efforts among its many partner organizations to ensure that the goals outlined are met. Thus, initiatives aimed

at eradicating poverty have to address a variety of interrelated social issues: disparities in education and training, access to health care facilities, family problems, crime, unemployment, inadequate housing, deteriorating neighborhoods, welfare dependence, and issues of self-worth. The goal is to provide the opportunity for a living wage for all individuals and families, breaking the cycle of poverty and enabling persons to live in a decent, safe, and sound environment.

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

Pasco County is responsible for ensuring that funds are used in accordance with all program requirements. The County uses its own staff to monitor the activities described in this document. Prior to disbursing funds to those agencies that will receive funding for priority activities, a written subrecipient agreement is executed with outside agencies to ensure that the Federal requirements are clearly stated and responsibilities are understood by the agency. Agencies receiving funding receive orientation, training, technical assistance, a Subrecipient Guidebook that focuses on the specific regulations and requirements governing their activity, and are provided a copy of monitoring documents to ensure they understand what staff will be reviewing when activities are monitored.

During the funding period, the Pasco County Community Development requires CDBG, HOME- and ESG-funded agencies to submit quarterly status reports that are reviewed for compliance with the primary and national objective and other program requirements. The primary focus of the annual monitoring is to ensure performance of intended purpose, to ensure that sufficient insurance coverage is in place, and to ensure that assets remain in good condition. Annual monitoring consists of both desk monitoring procedures and on-site visits to selected subrecipients. Subrecipients are required to submit financial statements as appropriate for review on an annual basis.

Due to the necessity of disbursing CDBG funds quickly, County staff will monitor each project for timely expenditure of funds. Subrecipients that are not spending their allocations timely are asked to provide a plan for fully expending awarded grant funds.

Every HOME-funded rental project that is still covered by the period of affordability is inspected as required to ensure that it is still in standard condition and that the improvements that were completed are still in good order. Tenant files shall be reviewed to determine whether income certification is being done correctly, and whether the proper rent is being charged. By this action, the County ensures that the buildings are maintained to the housing codes in effect when they were constructed or rehabilitated.

Expected Resources

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

Introduction

In anticipation of no further reductions to entitlement funds, Pasco County expects approximately \$22.8 million in Federal CDBG, HOME, and ESG funds through the ConPlan period to address priority needs and specific objectives as identified in the Strategic Plan. These funds are expected to leverage a significant amount of local, State and private funds. For the first year Action Plan, sources of Funds total \$5,622,429.00 which includes CDBG, HOME, HOME Match, CDBG and HOME Program Income, ESG, ESG Match and State funds (State Housing Initiatives Partnership Funds - SHIP).

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	3,032,783	1,054,120	0	4,086,903	14,131,132	Actual funding for Year 1 is shown. Years 2-5 are estimated at the current entitlement and \$500,000/year in estimated program income. There are no prior year resources to allocate in year 1.

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: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,387,912	1,000,000	0	2,387,912	8,351,648	Actual funding for Year 1 is shown. Years 2-5 are estimated at the current entitlement and \$700,000/year in estimated program income. There are no prior year resources to allocate in year 1.

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: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	225,221	0	0	225,221	1,020,884	Actual funding for Year 1 is shown. Years 2-5 are estimated at the current entitlement. All recipients of ESG funds are required to provide 100% Match.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - state	Acquisition Admin and Planning Homebuyer assistance Homeowner rehab Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership Rapid re-housing (rental assistance) Rental Assistance	6,800,000	0	0	6,800,000	13,000,000	State Housing Initiatives Program (SHIP). Estimated funding for year on \$6,800,000. Annual amount expected for the remainder of the consolidated plan is an average of the past 5 allocations - \$3,250,000 per year
Other	public - state	Acquisition Homebuyer assistance Homeowner rehab New construction for ownership	296,048	0	0	296,048	1,480,240	SHIP match (requirement for the HOME Program)

Table 54 - 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

In meeting underserved needs, Pasco County faces obstacles such as capacity building for smaller nonprofit agencies and flexible funding. There is rarely enough funding to meet needs and requests, therefore the Independent Review Committees are responsible for evaluating applications and making funding recommendations to the Board of County Commissioners for their approval on expenditure of grant funds. Independent Review Committees assess applications that address the identified community needs. For agencies with past grant experience, the Independent Review Committee also considers past performance in carrying out funded activities.

In addition to availability of funding, eligible non-profit partners in the community must bring forward applications for programs to meet identified needs and local objectives. For example, in prior program years, no applications were received for ESG Outreach, though that need had been identified through the planning process. In the absence of an eligible applicant to carry out an activity to meet an identified need, the County is unable to evaluate them for funding.

Pasco County will leverage State Housing Initiative Partnership funding for affordable housing activities. Also, bonds for multi-family construction and low-income housing tax-credits will be utilized for affordable housing construction. All recipients of ESG funds are required to provide a 100% match.

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

Although publicly owned land is rarely available, the County may lease land to agencies that address the County identified needs of providing public services to low- and moderate- income persons. One such example is a Long-Term Lease agreement for property owned by Pasco County on Youth Lane. One of these buildings has been renovated for use as a Family Rehousing Center (Emergency Shelter) that is managed by Catholic Charities.

Vincent Academy, a clubhouse model for individuals with serious and persistent illness has been completed and is currently serving clients. The Vincent Academy was built with the assistance of CDBG funds on land that was donated to the not-for-profit agency by the Pasco County BCC. Vincent Academy is currently serving clients. An infrastructure project for this property supported by CDBG is planned as the first step to creating affordable housing on site.

Discussion

Pasco County solicits citizen input throughout the year and makes an attempt to hear the voices of the people who benefit from the services and activities that can be provided by CDBG and HOME. The outcome of citizen engagement is shared with the Independent Review Committee who is tasked with making funding recommendations for the use of these federal funds to the Board of County Commissioners. Pasco County Community Development seeks to leverage these funds for bigger impact whenever possible.

