

Amendment is to apply for CARES Act funding, Round 3 of \$312,331. And the \$42 deduction because of the formula adjustment from HUD reducing our annual allocation from \$274,133 to \$274,091.

Executive Summary

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

1. Introduction

Since the 1970's, the City of Florence has participated in the federal Housing and Urban Development (HUD) Community Development Block Grant (CDBG) program as an Entitlement City. The Department of Community Services oversees the City's CDBG program. For the 2020 Program Year, HUD has allocated \$274,133 in CDBG funds to the City for the furtherance of stronger neighborhoods and effective public service programs meeting the needs of low-to-moderate income individuals and families.

The following Annual Action Plan (AAP) will be implemented from July 1, 2020 through June 30, 2021. It represents the 4th year of the City's 2017-2021 Consolidated Plan with stated objectives relative to affordable housing, eradicating homelessness and furthering community and economic development for the City's low-to-moderate income population.

Of the \$274,091 that the City has been allotted, \$107,000 will be used on debt service for a Section 108 Loan. The ongoing housing rehabilitation program for the City's qualifying low-to-moderate income population will be funded with \$73,333 of the CDBG allocation; and, \$39,000 to assist specific subrecipients - \$7,000 for Salvation Army, \$7,000 for Lighthouse Ministries, \$7,000 for the Manna House, and \$18,000 for My Brother's Keeper; with the remaining \$54,758 to be used for the Planning and Administration budget.

The City has also been allocated \$473,594 in 2020 CDBG CARES Act funds for COVID-19. The City plans on allocating \$212,331 to Lighthouse Ministries as direct services to assist citizens with rent/mortgage and utility payments that were affected because of pay reduction or job loss because of COVID-19. The City will allocate \$50,000 to Mercy Medicine for healthcare and prescriptions for low income persons that are unemployed or uninsured to help prevent COVID-19. The City also plans to allocate \$61,263 to the Senior Citizen Association for their Meals on Wheels program that has seen an increase in need since COVID-19. The City plans to allocate \$50,000 each to Harvest Hope, Manna House, and My Brother's Keeper Shelter as they have seen an increase in demand because of COVID-19.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The AAP identifies programs and activities necessary to stabilize and/or revitalize the City's CDBG Target Area, which primarily consists of low-to-moderate income households. Some objectives that will help revitalize the Target Area are:

- Funding debt service on a Section 108 Loan that was used to make improvements to Levy Park and construct the Barnes Street Activity Center;
 - Continuing to offer emergency rehabilitation resources in order to help eliminate conditions that pose a threat to health, safety and/or public welfare;
 - Ongoing resident engagement and involvement;
 - Providing support to organizations that assist the homeless population, and those on the verge of homelessness and poverty.
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- Providing much needed services to our citizens to prevent, prepare for, and respond to COVID-19 (healthcare assistance, and rent/mortgage and utility payment assistance, feeding program for senior citizens)

The Department of Community Services has a long history of working in the neighborhoods inclusive of the CDBG Target Area, and implementing resources with the objective of empowering residents, improving deficient infrastructure, increasing homeownership and renovating and/or demolishing dilapidated housing. Therefore, the Department understands the importance of holistic community development inclusive of all residents.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

In fiscal year 2019-2020, the City of Florence received \$264,749 in funding from the Department of Housing and Urban Development. Listed below is the Community Development Block Grant budget that

City Council approved for 2019-2020. The City also had \$261,433 in Program Income that was allocated to its Pine Street Streetscapes Project.

FY 2019-2020 CDBG BUDGET

_Planning and Administration	\$52,900
Emergency Rehabilitation	\$100,000
Down Payment Assistance	\$40,000
Demolition	\$32,849
Recreation	\$39,000

2019 Program Year accomplishments,

- The City built the new Iola Jones Park Community Center. The City has utilized CDBG funds to purchase equipment for the community center.2 CDBG household rehabilitations completed to date.6 CDBG blighted home demolitions completed to date.1 CDBG Down-payment assistance completed to date.The City completed the Pine Street Streetscapes project.CDBG Timeliness was met prior to the May 2nd deadline.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

Citizen participation has been encouraged during the development of the Action Plan. This has been done through collaboration with social service agencies and other government entities. During the month of February 2020, the City of Florence held a public hearing and neighborhood meetings to discuss and hear citizens' comments regarding the 2020-2021 Community Development Block Grant Entitlement Funds. A Public Hearing was also held at the City Center on April 13, 2020 at 1:00 pm. City Council adopted the CDBG Budget on April 13, 2020. The neighborhood meetings were held at the following times and locations:

February 3, 2020 at 6:30pm Greater Wilson Heights

February 4, 2020 at 6:30pm Williams Heights

February 6, 2020 at 5:00pm Liberty Street Community

February 12, 2020 at 6:00pm East Florence Levy Park Community

February 13, 2020 at 6:00pm Woodmont Community

February 18, 2020 at 6:00pm Northwest Community Center

February 25, 2020 at 3:00pm City Council Chambers

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

A Public Hearing was also held on May 6, 2020, to discuss the City's plans to allocated the 2020 CDBG CARES Act COVID-19 funding. Because of social distancing, the hearing was virtual and interested participants could call in to the hearing to voice their questions or comments. Notice was advertised in the local newspaper on May 1, 2020. No comments were received.

A Public Hearing was also held on November 4, 2020, to discuss the City's plans to allocate additional 2020 CDBG CARES Act COVID-19 funding. Because of social distancing, the hearing was virtual and interested participants could call in to the hearing to voice their questions or comments. Notice was advertised in the local newspaper and posted in our City Center building October 30 - November 4, 2020. No comments were received.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

Public comments resulting from staff attending neighborhood meetings and encouraging feedback from residents included requests for continued demolishing of dilapidated residential properties and the rehabilitation of homes in Northwest, North, and East Florence - the CDBG Target Area.

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

There were no rejected comments or views. Participation and viewpoints from residents effected were always welcomed.

7. Summary

For many years now, the CDBG funding allotted to the City has been a critical resource for assisting underserved residents in the Target Area. Residents and nonprofits in the low-to-moderate income community anticipate CDBG funds for emergency residential housing repairs, home-purchasing assistance, recreational enhancements, social service subsidies and infrastructure repairs. As the administrator of CDBG funding, the Department of Community Services will continue to focus on providing these necessary services, and more, to the City's low-to-moderate income community.