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
1	Affordable Housing	2018	2022	Affordable Housing	County-wide Activities	Affordable Housing	CDBG: \$71,500 HOME: \$1,790,934 SHIP: \$1,925,000	Rental units constructed: 50 Household Housing Unit Rental units rehabilitated: 50 Household Housing Unit Homeowner Housing Rehabilitated: 56 Household Housing Unit Direct Financial Assistance to Homebuyers: 15 Households Assisted
2	Homeless Initiatives	2023	2027	Homeless	County-wide Activities	Homeless Initiatives	CDBG: \$468,725 HOME: \$200,000 ESG: \$255,221	Public service activities for Low/Moderate Income Housing Benefit: 90 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 32 Households Assisted Homeless Person Overnight Shelter: 225 Persons Assisted Homelessness Prevention: 10 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	General Public Services	2023	2027	Non-Housing Community Development	County-wide Activities	General Public Services	CDBG: \$205,360	Public service activities other than Low/Moderate Income Housing Benefit: 875 Persons Assisted
4	Public Facilities and Infrastructure	2023	2027	Non-Housing Community Development	County-wide Activities	Public Facilities and Infrastructure	CDBG: \$1,469,927	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 100 Households Assisted Buildings Demolished: 0 Buildings Other: 1 Other
5	Program Administration	2018	2022	Program Administration	County-wide Activities	Program Administration	CDBG: \$817,380 HOME: \$138,791	Other: 1 Other

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing
	Goal Description	Includes rental units constructed, rental units rehabilitated, homeowner housing rehabilitated and direct financial assistance to homebuyers for housing units occupied by low- moderate- income households on a countywide basis.

2	Goal Name	Homeless Initiatives
	Goal Description	<p>Homeless services include:</p> <ul style="list-style-type: none"> • Outreach, emergency shelter, rapid rehousing, homeless prevention, homeless management information system (ESG) • Tenant Based Rental Assistance - TBRA (HOME) • Support Services (CDBG) <p>All homeless services are intended to make homelessness rare, brief and non-recurrent.</p> <p>CDBG Public Services in the amount of \$407,675 have been dedicated towards homeless initiatives. In addition, CDBG Development funds in the amount of \$61,057 have been allocated to two projects (Family Service Center - \$26,550 and Rosalie Rendu - \$34,507) for minor renovations to these two projects that provide services to homeless individuals and families.</p>
3	Goal Name	General Public Services
	Goal Description	<p>Public services are a high priority to the County and constitute an important element in the quality of life for Pasco County resident. Obtaining necessary physical and social services allows very low- to low-income households retain jobs and stabilize the home environment. Funding for Public Services is capped at 15% of the entitlement allocation + 15% of program income received in the preceding year. Public input gathered during citizen engagement highlighted the need for a variety of public services including mental health needs, homeless services, substance abuse needs and more.</p>
4	Goal Name	Public Facilities and Infrastructure
	Goal Description	<p>Public facilities include senior, disabled, youth or neighborhood centers and shelters for the homeless. Public infrastructure includes roads, drainage, water and sewer, streetlights and sidewalks. It also includes handicap modifications. This list is not exhaustive.</p> <p>"Other" includes acquisition of property to be used as affordable housing.</p>

5	Goal Name	Program Administration
	Goal Description	Funding used for the administration and delivery of the CDBG, HOME and ESG grants and monitoring of subrecipient agencies.

Projects

AP-35 Projects – 91.220(d)

Introduction

The Annual Action Plan outlines the activities which will be undertaken during the program year beginning on October 1, 2023 and ending on September 30, 2024 using Federal funds granted to Pasco County by the Department of Housing and Urban Development under the Community Development Block Grant, HOME Initiatives Partnership Program and Emergency Solutions Grant.

During the public participation process, several needs were identified including:

- The need for decent, safe and affordable housing
- Services for individuals with mental health needs
- Homeless services and shelters
- Services for individuals with substance abuse needs

These needs were shared with the Independent Review Committees during the development of the Annual Action Plan. This Independent Review Committee opted to create a \$19,870 contingency and not fully utilize the CDBG PS allocation in the event that one of these projects goes over budget. These needs were used to develop funding recommendations based on the applications submitted. The funding recommendations were approved by the Board of County Commissioners on August 8, 2023.

Projects

#	Project Name
1	Premier Community Health Care MH Svc
2	Warrior Wellness Program Veteran MH
3	Vincent House Transitional Employment
4	Human Services Housing Navigator
5	Miracles of Pasco
6	St. Vincent de Paul CARES PSH
7	BayCare Behavioral Health SA/MH Urgent Care
8	Disability Achievement Center
9	Rosalie Rendu Renovation
10	Family Service Shelter Kitchen
11	HESG - Homeless Initiatives - Emergency Solutions Grant
12	St. Vincent de Paul CARES Ozanam IV
13	Program Administration

Table 56 – Project Information

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

Because funding is not available to meet all needs, an Independent Review Committee is tasked with evaluating applications and making funding recommendations for the use of CDBG, HOME and ESG funds to the Board of County Commissioners. Prior to making funding recommendations, this Committee is made aware of the needs that were identified during citizen engagement. Pasco County is attempting to use its limited federal dollars in the most efficient manner possible to meet the needs of the community.

In addition to availability of funding, eligible non-profit partners in the community must bring forward applications for programs to meet identified needs and local objectives. For example, in the current program year, no applications were received for rapid rehousing or to address food insecurity, though those are needs were identified through the planning process. In the absence of an eligible applicant to carry out these activities, the County is unable to evaluate them for funding in the current program year.

AP-38 Project Summary
Project Summary Information

1	Project Name	Premier Community Health Care MH Svc
	Target Area	County-wide Activities
	Goals Supported	General Public Services
	Needs Addressed	General Public Services
	Funding	CDBG: \$50,000
	Description	Funding will be used for an expansion of Mental Health and Substance Abuse Services.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 400 low- moderate- income people per year for a two year period will benefit from an expansion of mental health and substance abuse services.
	Location Description	The location of services is at 5957 Rowan Road, New Port Richey, FL and various other Premier locations throughout Pasco County. Regardless of location, all eligible Pasco County residents may receive services at any Premier location.
2	Planned Activities	Access to mental health and substance abuse services, including telehealth. Services will be expanded as a result of the newly constructed facility on Rowan Road anticipated to open 10/2023.
	Project Name	Warrior Wellness Program Veteran MH
	Target Area	County-wide Activities
	Goals Supported	General Public Services
	Needs Addressed	General Public Services
	Funding	CDBG: \$65,000
	Description	Health and Wellness services for veterans including Accelerated Resolution Therapy (ART) and Accelerated Wellness Program (AWP).
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 66 low- moderate-income individuals and their families will benefit from Mental Health and Wellness services.
	Location Description	The project is located in Holiday Florida but is available to all eligible county residents.