Looking ahead to the 2020 Program Year, the City of Florence will continue to build upon the foundation laid in previous years, which furthers goals outlined in the Consolidated Plan. The City's CDBG Consolidated Plan, which is a strategic vision for housing and community development in the City, outlines overall goals in the Target Area, such as:

- providing emergency residential rehabilitation;
- increasing and improving community services in low-income areas;
- elevating homeownership rates; and,
- sheltering the homeless population and addressing poverty providing assistance to prevent, prepare for, and respond to COVID-19

The 2020 Program Year will also address the deeply-rooted, negative effects of a declining Target Area, and continue to implement applicable solutions.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

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

Table 1 – Responsible Agencies

Narrative (optional)

The City of Florence Department of Community Services administers the City's CDBG funding. The Department has a long-standing history for effecting positive change in the low-to-moderate income communities, thereby ensuring equity for all City stakeholders and championing the voices of those who otherwise may not be heard. Desirable affordable housing, greater homeownership, neighborhood pride and empowerment, optimum infrastructure and improved social services are just some of the issues that lead the Department's focus.

Consolidated Plan Public Contact Information

Scotty Davis, Deputy City Manager

Jerry Dudley - Director of Community Services, Zoning, and Recreation

Brian Bynum, Community Services Manager

Retha Brown, Community Services Coordinator

AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

The City of Florence remains aligned with public and assisted housing, and health and service agencies within the community through continuous staff participation on boards and committees, and City Council's commitment to community programs and monthly service meetings.

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))

City staff serve on multiple service agency boards in which one-on-one meetings or conversations occur with the Housing Authority, Disabilities and Special Needs Board, Community Action Agency, Literacy Council, Department of Social Services, Housing Development Corporation, Weed and Seed, Habitat for Humanity, United Way, Florence Chamber of Commerce, Circle Park, House of Hope, Lighthouse Ministries, Salvation Army, and the local Health Department concerning the needs of the citizens of Florence and better ways to deliver human services. These needs and solutions have been mentioned throughout this report. Representatives from most of these agencies are also members of Eastern Carolina Homelessness Organization (ECHO).

City staff attends the quarterly board meetings for the Housing Authority, during which time discussion occurs regarding homeownership training and fair housing education for housing authority residents. The Housing Authority main office, as well as multiple apartment sites, are located in North and East Florence, parts of the CDBG Target Area.

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.

In relation to addressing the needs of homeless persons and those at risk of homelessness, the City has partnered with organizations like The Eastern Carolina Homeless Organization (ECHO), The Salvation Army, Manna House, House of Hope, and Lighthouse Ministries. Underlying reasons for homelessness, which the City aims to combat by partnering with these organizations, include alcohol and drug addiction and the country's economic crisis.

The City formed the "Mayor's Coalition" called No One Unsheltered - a partnership of all shelter organizations in Florence to address the homeless situation in Florence. This partnership encourages all service providers to communicate with each other to provide services needed by low income and homeless persons and to leave no - one unsheltered. The Mayor's Coalition meets monthly.

A monthly event that City staff participates in and helps make possible, is First Friday Homeless Connect. On the first Friday of each month, Lighthouse Ministries hosts the event from 9 to 11 AM.

About 28 social service agencies come together to provide services in one location. Participants can take advantage of expertise offered by South Carolina Legal Services, Mercy Medicine Clinic, Pee Dee Coalition Against Domestic and Sexual Assault, Harvest Hope Food Bank, South Carolina Vocational Rehabilitation, the Veterans Resource Center of Florence and Goodwill, among others.

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

The City of Florence does not receive Emergency Solution Grant (ESG) funds; however, through consultation with the South Carolina Office of Economic Opportunity, we received a breakdown of Florence area nonprofits that do receive ESG funding. They are Pee Dee Coalition, Pee Dee Community Action Partnership and ECHO.

Every February, the Office of Economic Opportunity posts a public announcement for those wanting to learn more about ESG opportunities. All nonprofits that apply for funding are ranked and awarded funding in June based on their ranking. Additional information is available at <http://oeo.sc.gov/esgp.html>.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Manna House
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Manna House is situated across from the Pee Dee Community Action Agency Transitional Shelter. The City consults with the Manna House by telephone, email and site visits. The City and Manna House will remain partners in meeting food assistance needs of the low to very-low income community.
2	Agency/Group/Organization	The Salvation Army
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-homeless Services-Health Services-Education
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Salvation Army is a long-time partner with the City in providing emergency shelter to those in need, especially during the winter months. As part of the Mayor's No One Unsheltered Coalition, City Staff consults monthly with Salvation Army and other shelters on best practices to address homelessness, and will partner with the shelter again in the 2020-2021 Budget Year.

3	Agency/Group/Organization	Lighthouse Ministries
	Agency/Group/Organization Type	Services - Housing Services-Children
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Lighthouse Ministries has been a continuous resource to the City in assisting our low-to-moderate income community. City staff and Lighthouse Ministries administrators stay in contact by telephone, email and organization meetings.
4	Agency/Group/Organization	My Brother's Keeper
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	My Brother's Keeper provides dinner each night to low to moderate income individuals and families.
5	Agency/Group/Organization	Mercy Medicine
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Health
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Mercy Medicine provides healthcare for low income families with no insurance.
6	Agency/Group/Organization	Senior Citizens Association
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Senior Citizens Association provides Meals on Wheels services to elderly persons.
7	Agency/Group/Organization	Harvest Hope of the Pee Dee
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Food for low income families.
	What section of the Plan was addressed by Consultation?	Food for Families
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Harvest Hope distributes food to need families.
8	Agency/Group/Organization	My Brother's Keeper Shelter
	Agency/Group/Organization Type	Services-Elderly Persons Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children

Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	My Brother's Keeper provides meals to homeless and low income persons.
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Identify any Agency Types not consulted and provide rationale for not consulting

N/A

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	Eastern Carolina Homelessness Organization	Eliminating homelessness is one of the priorities relative to the Strategic Plan.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

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

Soliciting citizen involvement for the 2020-2021 AAP included advertising in local publications, on the community access channel, attending neighborhood meetings and a public hearing. Citizen participation was facilitated by City of Florence Community Services staff who attended several community meetings on various dates in February 2020. Notices of meeting dates and times, encouraging participation were advertised in the *The Florence Morning News Newspaper*. *The Florence Morning News* is a newspaper circulated daily to a service area consisting of eight counties in the Pee Dee Region. There was also public hearing in City Council Chambers on April 13th, 2020, May 6th, 2020, and November 4th, 2020. The Public Hearing Notices was also posted in our office at the City Center Building. The City received no public comments.