	Planned Activities	Health and Wellness services for veterans including Accelerated Resolution Therapy (ART) and Accelerated Wellness Program (AWP).
3	Project Name	Vincent House Transitional Employment
	Target Area	County-wide Activities
	Goals Supported	General Public Services
	Needs Addressed	General Public Services
	Funding	CDBG: \$70,000
	Description	Transitional Employment services to enable individuals with a serious and persistent mental illness to gain skills needed for employment and to support their employment once hired.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	10 individuals with serious and persistent mental illness will benefit from transitional employment activities.
	Location Description	The project is located in Hudson Florida however all eligible county residents can receive services.
	Planned Activities	Transitional Employment services to enable individuals with a serious and persistent mental illness to gain skills needed for employment and to support their employment once hired.
4	Project Name	Human Services Housing Navigator
	Target Area	County-wide Activities
	Goals Supported	Homeless Initiatives
	Needs Addressed	Homeless Initiatives
	Funding	CDBG: \$139,099
	Description	Funding will support a Human Services Housing Navigator that will engage landlords and locate affordable housing.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	The majority of the households that will receive Housing Navigator assistance will be extremely low-income households. It is anticipated that 30 households will receive assistance in locating affordable housing from the Housing Navigator.

	Location Description	The project will be based out of Port Richey Florida but the position will work countywide to establish landlord relationships and locate affordable housing.
	Planned Activities	Landlord engagement, identification of safe, decent and affordable housing.
5	Project Name	Miracles of Pasco
	Target Area	County-wide Activities
	Goals Supported	Homeless Initiatives
	Needs Addressed	Homeless Initiatives
	Funding	CDBG: \$167,180
	Description	Residential Care Manager at Metropolitan Ministries
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	40 households per year will benefit from the residential care manager. This position will support the new Metropolitan transitional units that are anticipated to open March 2024.
	Location Description	Located in Holiday Florida, this program is open to all eligible county residents.
	Planned Activities	The residential care manager will work with the 24 new units at Metropolitan Ministries anticipated to open in March 2024. The resident care manger will provide employment services and housing services to help stabilize the housing of a low-income household.
6	Project Name	St. Vincent de Paul CARES PSH
	Target Area	County-wide Activities
	Goals Supported	Homeless Initiatives
	Needs Addressed	Homeless Initiatives
	Funding	CDBG: \$101,396
	Description	CDBG Funds will support a permanent supported housing coordinator position in Pasco County.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 110 individuals meeting the criteria for Permanent Supported Housing will benefit from this activity.

	Location Description	The activity is countywide with a primary location in New Port Richey Florida.
	Planned Activities	Permanent Supported Housing services to help individuals and households at risk of homelessness remain stably housed.
7	Project Name	BayCare Behavioral Health SA/MH Urgent Care
	Target Area	County-wide Activities
	Goals Supported	Public Facilities and Infrastructure
	Needs Addressed	Public Facilities and Infrastructure
	Funding	CDBG: \$1,469,927
	Description	Rehabilitation of an existing BayCare facility to create a Mental Health/Substance Abuse "urgent care" center.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	After rehabilitation is complete, it is estimated that 500 individuals will benefit from the proposed activity. All of these individuals will have low- moderate income.
	Location Description	The project will be available to all eligible county resident, however it is located in New Port Richey, Florida
	Planned Activities	Rehabilitation of an existing BayCare facility to create a Mental Health/Substance Abuse "urgent care" center
8	Project Name	Disability Achievement Center
	Target Area	County-wide Activities
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$31,500
	Description	Funding will provide handicap modification such as ramps, knox boxes and grab bars
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	18 households will benefit from handicap modifications to enable a person with a disability to remain independent in the community.
	Location Description	Various locations throughout Pasco County.

	Planned Activities	Installation of ramps, grab bars and knox boxes to enable individuals with a disability to remain independent in their homes.
9	Project Name	Rosalie Rendu Renovation
	Target Area	County-wide Activities
	Goals Supported	Homeless Initiatives
	Needs Addressed	Homeless Initiatives
	Funding	CDBG: \$34,500
	Description	Funding will be used to renovate the existing laundry room to create office space for a permanent supported housing coordinator to meet with clients for St. Vincent de Paul CARES PSH property
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Rosalie Rendu houses 12 residents that have histories of chronic homelessness. These individuals will benefit from having a private space to meet with a permanent supported housing coordinator.
	Location Description	The location of this property is in New Port Richey.
10	Planned Activities	Renovation of existing laundry room to create private space to meet with supported housing coordinator.
	Project Name	Family Service Shelter Kitchen
	Target Area	County-wide Activities
	Goals Supported	Homeless Initiatives
	Needs Addressed	Homeless Initiatives
	Funding	CDBG: \$26,550
	Description	Funding to support the installation of a functional kitchen at the family services shelter.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	20 households receiving shelter services at the family service shelter will benefit from a functional kitchen. All of these households are literally homeless.
	Location Description	The family Service Shelter is located in Port Richey but open to all county residents.
	Planned Activities	Installation of a functional kitchen in the Family Service Shelter.
	Project Name	HESG - Homeless Initiatives - Emergency Solutions Grant

11	Target Area	County-wide Activities
	Goals Supported	Homeless Initiatives
	Needs Addressed	Homeless Initiatives
	Funding	ESG: \$255,221
	Description	Administration activities related to the planning and execution of ESG activities: Outreach, Emergency Shelter, Rapid Rehousing, Homeless Prevention and HMIS.
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 700 families will benefit from the proposed activities. All of these households will meet the ESG eligibility requirements and all clients except for clients receiving Homeless Prevention assistance will be literally homeless
	Location Description	Services will be provided countywide by a variety of agencies: <ul style="list-style-type: none"> • Metropolitan Ministries (Outreach) • Ace Opportunities (Shelter Operations) • Catholic Charities (Shelter Operations) • One Community Now (Homeless Prevention and Rapid Rehousing)
	Planned Activities	Planned activities include outreach, shelter operations, homeless prevention and rapid rehousing.
12	Project Name	St. Vincent de Paul CARES Ozanam IV
	Target Area	County-wide Activities
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	HOME: \$1,790,934
	Description	Development of 30 1 bedroom units for households with a person with a disability and an income less than 50% AMI
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	30 individuals with a disability and a household income less than 50% AMI will benefit from this project.
	Location Description	The project is located in New Port Richey Florida

	Planned Activities	Development of 30 one bedroom units.
13	Project Name	Program Administration
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$817,380 HOME: \$138,791
	Description	Program Administration
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	Program Administration
	Location Description	Program Administration
	Planned Activities	Program Administration

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

Assistance is available countywide.

Geographic Distribution

Target Area	Percentage of Funds
County-wide Activities	100

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Assistance is available countywide.

Discussion

Public service activities are available countywide. When evaluation projects, the Independent Review Committee considers the proposed location of the project, whether the proposed project is in an area that is primarily low- moderate- income and the ease of getting to the location.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The instructions for this section require that the estimates below do not include the provision of emergency shelter, transitional housing, or social services. Therefore, the estimates below in Table 57 include only those for non-homeless households. The units to be identified in the Homeless block are reserved for homeless individuals and families. No new units of this type are anticipated during the period covered by this Annual Action Plan.

Table 58 includes the production of new units (HOME), the rehabilitation of existing units both owner occupied and rental (SHIP, CDBG and HOME) and the acquisition of existing units through Down Payment Assistance Programs (SHIP) that are anticipated to be completed over the period covered by this Annual Action Plan.

One Year Goals for the Number of Households to be Supported	
Homeless	32
Non-Homeless	133
Special-Needs	18
Total	183

Table 58 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	32
The Production of New Units	50
Rehab of Existing Units	86
Acquisition of Existing Units	15
Total	183

Table 59 - One Year Goals for Affordable Housing by Support Type

Discussion

All produced, rehabilitated and acquired units shown in Table 58 are included in Table 57 as Non-Homeless Units. The new units to be produced include new production of rental units. The rehabilitation of exiting units includes both Owner Occupied Rehabilitation and Rehabilitation of existing rental units. An estimated 18 households with special needs will receive owner occupied rehabilitation in the form of adaptive equipment (i.e., ramps, grab bars, knox boxes). Acquisition of existing units will generally be accomplished with Down Payment Assistance Programs.

Affordable housing continues to be one of the highest priority areas in Pasco County and Pasco County will continue to direct funds to create more affordable housing with available resources. The Annual Action Plan for this period also contains funding for acquisition or demolition activities, if an opportunity

is identified mid-year, should they be needed to support affordable housing. Because these opportunities have not been identified, they cannot be included in the estimates in Table 58.

32 households will be supported through rapid rehousing/TBRA in the upcoming year.

AP-60 Public Housing – 91.220(h)

Introduction

The mission of the Pasco County Housing Authority (PCHA) is to provide low-income families, elderly and disabled people with safe, decent and affordable housing as they strive to achieve self-sufficiency and improve the quality of their lives. The PCHA is committed to operating in an efficient, ethical and professional manner, and creating and maintaining partnerships with clients and with appropriate community service agencies in order to successfully accomplish their mission.

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

Pasco County continues to work very closely with PCHA in creating affordable rental housing for households with very low income. In addition, PCHA has pledged support, to include setting aside housing vouchers for individuals leaving the Family Service Center. Twenty-five vouchers have been set aside for homeless families, 50 vouchers are set aside for individuals who are homeless with a mental health diagnosis, and 20 vouchers have been set aside for first time homeownership.

The PCHA will renovate and modernize public housing units through its capital fund and its operating funds as the budget will allow. PCHA and Pasco County have entered into partnerships to rehabilitate rental housing and improve the living environment of low- moderate- income families residing in public housing. It is anticipated that this partnership will continue through the course of this consolidated plan period.

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

Within the Section 8 Housing Choice Voucher Program, there are several programs such as Fair Share, Family Unification, and Family Self-Sufficiency that are intended to encourage public housing residents to become more involved in management and participate in homeownership. The Family Unification Program is designed to provide housing assistance to families for whom the lack of adequate housing is a primary factor in the family separating; or threat of imminent separation, of children from their families. Through this program, the Department of Children and Families certifies a family for whom the lack of adequate housing is a primary factor in the imminent placement of the family's child or children in out-of-home care or in the delay of discharge from out-of-home care. The Family Self-Sufficiency program is designed to promote economic self-sufficiency among participating families. The program uses housing as a stabilizing force, allowing participating families to focus their energies on attaining economic and personal self-sufficiency. A person must be a Section 8 Housing Choice Voucher tenant to be eligible for the Family Self-Sufficiency Program.

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

provided or other assistance

The PCHA is not designated as troubled.

Discussion

The Community Development Department will work closely with the PCHA to assist in addressing the needs of the housing units that are the responsibility of the PCHA. In addition, the Community Development Department will continue to actively serve as a liaison for many of these projects and to promote activism in the community through attendance at community meetings, recommending public involvement measures, and working closely with community residents to promote community identity and leadership, as well as homeownership opportunities.

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

Introduction

This section of the Annual Action Plan describes how the One Year Goals outlined in the Action Plan and specific actions Pasco County will take in the program year 2023-2024 to carry out the homeless strategies identified in the Strategic Plan. Pasco County Community Development works in conjunction with the Pasco County Continuum of Care to address the needs of individuals and households experiencing homelessness and to successfully operate a Coordinated Entry system.

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

The upcoming program year includes funding (\$25,000 – ESG) for Outreach. Outreach includes reaching out to homeless, unsheltered individuals to assess their individual needs. Pasco County and the CoC utilize a standard assessment to assess needs. Engagement is a critical component of outreach – oftentimes individuals experiencing homelessness, especially long term, have a mistrust of the system. Assessing housing and service needs, arranging, coordinating and monitoring the delivery of individualized services to meet the needs of an individual are all critical components of outreach.

Addressing the emergency shelter and transitional housing needs of homeless persons

Pasco County has two domestic violence shelters that have received either ESG or CDBG funds in prior years. Other shelters include the Family Service Shelter which is the first shelter in Pasco County that can provide emergency housing to the entire family. Program Year 2023-2024 is providing ESG funds to two shelters – Felicity House (\$69,066) is a new shelter operated by Catholic Charities and Ace Opportunities (\$15,000) operates both a male and female shelter. The County is investigating land and buildings to open a low barrier shelter for single men and women who are experiencing homelessness and this may occur within this Action Plan period.

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

Making incidences of homelessness rare, brief, and non-recurrent is a goal of Pasco County. Several programs have been put in place to help an individual or household previously homeless make the

transition to permanent housing and independent living. For Program Year 2023-2024 ESG funds will support a Rapid Rehousing Program (\$96,155) and HOME will support a Tenant Based Rental Assistance Program (\$200,000). Pasco County Human Services was awarded a grant through CDBG for a Housing Navigator (\$139,099) that will help locate affordable housing for households transitioning to permanent housing. Metropolitan Ministries will employ an Employment and Resource Coordinator (\$167,180) to help their residents make a successful transition from their emergency shelter to permanent housing. CDBG is also supporting a Permanent Supportive Housing Coordinator for St. Vincent de Paul (\$101,396) to work with their population of chronically homeless individuals to help ensure their housing success in the Permanent Supportive Housing Program. The Coc utilizes a Coordinated Entry system to provide assistance to individuals and households with the greatest need.