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 Meeting	Neighborhood Association	Twelve were in attendance.	Request for equipment for the Lola Jones Community Center	All comments were accepted.	
2	Public Meeting	Neighborhood Association	Four were in attendance	Request for the continued removal of abandoned or blighted homes.	All comments were accepted.	

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	Public Meeting	Neighborhood Association	Eight were in attendance	Interested in using the CDBG funds to remove blighted abandoned homes and home rehab.	All comments were accepted.	
4	Public Meeting	Neighborhood Association	Twelve were in attendance	Interested in using the CDBG funds to remove blighted abandoned homes.	All comments were accepted.	
5	Public Meeting	Neighborhood Association	Eleven were in attendance.	Interested in using the CDBG funds to remove blighted abandoned homes.	All comments were accepted.	
6	Public Hearing	Non-targeted/broad community		No one attending the City Council meeting made requests or commented on CDBG funding.		
7	Public Hearing	Non-targeted/broad community		No one attending the City Council meeting made requests or commented on CDBG funding.		

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)
8	Public Meeting	Non-targeted/broad community		No one attending the City Council meeting made requests or commented on CDBG funding.		

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

Projects identified in the 2020-2021 AAP will be implemented with Community Development Block Grant (CDBG) resources. For the 2020 Program Year, the City of Florence will receive a \$274,091 CDBG allocation. The City also has been allocated \$473,594 in CARES Act funds for activities to prevent, prepare for, and respond to COVID-19.

Allocation budget breakdown is as follows:

FY 2020-2021 CDBG Budget

Planning & Administration	\$54,758
Emergency Rehab	\$73,333
Recreational Improvements - Sect 108 Loan	\$107,000
My Brother's Keeper	\$18,000
Manna House	\$7,000
Lighthouse Ministries	\$7,000
Salvation Army	\$7,000
CARES ACT - COVID -19	\$473,594

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	274,091	0	0	274,091	0	City Entitlement
Other	public - federal	Other	473,594	0	0	473,594	0	CDBG-CV funds to prevent, prepare for, and respond to COVID-19.

Table 5 - 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

The 2020-2021 AAP outlines how the City will use available funds to fulfill park and recreational improvements, housing rehabilitation, address homelessness and poverty, and fund activities with the COVID-19 CARES Act funding.

Allocation budget breakdown is as follows:

FY 2020-2021 CDBG Budget

Planning & Administration \$54,758

Emergency Rehab	\$73,333
Recreational Improvements - Sect 108 Loan	\$107,000
My Brother's Keeper	\$18,000
Manna House	\$7,000
Lighthouse Ministries	\$7,000
Salvation Army	\$7,000
CARES ACT - COVID -19	\$473,594

(\$212,331 Lighthouse Ministries, \$50,000 Mercy Medicine, \$61,263 Senior Citizens Association Meals on Wheels, \$50,000 Harvest Hope, \$50,000 Manna House, \$50,000 My Brother's Keeper Shelter)

Total CDBG 2020-2021 Budget Allocation is \$274,133. CARES Act funding is \$473,594. **CARES Act waives the public service cap.**

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

Publically-owned parcels in the City limits mainly consist of institutional uses like the City Center Government Building, County Complex Government Buildings, parks and recreational centers, public housing sites and residential properties either gifted to the City or City acquisition properties that makeup the City's neighborhood revitalization effort.

Discussion

Many of these sites are located in the CDBG Target Area and have been and will continue to be used as meeting space for neighborhood and community meetings. The parks and recreational centers are necessary outlets for resident enrichment. The Centers are frequented by Target Area residents for health and wellness and social benefits. The \$107,000 for Section 108 Loan Payment is for improvements to the City's Barnes Street Activity Center and Levy Park.

Additionally, the recreational centers serve as meeting places for three of the neighborhood associations located within the Target Area. The Northwest Neighborhood Association, East Florence Community Association and Timrod Park Neighborhood Association meet monthly at their neighborhood recreational centers to discuss neighborhood improvement, receive the neighborhood crime report from a Community Action Team (CAT) officer and plan for neighborhood events and activities.

The City has adopted a comprehensive neighborhood revitalization plan to rehabilitate some of the residential properties it has received and strategically acquired through the City's General Fund. Because most of properties are located in distressed, socio-economically disadvantaged areas, they also coincide geographically with the CDBG Target Area. This is a fortunate opportunity for leveraging funding sources, and thereby advancing neighborhood reform in the Target Area.

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	Housing	2017	2021	Affordable Housing	CDBG Target Area	Housing	CDBG: \$73,333	Homeowner Housing Rehabilitated: 3 Household Housing Unit
2	Homelessness	2017	2021	Homeless	CDBG Target Area	Homelessness	CDBG: \$39,000 CDBG- CARES ACT CV: \$100,000	Public service activities for Low/Moderate Income Housing Benefit: 100 Households Assisted Homeless Person Overnight Shelter: 300 Persons Assisted Other: 300 Other
3	Community Development	2017	2021	Non-Housing Community Development	CDBG Target Area	Community Development	CDBG: \$107,000 CDBG- CARES ACT CV: \$61,263	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 900 Persons Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Housing
	Goal Description	Provide \$73,333 of Emergency Rehab to improve housing conditions in the CDBG Target Area.
2	Goal Name	Homelessness
	Goal Description	The City will be providing \$39,000 of General Fund to address homelessness and poverty. \$18,000 will go My Brother's Keeper feeding program, \$7,000 will go to Salvation Army, \$7,000 will go to Mann House, and \$7,000 will go to Lighthouse Ministries. Provide \$100,000 for rent/mortgage and utility payment assistance for persons who have lost income or lost a job because of COVID-19.
3	Goal Name	Community Development
	Goal Description	The Consolidated Plan states that improving the quality of life through improvements in park and recreational facilities is a priority for community development needs in the City. The City will continue to utilize allocated CDBG funds to repay the Section 108 loan that funded improvements to the Barnes Street Activity Center and Levy Park. Provide \$50,000 in healthcare for unemployed or uninsured persons to prevent COVID-19. Provide \$11,263 for assistance to meals on wheels for increase demand of meal deliveries because of COVID-19.

Projects

AP-35 Projects – 91.220(d)

Introduction

Projects identified in the 2020-2021 AAP have been included based on the 2017-2021 Consolidated Plan. Priorities discussed in the Consolidated Plan resulted from repeated consultation and input from CDBG Target Area stakeholders.

The Consolidated Plan priorities are as follows:

Housing

The housing goals are to:

1. Provide housing opportunities for first-time homebuyers;
1. Offer housing rehabilitation to its low-to-moderate income citizens.