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

As previously stated, CDBG funds will also be used to support a Housing Navigator Position through Pasco County Human Services to facilitate locating affordable housing opportunities. This position will be utilized by both individuals seeking housing from homelessness and individuals at risk of homelessness that may need to move to a more affordable location. ESG will fund One Community Now's Homeless Prevention program (\$50,000). Discharge planning has been created between State and local institutions to refer discharged individuals to resources within the County.

Discussion

The homeless system in Pasco County is exactly that – a system. Funding/supporting all facets of the system is important for people to be able to move out of homelessness and remain stably housed.

Street Outreach identifies and assesses individuals that are unsheltered. Assess individuals are then placed on the By-Name-List for housing referrals. Going to an Emergency Shelter is not the next step in the journey from homelessness but it is an important component of the system to immediately put a roof over someone's head. Some people may choose to go to a shelter after meeting with the Outreach Team, others may not. Individuals and households may present at a shelter for admission and will receive the standard assessment there.

Diverting households from entering the homeless system is a priority. Homeless prevention programs including rental and utility assistance programs assist in helping low-income individuals and families from becoming homeless. Homeless prevention is targeted towards households with incomes under

30% of the Area Median Income.

The Coordinated Entry System ensures that the households with the highest level of need receive priority housing assistance. Funding a variety of programs to house individuals is an important piece of the homeless system. Rapid Rehousing and Tenant Based Rental Assistance programs provide move-in and rental assistance to households referred to agencies providing these services. All referrals originate from the By-Name-List.

The Homeless Management Information System (HMIS) is the data system used for documenting services provided (Domestic Violence providers may use a comparable system). HMIS is not funded by ESG or CDBG in the upcoming year but will receive \$140,000 in HUD CoC funds. Pasco County and the Coalition for the Homeless of Pasco County (CHPC) remain committed to providing HMIS licenses at no cost to all subrecipients providing homeless services.

Pasco County and CHPC work together to make sure there is not a duplication of efforts in the community and that gaps in services are identified and spanned. The budget for other grants for homeless initiatives coming into the County is:

HUD-CoC:

- Ace - \$216,379 – Joint Transitional Housing/Rapid Rehousing
- St. Vincent de Paul - \$ 1,490,585.00 – Rapid Rehousing/Domestic Violence Housing
- Pasco County Housing Authority - \$157,139 – Permanent Supportive Housing
- Coalition for the Homeless - \$83,366 – Planning/Administration
- Coalition for the Homeless - \$121,647 – Coordinated Entry System
- Coalition for the Homeless - \$140,000 – HMIS

DCF – CHPC:

- ESG - \$172,000 – Rapid Rehousing/Homeless Prevention/Emergency Shelter/Street Outreach/Supportive Services
- Challenge - \$119,000 - Rapid Rehousing/Homeless Prevention/Street Outreach/Supportive

Services

- TANF - \$32,250 – Homeless Prevention/Supportive Services
- Staffing - \$107,142.85 - Administration

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

Introduction:

New barriers to affordable housing are emerging. Fla is experiencing a homeowners' insurance crisis. Homeowner policies are being canceled because of the age of roof and not its integrity. Costs to insure properties with aging roofs are increasing at impressive rates. Pasco County's OOR has expanded to include properties in flood zones with limited scope of rehab (up to 50% of building value) to allow properties to remain affordable. Property values are skyrocketing. The maximum value of a property that could be assisted with OOR was modest (per SHIP funding approved LHAP) and reflected the median value of homes in Pasco County. These homes now exceed the maximum value of a property that can be assisted while the homeowners remain income eligible. PCCD is revising its LHAP to increase the maximum value to enable us to assist these homeowners remain in their affordable housing.

Rents in the Tampa Bay area have increased by 24% according to a Tampa Bay Times article "Tampa Bay's rent increased by a record 24% in 2021, the highest in nation" published on 12/22/21. Hotpads.com reports the median rent in Pasco to be \$726 above the national rent average of \$1469. The spike in rent is driven by demand – a surge of new residents seeking cheaper cost of living with remote working options. An indicator of demand is the vacancy rate of apartments which is at a record low of 4.4%. World Population Review reports that the population in Pasco County has grown by 2.6% in the past year. Would-be homeowners are priced out of the market locking some tenants in rentals who would have otherwise transitioned into homeownership.

The State of FL requires that local governments have a process for reviewing policies, ordinances, plans, and other documents to determine whether they affect affordable housing. All ordinances that appear before the BCC must have an analysis performed to see what the financial effect will be on the cost of housing. This information is provided to the BCC as part of the information they receive for all agenda items.

As a requirement of SHIP funding, the County must report to the FHFC the cumulative financial effect to affordable housing each year. This form must be signed by both the Chairman of the BCC and the County Administrator.

FL Jurisdictions receiving SHIP dollars, such as Pasco County, are required to have an Affordable Housing Advisory Committee (AHAC) which is responsible for reviewing and evaluating local plans, policies, procedures land development regulations, the Comprehensive Plan, and other aspects of the County's housing activities that impact the development of affordable housing while protecting the ability of the property to appreciate. The AHAC is required to submit a report that includes recommendations on incentive strategies for affordable housing. On April 13, 2021 the AHAC members approved the recommendation report. While the County already has implemented expedited permitting, a review of policies, ordinances and documents impact on affordable housing and assurance of infrastructure in place, the AHAC used this opportunity to encourage the BCC to consider new incentive strategies during the upcoming rewrite of the LDC. Key strategies recommended included accessory dwelling units,

parking and setback waivers, flexible densities, and lot configurations.

The Director of PCCD, along with Planning, presented about the need for Affordable Housing at a BCC Workshop. The BCC gave staff direction to waive mobility fees for affordable housing and the ordinance has passed and has been implemented. Agencies are developing shared housing strategies to help make housing affordable. The AHAC recommends the following areas to be addressed: parking requirements, setbacks, density bonuses and accessory dwelling units.

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

Different programs have different obstacles in affordable housing. The Owner-Occupied Rehabilitation Program is faced by the State of Florida with establishing new and tougher codes, especially connected with hurricane protection. New roofing standards have caused the price of rehabilitation to increase. The aging housing stock in West Pasco includes many homes with low property values that are located within FEMA Flood Zones. These properties have been owner-occupied for many years and may be suffering from deferred maintenance. Rehabilitation of these homes is often unfeasible due to the amount of work required to bring the property up to current code along with FEMA restrictions.