Homelessness

The goal of the City of Florence is to help alleviate the occurrence homelessness.

Community Development

The primary community development goal is:

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

Expanding on the housing goals above, in previous years the City has allocated CDBG resources that provided housing opportunities for numerous first-time homebuyers. A large number of Target Area residents have benefitted from the program. For the upcoming 2020 Program Year, the housing focus will be on rehabilitating residential properties for low-to-moderate income homeowners.

Projects

#	Project Name
1	Planning & Administration 2020
2	Recreational Improvements - Section 108 Loan 2020

#	Project Name
3	Emergency Rehabilitation 2020
4	Lighthouse Ministries 2020
5	Manna House 2020
6	My Brother's Keeper 2020
7	Salvation Army 2020
8	Lighthouse Ministries CDBG-CV 2020
9	Mercy Medicine CDBG-CV 2020
10	Senior Citizens Assoc. Meals on Wheels CDBG-CV 2020
11	Harvest Hope Food Bank CDBG - CV 2020
12	Manna House CDBG - CV 2020
13	My Brother's Keeper Shelter CDBG - CV 2020

Table 7 - Project Information

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

Allocation priorities were determined by community input during February 2020 neighborhood meetings and City Council public hearing. During these meetings, residents inhabiting the Target Area requested that funding be used for constructing a senior center, demolishing vacant and dilapidated housing, rehabilitating derelict structures, adding sidewalks and paving streets.

Obstacles to addressing underserved needs lie in the socioeconomic circumstances affecting members within the CDBG Target Area. There is a direct link between the Census Tracts within the boundary and concentrated poverty, which by many accounts contributes to higher rates of crime, inadequate housing, poor health conditions and lack of economic mobility/job opportunities. The boundary population based on the is approximately 15,000 residents. This includes a 41% poverty rate with the highest poverty rate in a census tract being 49%. Resources must be used to implement community development activities that revitalize these neighborhoods, promote economic development, and improve community facilities and services.

AP-38 Project Summary
Project Summary Information

1	Project Name	Planning & Administration 2020
	Target Area	CDBG Target Area
	Goals Supported	Housing Homelessness Community Development
	Needs Addressed	Homelessness Housing Community Development
	Funding	CDBG: \$54,752
	Description	Planning & Administration of CDBG Projects and activities.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 700 families
	Location Description	CDBG Target Area - North, Northwest, East Florence
	Planned Activities	Planning & Administration of CDBG Projects and activities.
2	Project Name	Recreational Improvements - Section 108 Loan 2020
	Target Area	CDBG Target Area
	Goals Supported	Community Development
	Needs Addressed	Community Development
	Funding	CDBG: \$107,000
	Description	Improvements have occurred at the Levy Park Community Center and the Barnes Street Activity Center. Repayment on Section 108 loan.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	400 families
	Location Description	Levy Park and Barnes Street Activity Center located within the CDBG Target Area

	Planned Activities	Afterschool programs Community wellness programs Fitness equipment availability Summer camp Senior citizen activities and field trips
3	Project Name	Emergency Rehabilitation 2020
	Target Area	CDBG Target Area
	Goals Supported	Housing
	Needs Addressed	Housing
	Funding	CDBG: \$73,333
	Description	Owner-occupied rehabilitation program for residential structures. Qualification is determined by household income limits. The City will provide 2 options: Full home rehabs or Roof only rehabs. Offering Roof only Rehabs will help the City help more families as the CDBG grant funds will go further.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Three low-to-moderate income families.
	Location Description	CDBG Target Area - North, Northwest, and East Florence.
Planned Activities	Emergency rehabilitation funding for owner-occupied housing units. The City will provide 2 options: Full home rehabs or Roof only rehabs. Offering Roof only Rehabs will help the City help more families as the CDBG grant funds will go further.	
4	Project Name	Lighthouse Ministries 2020
	Target Area	CDBG Target Area
	Goals Supported	Homelessness
	Needs Addressed	Homelessness
	Funding	CDBG: \$7,000
	Description	Organization that administers community resources and provides assistance for physical needs in emergency cases. Some of the services include payments on rent, utilities, necessary prescription medication, food, and clothing.

	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	2000 families
	Location Description	Lighthouse Ministries office at 1416 W. Evans Street.
	Planned Activities	Organization that administers community resources and provides assistance for physical needs in emergency cases. Some of the services include payments on rent, utilities, necessary prescription medication, food, and clothing.
5	Project Name	Manna House 2020
	Target Area	CDBG Target Area
	Goals Supported	Homelessness Community Development
	Needs Addressed	Homelessness Community Development
	Funding	CDBG: \$7,000
	Description	Feeding and food pantry operations
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	300 low-to-moderate income families
	Location Description	Manna House is located at 450 Jarrott Street in Florence
	Planned Activities	Feeding and food pantry operations
6	Project Name	My Brother's Keeper 2020
	Target Area	CDBG Target Area
	Goals Supported	Community Development
	Needs Addressed	Community Development
	Funding	CDBG: \$18,000
	Description	Daily Feeding of low-to-moderate income families
	Target Date	7/31/2021

	Estimate the number and type of families that will benefit from the proposed activities	This program feeds about 200 low-to-moderate income individuals per day.
	Location Description	Myr Brother's Keeper is located at 307 S. Ravenel Street in Florence.
	Planned Activities	Daily Feeding of low-to-moderate income families
7	Project Name	Salvation Army 2020
	Target Area	CDBG Target Area
	Goals Supported	Homelessness
	Needs Addressed	Homelessness
	Funding	CDBG: \$7,000
	Description	Provides shelter and meals to the homeless.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximatley 2500 low income individuals per year
	Location Description	Salvation Army is located at 2210 Hoffmeyer Road in Florence.
	Planned Activities	Provides shelter and meals to the homeless.
8	Project Name	Lighthouse Ministries CDBG-CV 2020
	Target Area	CDBG Target Area
	Goals Supported	Homelessness
	Needs Addressed	Homelessness
	Funding	CDBG- CARES ACT CV: \$212,331
	Description	Provide rent/mortgage payment assistance and utility payment assistance to residents who have lost income or job as a result of COVID-19.
	Target Date	4/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	150 low income families

	Location Description	The City plans on allocating a portion of these funds to Lighthouse Ministries as direct services to assist citizens with rent/mortgage and utility payments that were affected because of pay reduction or job loss because of COVID-19.
	Planned Activities	The City plans on allocating a portion of these funds to Lighthouse Ministries as direct services to assist citizens with rent/mortgage and utility payments that were affected because of pay reduction or job loss because of COVID-19.
9	Project Name	Mercy Medicine CDBG-CV 2020
	Target Area	CDBG Target Area
	Goals Supported	Community Development
	Needs Addressed	Community Development
	Funding	CDBG- CARES ACT CV: \$50,000
	Description	Provide healthcare for unemployed or uninsured persons to prevent COVID-19.
	Target Date	4/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	250 low income families
	Location Description	Mercy Medicine is located at 500 S. Coit Street in Florence.
	Planned Activities	Provide healthcare for unemployed or uninsured persons to prevent COVID-19.
10	Project Name	Senior Citizens Assoc. Meals on Wheels CDBG-CV 2020
	Target Area	CDBG Target Area
	Goals Supported	Community Development
	Needs Addressed	Community Development
	Funding	CDBG- CARES ACT CV: \$61,263
	Description	Help provide the Senior Citizens Association's Meals on Wheels program to meet the increase in need for delivery of meals to low income elderly because of COVID-19.
	Target Date	4/30/2023

	Estimate the number and type of families that will benefit from the proposed activities	450 low income elderly families
	Location Description	Meals on Wheels delivers food throughout Florence.
	Planned Activities	Help provide the Senior Citizens Association's Meals on Wheels program to meet the increase in need for delivery of meals to low income elderly because of COVID-19.
11	Project Name	Harvest Hope Food Bank CDBG - CV 2020
	Target Area	CDBG Target Area
	Goals Supported	
	Needs Addressed	Community Development
	Funding	CDBG- CARES ACT CV: \$50,000
	Description	Harvest Hope Food Bank provides food to needy families which has increased because of COVID19. Will use funds to purchase a freezer and/or food to support the increase in demand because right now they are having to turn down donations for lack of refrigerated space.
	Target Date	4/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	400 Families
	Location Description	Harvest Hope operates at 2513 W. Lucas Street.
	Planned Activities	Harvest Hope Food Bank provides food to needy families which has increased because of COVID19. Will use funds to purchase a freezer and/or food to support the increase in demand because right now they are having to turn down donations for lack of refrigerated space.
12	Project Name	Manna House CDBG - CV 2020
	Target Area	CDBG Target Area
	Goals Supported	Homelessness
	Needs Addressed	Homelessness
	Funding	CDBG- CARES ACT CV: \$50,000

	Description	Manna House serves breakfast and lunch daily to needy residents. Because of COVID19 Manna House has seen a significant increase in demand for their services. Manna House will use the funds to purchase a refrigerator, fryer, and/or food to support the increase in demand.
	Target Date	4/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	300 families
	Location Description	450 Jarrott Street
	Planned Activities	Manna House serves breakfast and lunch daily to needy residents. Because of COVID19 Manna House has seen a significant increase in demand for their services. Manna House will use the funds to purchase a refrigerator, fryer, and/or food to support the increase in demand.
13	Project Name	My Brother's Keeper Shelter CDBG - CV 2020
	Target Area	CDBG Target Area
	Goals Supported	Homelessness
	Needs Addressed	Homelessness
	Funding	CDBG- CARES ACT CV: \$50,000
	Description	My Brother's Keeper provides meals to low income or homeless families. Because of COVID19 they are averaging serving 1527 meals per week. They will use the funds to purchase food and/or refrigerator to support the increase in demand.
	Target Date	4/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	400 families
	Location Description	705 South Irby Street
	Planned Activities	My Brother's Keeper provides meals to low income or homeless families. Because of COVID19 they are averaging serving 1527 meals per week. They will use the funds to purchase food and/or refrigerator to support the increase in demand.

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

The geographic area comprising the CDBG Target Area constitutes approximately 3,800 acres, and is a socioeconomically depressed sector of the City of Florence. It is made up of Census Tracts Seven, Eight and Nine, and consists of a population of approximately 15,000 of the City's 37,625 2018 Census population estimate. The Target Area is made up of a majority of the City's low-income and minority populations.

Geographic Distribution

Target Area	Percentage of Funds
CDBG Target Area	100

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The CDBG Target Area is comprised of North, Northwest and East Florence, and a neighborhood in the Southwest portion of the City defined as Timrod Park. The total size of the Target Area is approximately 3,800 acres with an estimated population of 15,000 residents.

In Florence, the Census indicates that the highest concentrations of minorities and the highest concentrations of low-income persons are in Census Tracts Seven, Eight, and Nine. For over 15 years, more than 85% of the boundary has been disproportionately African American. For comparison, the 2019 American Community Survey (ACS) estimates the City's household poverty level at 18.5%, however the Target Area household poverty level was over 35%.

These areas are also in exceptionally poor condition. Poor conditions in the Target Area result from a combination of complex factors including poverty, inadequate streets and public facilities and inefficient housing construction. As the community's housing stock ages, and with the continued reliance on rental housing to serve residents of these areas, the visible signs of neighborhood deterioration will continue unless abated. Protecting neighborhood integrity is one of the key issues in this plan.

Discussion

In December 2014, the City of Florence adopted the Florence Neighborhood Revitalization Strategy that addresses redeveloping neighborhoods that also make up the CDBG Target Area. These neighborhoods

have experienced years of little to no investment. The Strategy outlines the necessary steps to begin transforming these neighborhoods, including the City's investment in Parks and Recreation. The goals will be difficult to achieve, but the City has made outstanding progress as we have constructed 8 new homes and have sold 5 to date - turnin blighted neighborhoods into thriving neighborhoods that now attract an influx of proud residents, employment opportunities, and desirable activities.

The Strategy lends forth initiatives that immensely improve residents' quality of life in the Target Area and the City of Florence as a whole.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

As in year's past, the City of Florence will continue to allocate the bulk of its CDBG entitlement towards decent and affordable housing efforts. Established programs offered in the Target Area that help attain this goal are the City's First-time Homebuyer's Program and Emergency Rehabilitation Program for owner-occupied housing.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	4
Special-Needs	0
Total	4

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	3
Acquisition of Existing Units	1
Total	4

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

The City of Florence is devoted to providing opportunities for quality affordable housing options, and elevating homeownership rates in the CDBG Target Area. Part of the City's mission is enhancing the quality of life of the low-to-moderate income community so that all residents have the opportunity to live in vibrant, thriving places. The City's Department of Community Services takes the lead in the City's neighborhood revitalization initiative, whereby one of the main goals to revitalizing is increasing

homeownership.