Pasco County's OOR has expanded to include properties in flood zones with limited scope of rehab (up to 50% of building value) to allow properties to remain affordable. Property values are skyrocketing. The maximum value of a property that could be assisted with OOR was modest (per SHIP funding approved LHAP) and reflected the median value of homes in Pasco County. These homes now exceed the maximum value of a property that can be assisted while the homeowners remain income eligible. PCCD is revising its LHAP to increase the maximum value to enable us to assist these homeowners remain in their affordable housing.

The rental programs have difficulty finding available land and the lack of understanding neighborhoods. The "NIMBY" (Not In My Back Yard) problem regarding rental apartments is not because it is affordable, but because they are apartments. Both upper-income apartment communities and affordable apartments receive objections from neighborhood residents because of traffic, noise, overcrowding of schools, and other perceived problems.

Discussion:

Other potential areas of study that may be needed in the future include how to locate affordable housing in close proximity to employment centers, public transportation, evaluation of the housing stock and infrastructure in older neighborhoods, and methods to address the deterioration of the many mobile homes that are present in the County.

AP-85 Other Actions – 91.220(k)

Introduction:

PCCD is addressing obstacles to meeting underserved needs, fostering and maintaining affordable housing, reducing lead-based paint hazards, reducing the number of poverty-level families, developing institutional structure, increasing affordable housing opportunities for low- and extremely low- income households, in addition to enhancing coordination between the public and private housing and social service agencies.

Because funding is not available to meet all needs, the Independent Review Committee, which is responsible for evaluating applications and making funding recommendations to the Board of County Commissioners, has put in place an evaluation process that places a score on closely addressing the identified local objectives and on compliance and performance in carrying out funded activities. In this way, Pasco County is attempting to use the limited federal dollars available in the most efficient manner.

In addition to availability of funding, eligible non-profit partners in the community must bring forward applications for programs to meet identified needs and local objectives. For example, in the upcoming program year, no applications were received for food programs or senior services, though these were needs identified through the planning process. In the absence of an eligible applicant to carry out these activities, Pasco County is unable to consider funding for fund them in the current program year.

Actions planned to address obstacles to meeting underserved needs

Addressing obstacles designed to meet the needs of underserved residents first requires an understanding of what the needs in the community are. PCCD attended over 20 community meetings to engage citizens and solicit their input into the greatest needs in Pasco County. The results of this input was shared during the grant kick off/public hearing and applicants were advised that an emphasis would be made to fill the gaps identified during citizen engagement when funding recommendations were made to the Board of County Commissioners. This information was also shared during Independent Review Committee meetings so that funding recommendations would align with community needs. As previously stated, only 8% of all units are efficiency and one-bedroom apartments and this is where the greatest need in the community is. We are focusing housing opportunities on construction of one-bedroom units to meet this need.

The underserved population needs are being addressed with CDBG, HOME, ESG, and SHIP funding. The County is supporting a Family Service Center through its use of CDBG Public Service for operating expenses in the upcoming program year. CDBG Funds will also be used to support shelter operations at a shelter recently acquired by Catholic Charities (Felicity House) which has increased the number of beds at their Pasco shelter from 20-40. The previous shelter is being converted into 5 affordable housing units (HOME funded). There are many grant funded agencies that work with the CoC to fulfill their missions and comprise our Homeless System of Care. Additional focus on coordinating the activities of

volunteer agencies fulfilling their missions continues through the CoC. These agencies include food pantries, clothing, and outreach activities. PCCD continues to network with municipalities, citizens, and not-for-profit agencies to identify priority needs and set specific courses of action to build on our existing assets and resources to better provide needed services with the goal of making sure homelessness is brief, rare and non-recurrent. The largest barrier to meeting underserved needs remains the availability of funding to address these needs and the largest obstacle is the lack of affordable housing.

Because the needs far outweigh available funding, an Independent Review Committee is tasked with evaluating applications and making funding recommendations for the BCC to approve. Careful consideration is taken to prioritize funding with the needs identified in the community.

Actions planned to foster and maintain affordable housing

The County continues to implement its LHAP as required by the SHIP Program. This plan requires that the permitting process and land development regulations be examined to reduce regulatory barriers, including a mandatory provision of expedited review of affordable housing projects. Pasco County has not identified any excessive, exclusionary, discriminatory, or duplicate aspects in its statutes, ordinances, regulations, and administrative processes that may constitute barriers to affordability to date. Between the County's Consolidated Plan and SHIP Program, we are addressing affordable housing needs.

Pasco County's OOR has expanded to include properties in flood zones with limited scope of rehab (up to 50% of building value) to allow properties to remain affordable. Property values are skyrocketing. The maximum value of a property that could be assisted with OOR was modest (per SHIP funding approved LHAP) and reflected the median value of homes in Pasco County. These homes now exceed the maximum value of a property that can be assisted while the homeowners remain income eligible. PCCD has revised its LHAP to increase the maximum value to enable us to assist these homeowners remain in their affordable housing.

County departments and divisions are required to quantify the cost of all changes to the Land Development Code when proposing a change to the Land Development Code that may affect the cost of housing. This allows the Board of County Commissioners to make a more informed decision on all ordinances.

Actions planned to reduce lead-based paint hazards

All housing proposed for rehabilitation with Federal funds is first screened by the year built to determine possible lead paint hazards. On any home constructed prior to 1978, a risk assessment is performed by a

certified lead-based paint specialist under contract with the Community Development Department.

If the house contains lead-based paint, abatement procedures include, but are not limited to, removal of lead-based paint and lead-contaminated dust, the permanent containment or encapsulation of lead-based paint, the replacement of lead-based paint surfaces or fixtures, and the removal or covering of lead-contaminated soil.

Actions planned to reduce the number of poverty-level families

Through the use of its CDBG dollars, Pasco County supports programs and policies designed to reduce the number of poverty-level families. Pasco County anticipates future allocations of CDBG funds to assist in reducing the number of poverty level families in Pasco County. Specific activities to reduce or assist in reducing poverty will be identified in the Annual Action Plan. In the past, Pasco County has funded programs that assist poverty level families. These programs have included:

- Economic Development activities designed to create new jobs that will be filled by a LMI person
- Public Service activities that support mentoring and after-school programs for LMI families.
- Pasco County assisted Amskills Manufacturing with both acquisition and rehabilitation of their building. By doing so, the County has enabled a manufacturing training center to become available to the community. The Boot Camps offered by Amskills results in immediate interviews and often job offers. The jobs pay more than what is considered a livable wage and offers individuals a path from poverty.
- The Pasco County Housing Authority has a robust Family Self Sufficiency program designed to enable families to move out of the system with a long-term goal of home ownership.
- Agencies providing public services such as One Community Now often assist clients with job search and resume building.
- The Vincent House operates both a Transitional and Supported Employment program to assist individuals with earning additional funds while ensuring the member maintains current benefits.

All of the activities funded through the CDBG and HOME programs are available to poverty level families, and the County has sought to balance the investment of federal funds between economic development activities that benefit low to moderate income business owners and employees in creating or retaining jobs, public service activities for families that need access to supportive services and enrichment activities, homeownership and rehabilitation opportunities for families that would like to purchase or improve a home, and rental development to ensure an adequate supply of decent, affordable housing for those who cannot afford or are not ready for homeownership.

Actions planned to develop institutional structure

Pasco County Community Development, in conjunction with the municipalities, citizens, not-for-profit

agencies, and for-profit organizations, will continue networking and assess what community needs and how best to meet those needs. Keeping the private and public sector aware of all services provided will be a key objective for the County.

Through the public input process, stakeholders who work with homeless and special needs populations indicated that they continuously work together through the Continuum of Care to provide services to residents at risk of homelessness, those literally homeless and special needs populations such as elderly and those with physical and mental disabilities.

Closer ties have been developed among the County, the PCHA, and the community agencies. Pasco County Community Development will continue to strengthen these ties by making all interested parties aware of grant opportunities as they become available. Pasco County Community Development is the liaison enhancing coordination between public and private housing and social service agencies and is fostering public housing improvements and resident initiatives.

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

CDBG funds will be used to support a Housing Navigator for the next two years with the goal of locating affordable housing and enhancing the coordination between private housing and social services. Pasco County Community Development, the CoC and the PCHA have an excellent relationship that will continue over the course of this Consolidated Plan. All housing service providers are required to participate in the Coordinated Entry System and provide data into the Homeless Management Information System (or comparable data base for Domestic Violence providers).

Pasco County Community Development, through its CDBG program, has been able to assist the PCHA with needed renovations to its property that were not able to be completed through the PCHA capital funds and another project for renovations is planned for the upcoming year.

Discussion:

As described elsewhere in the consolidated plan, CDBG, HOME and ESG funding, in accordance with rules and regulations, will be provided by Pasco County directly to homeowners and developers, as well as to non-profits, for-profits or CHDOs to acquire and/or rehabilitate properties, correct substandard conditions, make general repairs, improve energy efficiency, reduce lead paint hazards, and make emergency or accessibility repairs. This may include: acquisition/rehab/resale, refinance/rehab, demolition/site preparation, new construction, down payment assistance, Tenant based rental assistance, homeless services and housing counseling. Housing units assisted will be single or multi-unit affordable housing to be sold, rented, or lease/purchased, as allowed by CDBG and HOME regulations. Beneficiaries of housing activities will be low to moderate income households as specified by HUD regulations. Other funding available includes program income. Funding will also be utilized for project

delivery costs and administration of housing programs, as allowed by CDBG, HOME and ESG regulations.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

Introduction:

Notification from HUD states that Pasco County will receive \$3,032,783 for 2023-2024, CDBG entitlement. CDBG Program income is actual program income received 2020-2021 - \$1,054,120. The County has no funds from urban-renewal settlement activities or float-funded activities. Section 108 Loan previously held by Pasco County has been paid in its entirety during the last fiscal year. The County expects to expend 100 percent of its CDBG funds for the principal benefit of low- and moderate-income persons over a consecutive period of three years. Pasco County will receive \$1,387,912 for 2023-2024 and estimates \$1,000,000 in Program Income for the HOME program. The County's ESG Allocation is \$255,221.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(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	1,054,120
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	1,054,120

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

Notification from HUD states that Pasco County will receive as entitlement \$1,387,912 in HOME funds. Program income during the program year is expected to be \$1,000,000. HOME funds will be allocated to Affordable Housing projects.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The HOME Program requires Participating Jurisdictions to have a policy regarding the recapture/resale of HOME funded homebuyer properties. Pasco County chooses to use the recapture system and requires all HOME funds lent to the client to be re-paid. Since all the funds will be recaptured, the period of affordability does not end until the loan is paid off. It does not matter whether the house is transferred to another owner in one year or fifty years. All funds will be secured by a mortgage in favor of the County. The recapture provisions are triggered when property interest is totally transferred from the original client(s) to another individual or entity. This may include sale of the property or inheritance. Only the direct subsidy to the homebuyer is recaptured. Developer subsidy or other costs attributed to the project, such as personnel costs, are not considered direct subsidy. The direct subsidy amount will be the same as the amount lent to the homebuyer to purchase the home. Only net proceeds can be obtained from the recapture. If the homebuyer sells the property, or the property is foreclosed or sold at a Tax Deed Sale and does not receive enough to pay off the County loan, the County cannot require funds from the homebuyer. However, as a lien-holder, the County must approve the pay-off amount recommended by the title company and reserves the right to negotiate better terms from itself, from the realtor, seller, and first mortgage holder, or bid at the foreclosure or Tax Deed Sale. If the homebuyer becomes non-compliant with the program, such as renting the property out, or the house is sold or is inherited to a non-eligible household without County permission, the entire amount of the subsidy becomes due, and the local HOME trust fund is re-paid. The County shall recover these amounts from the new property owner or client. The County reserves the right, however, to construct payment terms with the owner of the property in all situations.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

In HOME-assisted homebuyer projects, the affordability restrictions may terminate upon

foreclosure, transfer in lieu of foreclosure or assignment of an FHA insured mortgage to HUD. The affordability restrictions must be revived according to the original terms if, during the original affordability period, the owner of record before the termination event obtains an ownership interest in the housing. In the case of a foreclosure, Pasco County will attempt to recoup any net proceeds that may be available through the foreclosure sale. Because all recapture provisions must be limited to net proceeds, the County's repayment obligation is limited to the amount of the HOME subsidy, if any, that it is able to recover. All rules not listed here that are required by the HUD rule and other HUD notices shall also apply. The County utilizes an Affirmative Marketing Plan to ensure that subsidized multifamily housing is taking the necessary steps to eliminate discriminatory practices and overcome the effects of any past discrimination. Currently, the County has three projects that have over six assisted housing units. These projects are Hilltop Landings, Congress Place Apartments and Sundance I Apartments. When there is a vacancy at any of these complexes, it shall be publicized if there is no waiting list.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

Not applicable.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

TBRA programs may be made available for households who are literally homeless and being referred to a housing provider by the Coordinated Entry System or, in the instance of TBRA for non-homeless special needs, a preference will be made for households with a lower earning potential and lower household income because of special needs or other presumed CDBG eligible category (although this is HOME funded).