Goals:

- CDBG First Time Homebuyers' Program, homeownership counseling;
- CDBG housing rehabilitation program;
- Neighborhood Stabilization Program rental assistance;
- Improving housing choice, mixed-income neighborhood development.

AP-60 Public Housing – 91.220(h)

Introduction

The City of Florence continues to engage the Housing Authority of Florence in a partnership that benefits public housing residents. Over the years, the City has partnered with the Housing Authority on community events and workshops that provide valuable information on fair housing practices, homeownership steps, landlord-tenant rights, records expungement and living will development.

The Housing Authority of Florence administers the Section 8 and Public Housing Programs, as well as 202, 515 and Tax Credit Property. The Housing Authority currently has 1607 housing units. The Housing Authority is currently working on plans to construct new units over the next 2 years, and apply for additional LIHTC.

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

During the 2020 Program Year, the City will strengthen its relationship with the Housing Authority through continued representation at Board meetings. The Mayor appoints five individuals to the Authority Board of Commissioners for five-year terms, however no Commissioner may be an officer or employee of the City of Florence. The Housing Authority handles all of its functions independently of the City of Florence. Even so, the City reviews any proposed public housing site developments during the Housing Authority's annual plan process. The Mayor also reviews and signs the Authority's five-year comprehensive plan.

With City representation at Board meetings, appointees will encourage the adoption of strategies that address the housing needs of families on the waiting list, employ effective maintenance and management policies to maximize the number of available public housing units and reduce time required to renovate housing units. The Housing Authority is currently working on plans to construct new units over the next 2 years, and apply for additional LIHTC.

Appointees will also be reliable assets for assisting in applying for funding that elevates the Authority's needs.

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

The City of Florence is forthright in encouraging public housing residents to help plan for the neighborhoods in which they inhabit by extending invitations to housing workshops and community

meetings.

Additional actions planned for meaningful resident engagement include:

- obtaining public housing resident contact information from Authority staff for more thorough outreach;
- distributing surveys gauging residents' housing needs and barriers to homeownership;
- participation in goal-setting meetings; and,
- extending homeownership and credit counseling assistance.

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

N/A

Discussion

The Housing Authority of Florence will continue to be the City's ally for providing quality, affordable housing options, and increasing homeownership in the community. The Housing Authority will continue to provide housing assistance to meet the housing needs through rental of public housing, and housing choice vouchers.

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

Introduction

Over the years, the City of Florence has strategically partnered with social service organizations to achieve its Consolidated Plan goal of eliminating homelessness. According to homelessness service providers, the people who are at-risk of becoming homeless include those leaving institutions, those with incomes less than thirty percent of the median family income, low-income individuals/families with excessive household expense, victims of domestic violence, and formerly homeless individuals/families. Other contributing factors identified include the breakdown of the family, lack of affordable housing, unskilled labor, loss of employment, and substance abuse. Overall, a large portion of the at-risk homeless are people who are living paycheck to paycheck for reasons listed above. These individuals/families are on the edge of homelessness. There are a variety of different programs/services in the City of Florence for the at-risk homeless.

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

For the 2016 budget year, the City allocated over \$39,000 in CDBG funds to reduce homelessness. City staff also assists with the Point in Time (PIT) Homeless Count throughout the Florence area. In 2019 the PIT Count uncovered 215 total homeless persons in the City of Florence.

For the 2017 Program Year, the City provided \$26,000 in CDBG funding to help combat homelessness. Subrecipients receiving such assistance are the Salvation Army and Lighthouse Ministries and Manna House.

For the 2018 Program Year, the City provided \$15,000 in CDBG funding to help combat homelessness. Subrecipients receiving such assistance are the Salvation Army and Lighthouse Ministries and Manna House.

For the 2019 Program Year, the City will provide \$39,000 from its General Fund to combat homelessness and poverty. \$7,000 each will go to the Salvation Army, Lighthouse Ministries, and Manna House. \$18,000 will go to the community wide feeding program called My Brother's Keeper.

For the 2020 Program Year, the City will provide \$39,000 from its CDBG allocation combat homelessness and poverty. \$7,000 each will go to the Salvation Army, Lighthouse Ministries, and Manna

House. \$18,000 will go to the community wide feeding program called My Brother's Keeper.

The City has also signed a 10 year agreement with Habitat for Humanity to provide up to 3 lots per year for the construction of Habitat Homes. The City has also agreed to provide \$25,000 from its General Fund for upgrades to each Habitat House.

Addressing the emergency shelter and transitional housing needs of homeless persons

Numbers show an escalating homeless population in Florence County despite economic numbers showing a positive rebound in the state and nation. In 2019, nearly 2500 persons took shelter at the Salvation Army which includes over 650 children. In 2019, The Homeless Point-In-Time Count reflects that there are 215 homeless people in the City who live in abandoned buildings, junkyards, on the streets, in the woods, and in cars. There are also families who are sharing homes in overcrowded conditions because they cannot afford other housing.

Lighthouse Ministries is a faith-based nonprofit that provides assistance to Florence County residents in financial crisis. They offer assistance through help with bills, prescription medications, travel assistance, and through a variety of programs that target unique needs in our community. Lighthouse Ministries helps to prevent homelessness by providing aid programs for families and individuals in financial crisis and who are unable to meet their basic needs in Florence. Trained volunteer advocates work with these families. Those who qualify receive financial assistance in addition to knowledge on how to move beyond their crisis in preparation of not having to return for additional services in the future. These families and individuals receive financial assistance with rent to prevent an eviction, utilities to prevent disconnection, life sustaining prescription medication or travel home when stranded in Florence. Lighthouse Ministries served over 3800 persons last year.

Manna House is a non-profit organization that provides food for those in need. Manna house offers nutritious meals in a safe and welcoming environment. Breakfast and lunch is served Monday through Friday. Meals are prepared by Manna House staff, the giving cooks, and dedicated volunteers who work together. Manna House also operates an Emergency Food Pantry which is open Monday, Wednesday, and Friday each week. The pantry provides a two week supply of food to individuals and families that have an emergency need for food. The food supply will normally include canned vegetables, soup, canned meats; canned fruit, rice, grits, and other dry goods depending on the needs of the family. The emergency food supply is intended to tide the family over until a permanent way of getting food is in place. The Manna House served over 500 families in the food pantry and over 41,000 people in the soup kitchen over the past year.

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

As previously mentioned, the City supports The Salvation Army as a subrecipient. The Salvation Army recently added the Emergency Shelter Program that allows participants to be housed at the shelter for up to eight weeks. While there, inhabitants must develop a concrete strategy for where they will go and how to progress beyond their crisis situation.