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

The 2013-2017 information in Table 6 indicates a severe housing need for households with an individual over aged 62. This problem is further compounded when considering the number of households with a person over aged 75. 45% of all households with an income less than 30% of the Area Median Income have a housing need. Many individuals over aged 62 are living on fixed incomes. Individuals with special needs may also have a limited earning potential. It is both of these groups that may be offered TBRA assistance in the future. These TBRA programs for special

needs, and specific categories will seek to stabilize living situations by creating affordable housing.

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

Preferences and limitations for rental housing shall be identified in applications from agencies seeking to provide these services. Preferences and limitations will be specific to ensuring that the services are being provided to target groups only (ie, households with a person with a disability or a senior).

Emergency Solutions Grant (ESG) Reference 91.220(l)(4)

1. Include written standards for providing ESG assistance (may include as attachment)

ESG funds are allocated based on the agency application, agency capacity, prior operating experience with ESG, priority of Shelter vs. Homeless Prevention/Rapid Rehousing, and priority needs identified in the community. The grant application is an effective tool in this regard as it contains questions specifically geared towards the policies and procedures the agency will utilize in evaluating eligibility, prioritizing clients, accepting clients from Coordinated Entry, and providing and coordinating services within the CoC. The CoC has service providers that meet the homeless criteria providing information and serving as advisors. All providers are required to enter data into the Homeless Management Information system (or comparable database for domestic violence providers). Performance Standards used for evaluating the agency performance are in place.

Each agency providing ESG services is required to have written standards for providing these services and these written standards must comply with §576 and these standards are reviewed when Pasco County Community Development monitors that agency for compliance.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The Coordinated Entry system is designed to provide a coordinated entry for all people seeking assistance throughout the county. Coordinated Entry utilizes the VISPDAT as a consistent assessment to determine eligibility. By using standard forms, assessment processes, and referrals, each person seeking assistance is referred to the most appropriate provider for their situation. This allows each provider to find the right type and amount of assistance for each person, and the process is smooth, easily accessible, and consistent, regardless of where the person asks for help. It also reduces frustration and time spent trying to find assistance and minimizes duplication of efforts. Coordinated entry eliminates other means of entering the homeless continuum and the

removal of “side doors”. The Coalition for the Homeless of Pasco County is the lead agency for implementing Coordinated Entry and the Homeless Management Information System. The Continuum of Care (CoC) has established partnerships with multiple agencies and volunteer organizations to ensure a comprehensive outreach program that is inclusive of all unsheltered individuals and families of Pasco County. Outreach agencies includes Metropolitan Ministries’ Brigade, The Sword and the Spoon, the Coalition for the Homeless of Pasco County (CHPC) and the Pasco County Sheriff's Office Behavioral Unit. These agencies develop relationships with homeless, build trust and administer a standardized assessment which is the initial step to re-housing. From this point, all assessed households are placed on a By Name List. A Coordinated Entry Committee, along with a Coordinated Entry Coordinator work with all service providers as well as the community as large to ensure a consistent use of the Coordinated Entry System and By Name List.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

Once a year, the Community Development Department advertises the availability of ESG funds in accordance with the requirements of our Citizens Participation Plan. A Countywide Survey is conducted annually which helps to identify community needs. Other surveys, gaps analysis or community needs assessments may be used to help identify community needs. The Grant Kick Off Meetings were advertised. During the Grant Kick Off meetings technical assistance in completing the grant application was provided. Applications had a strict due date and time. The Independent Review Committee met and considered the results of the Public Needs Survey, gaps analysis and community needs assessments, reviewed, and ranked all applications and made funding recommendations to the Board of County Commissioners. The recommendations made to the Board of County Commissioners were made available for public comment for 30 days.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

Not applicable - A member of the board of the Continuum of Care is an individual who has experienced homelessness and takes an active role in considering policies and funding decisions regarding facilities and services funded under ESG. Many of the agencies that provide homeless services also have a board member with a personal history of homelessness.

5. Describe performance standards for evaluating ESG.

<p style="font-size: 0.8em; display: inline !important;"></p><p style="font-size: 0.8em;">Performance Standards for evaluating ESG include a review of past performance, the capacity of the agency, the agency's history of utilizing previous funding, review of performance

indicators and the numbers of persons served and the agency's ability to leverage funds to provide match. Agency monitoring will be completed during the grant cycle. Other factors evaluated includes documentation of local need and qualified personnel.</p>

Performance Standards for evaluating ESG include a review of past performance, the capacity of the agency, the agency's history of utilizing previous funding, review of performance indicators and the numbers of persons served and the agency's ability to leverage funds to provide match. Agency monitoring will be completed during the grant cycle. Other factors evaluated includes documentation of local need and qualified personnel. Pasco County, through its allocation of CDBG Public Service funds, has awarded funding for a Housing Navigator position to bridge the gap between private housing providers and not-for profit agencies. The Housing Navigator will also help locate affordable housing opportunities for individuals and households on a countywide basis. Not every ESG component will be funded from year to year although Pasco County and The CoC remain committed to ensuring agencies providing homeless services and must enter data into the Homeless Management Information System can do so at no cost to the agency. Pasco County and the CoC have a consistent application of Coordinated Entry which has resulted in the individuals and households with the greatest needs obtaining services as quickly as possible. There are no side doors to housing in Pasco County.

Appendix - Alternate/Local Data Sources

Sort order	Type	Data Source Name	List the name of the organization or individual who originated the	Provide a brief summary of the data set.	What was the purpose for developing this data set?	Provide the year (and optionally month, or month and day) for	Briefly describe the methodology for the data collection.	Describe the total population from which the sample was taken.	Describe the demographics of the respondents or characteristics of the unit of measurement	How comprehensive is the coverage of this administrative data? Is data collection concentrated	What time period (provide the year, and optionally month, or	What is the status of the data set (complete, in progress, or
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			data set.			when the data was colle cted.			e, and the number of respon dents or units surveye d.	rated in one geograp hic area or among a certain populati on?	mont h and day) is cover ed by this data set?	plann ed)?
<TYPE=[pivot_table] VERSION=[2] REPORT_GUID=[884DC1E44796F035A521FE96F1A3ABF2]>												