Those participating in the Program are aided by intake counselors and staff members who help with finding employment, housing and basic budgeting skills.

Social services are also incorporated into the Emergency Shelter Program, providing resources like clothing and food.

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.

The City's strategy to help individuals and families avoid becoming homeless involves providing affordable housing opportunities and promoting a unified approach with service agencies working towards solutions to the many complicated causes of poverty. Affordable housing opportunities that the City will continue to support are the Emergency Rehabilitation Program and the First-time Homebuyers Program.

Additionally, partnering with organizations like the Florence Housing Authority, Lighthouse Ministries, The Pee Dee Transitional Shelter and The Salvation Army continuously offer viable solutions for those living a paycheck away from being homeless.

Discussion

The City of Florence also supports the the House of Hope of the Pee Dee - a homeless shelter near the

Manna House. This 72-bed shelter will provide space for 24 women, 36 men and five families. The property includes a chapel, dining room and kitchen, welcome center and park space.

Residents will be fed breakfast and an evening meal. There is no specific time limit for how long an individual or families may stay at the shelter.

The City also started the Mayor's Coalition - No One Unsheltered- a homeless initiative to bring together all entities that serve the homeless to ensure that all homeless persons are sheltered each night.

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

Introduction:

Barriers to affordable housing include exemption provisions such as owner-occupied buildings with no more than four units, housing operated by organizations and private clubs that limit occupancy to members, generating investment in aging and deteriorating neighborhoods and zoning regulations.

For years the Community Services Department has championed providing quality, affordable housing, especially for families living below the poverty line. Within the CDBG Target Area, only 43.5% of the population 16 and under was employed in 2013 compared to 54.4% in the City. Also the unemployment rate was twice as high as the City's at 7.2%. For these reasons, it is understandable why the homeownership rate is so low. Many residents lack the financial means to qualify for a mortgage or make the required down payment, so they are forced to rent at rates that far exceed the recommended 30% household income spent on housing. And in many instances, they are forced to rent substandard housing that may qualify as being deemed inhabitable.

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

Staff has requested that the banking community adopt the following guidelines in an effort to increase its lending to minorities:

- Implement policies, including the use of more flexible lending criteria, consistent with safe and sound practices;
- Participate in various government-insured lending programs and other types of lending programs, such as high loan-to-value ratio conventional mortgage loans with private mortgage insurance to help meet identified credit needs;
- Develop and advertise loan programs and other bank services benefitting low-and moderate-income persons, such as subsidized mortgage loans.

The City of Florence has partnered with several banks as part of our Neighborhood Revitalization Plan. Each month the City hosts a Homebuyer Education class that averages about 30 students. The banking partners help present at these classes information about credit repair, budgeting, and the homebuying process. The City also offers an Individual Development Account program for low income persons. If the client saves \$1,000, then the City will match \$4,000 toward the purchase of a home,

continuing education, or a business asset.

The City of Florence works with Carolina Legal Services to address predatory lending and fair housing issues in Florence. Carolina Legal Services is a nonprofit legal service organization that provides legal counseling and legal representation to low-to-moderate income citizens. The City's Fair Housing program supports the delivery of a broad range of educational activities that include developing educational materials, analyzing local impediments to housing choice, providing housing counseling, convening meetings between the housing industry and fair housing groups, developing technical materials on accessibility, mounting public information campaigns, and disseminating information about fair housing laws. Under this project, the partners will join forces to explain to the public the meaning of equal opportunity in the sale, rental, and financing of fair housing. As part the City's Neighborhood Revitalization Plan, the City offers a monthly Homebuyer Education Class with 7 banking partners to prepare students for home purchase. The City has also signed a 10 year agreement with Habitat for Humanity to provide up to 3 lots per year for the construction of Habitat Homes. The City has also agreed to provide \$25,000 for upgrades to each Habitat House.

Discussion:

The Department of Community Services is devoted to providing opportunities for quality affordable housing options, and elevating homeownership rates in the CDBG Target Area. The Department's mission is enhancing the quality of life of the low-to-moderate income community so that all City of Florence residents have the opportunity to live in vibrant, thriving places. The Department also takes the lead on the City's neighborhood revitalization initiative, whereby one of the main goals to revitalizing is increasing homeownership and building wealth.

The Department stands firm in eliminating barriers to affordable housing by implementing the following:

- CDBG First Time Homebuyers' Program, homeownership counseling; Homebuyers Education
- CDBG housing rehabilitation program;
- Neighborhood Stabilization Program rental assistance;
- Improving housing choice, mixed-income neighborhood development
- Individual Development Accounts (IDA)

AP-85 Other Actions – 91.220(k)

Introduction:

The Department of Community Services focuses its community development program on City residents living in areas targeted as needing special assistance and attention. These areas include North, East, and Northwest Florence and the Timrod Park Neighborhood. Within these areas, services are administered that include a First-time Homebuyers Program, Emergency Rehabilitation Assistance, Rental and neighborhood improvement support.

Community Services is the driver for increasing affordable housing options and homeownership rates in the Target Area. One of the main departmental goals is providing opportunities for the City's low-to-moderate income residents so that quality, affordable housing is readily attainable and homeownership is within reach. As a result, the Department has been responsible over the years for administering state and federal funding that has allowed numerous disadvantaged residents to benefit.

Currently the Department has a little over \$21,000 in CDBG funding for first-time homebuyers in the CDBG Target Area. An overview of options follows:

- Up to 20% of the purchase price in down payment and closing cost assistance to eligible applicants in the targeted areas;
- Up to \$30,000 in down payment and closing cost assistance to eligible applicants that purchase in the North Pointe subdivision;
- Half of the required down payment and all closing costs, up to \$20,000, for houses purchased through the Neighborhood Stabilization Program.

The City has also been allocated \$161,263 in 2020 CDBG CARES Act funds for COVID-19. The City plans on utilizing the funds to set up multiple methods of disseminating accurate and current contact information about agencies and organizations providing housing, financial, physical and mental health, legal, and other services. This will also include basic information related to COVID-19, especially prevention. Methods will include online (social media, website), mass emailing, conventional media (print, TV, radio), networking with governmental, non-profit and community organizations including churches and neighborhood associations, and hardcopy flyer distribution. The City plans on allocating a portion of these funds to Lighthouse Ministries as direct services to assist citizens with rent/mortgage and utility payments that were affected because of pay reduction or job loss because of COVID-19. The City will also allocate a portion of the funds for Mercy Medicine for healthcare and prescription to help

prevent or test for COVID-19.

Actions planned to address obstacles to meeting underserved needs

The City has:

- Reinstated a neighborhood-oriented planning program to help foster the neighborhood associations and develop neighborhood action plans;
- Identified conservation and improvement needs of each of the established neighborhoods in Florence, recognizing that each one has its own unique set of challenges and opportunities;
- Strengthened neighborhood crime watch efforts throughout the community. These local crime prevention efforts have been initiated on a neighborhood scale that corresponds with the newly designated neighborhood boundaries;
- Consults neighborhood organizations in the Target Area on prioritizing local infrastructure improvements and identifying likely candidates for capital projects;
- Looks to structure a Rental Inspection Program to include a trigger when housing units change occupancy or ownership, so that they are inspected and brought up to code, which would be a long-term strategy for improving neighborhood conditions among the most troubled properties.

Actions planned to foster and maintain affordable housing

The City is actively working to:

- revitalize deteriorating neighborhoods through its neighborhood revitalization strategy;
- rehabilitate its aging housing stock;
- develop additional financial assistance programs for debilitating infrastructure and property improvement;
- promote the City's affordable housing North Pointe Subdivision;
- focus redevelopment efforts in targeted areas.
- the City has agreed to offer Habitat for Humanity 3 vacant lots a year to build Habitat Homes. Also, the City will provide \$25,000 per house for construction upgrades.

Additional recommendations further quality, affordable housing include design and appearance standards for housing; offering additional homeowner incentives for purchasing owner-occupied

housing; and, identifying non-financial services for homeownership and housing rehabilitation.

The City has also signed a 10 year agreement with Habitat for Humanity to provide up to 3 lots per year for the construction of Habitat Homes. The City has also agreed to provide \$25,000 for upgrades to each Habitat House.

Actions planned to reduce lead-based paint hazards

The City of Florence consults South Carolina Department of Health and Environmental Control (SCDHEC) to implement effective solutions to health and housing concerns resulting from lead-based paint hazards. The EPA requires that all renovations completed for compensation be performed by certified inspectors on any pre-1978 home or child-occupied facility.

Currently any residence approved for renovation through our CDBG Housing Rehabilitation Program must first be tested for lead by a certified testing firm. Testing will indicate if the structure has tested positive for lead. Based on the results, the EPA and SCDHEC regulations are implemented as required.

There are also other methods, that when needed, are helpful in eliminating sanding dust, thereby minimizing exposure.

The first and simplest method is wet sanding. When completing small repairs, a spray water bottle is used to dampen the area with a light mist prior to sanding. This prevents small particles from becoming airborne.

The second method is the plastic curtain method. Using this method, a three-to-four sided area is curtained off by way of six millimeter plastic to capture and retain dust resulting from sanding. When sanding is completed, the plastic is carefully gathered and disposed of in trash bags.

Actions planned to reduce the number of poverty-level families

The City of Florence partners with many organizations and regularly supports initiatives assisting the low income community. Partnering with social service organizations in the community, we're able to reach and serve far more than we would without partnering with them. We regularly provide reimbursement for utilities, food and other necessities that help keep these nonprofits' doors open. Organizations like the Pee Dee Community Action Agency, which provides shelter, clothing and food, workforce training, childcare services and continuing education resources; Lighthouse Ministries whose mission is aiding those facing financial hardship, and possibly on the brink of homelessness; and the Salvation Army, nationally renowned for its charitable giving; all of these nonprofits are our allies in making a substantial

difference in the underserved community. This year the City will also support the community wide feeding program called My Brother's Keeper.

Additionally, the City's First-time Homebuyers Program that offers up to 20 percent of the purchase price in downpayment assistance and closing costs to low-to-moderate income households is a wonderful help to reducing the number of poverty-level families. The program is for individuals who have not owned a home in the last three years, and applicants must qualify based on household-income guidelines. Recipients must agree to live in the home for at least ten years, and the City would hold a deferred, forgivable second mortgage on the home. Funding for this program is available on a first-come, first-served basis.

Also the City's annual Housing Seminar held in June is another pertinent resource for reducing the number of poverty-level families. The seminar features professionals from the banking and mortgage lending industries, who give their expertise on purchasing a home.

These key measures make long-term financial stability for families attainable, while also teaching sound financial principles.

Actions planned to develop institutional structure

The City of Florence Department of Community Services staff will continue to oversee the main functions of CDBG supervision: program and grants administration and management, compliance and monitoring. The Department is passionate about devising ways to improve processes and procedures, and develop programs that best meet the needs of the low-to-moderate income community. HUD sponsored trainings, community development workshops and housing seminars are all regularly attended and/or carried out by staff. It is also extremely beneficial for the Department to be able to gain additional knowledge and insight from contracting with neighborhood planning consultants on the Neighborhood Revitalization Target Area.

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

The City will continue to engage organizations like the Housing Authority, Disabilities and Special Needs Board, Community Action Agency, Literacy Council, Department of Social Services, Housing Development Corporation, Weed and Seed, Habitat for Humanity, United Way, Florence Chamber of Commerce, Circle Park, and the local Health Department concerning the needs of Florence citizens and improved ways of delivering human services. These needs and solutions have been mentioned throughout this report. Representatives from most of these agencies are also members of Eastern

Carolina Homelessness Organization (ECHO).

The City will work with the Housing Authority to further involve public housing residents in the planning process. The City facilitates meetings in the vicinity of several Housing Authority locations. Working proactively to attain optimum numbers of public housing resident contact information, and receiving their input on future planning will ensure that goals are applicable and outcomes are desired.

Discussion:

The City is fortunate that in planning for community development to have embarked upon a neighborhood revitalization strategy that coincides with the CDBG Target Area. To demonstrate its commitment to neighborhood revival, City Council pledged \$3 Million to spur revitalization in the City's most blighted areas, aiming to combat issues like vacant and abandoned properties, neglectful property maintenance and illegal activity. Therefore, the Neighborhood Action Plan was completed in January 2013, and City Council adopted the Neighborhood Revitalization Strategy in December 2014. These plans are a result of residents' issues and concerns, and what they believe to be impediments to neighborhood vitality. The City envisions a neighborhood revival for these socio-economically depressed areas. Leveraging CDBG funding with this local commitment and State funding is ideal for comprehensive community development. To date, the City has completed construction on 8 new homes. The City has sold 5 homes.

Program Specific Requirements

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

Introduction:

For the FY2020-2021, The City of Florence will utilize 100% of CDBG awarded funds in benefitting persons of low and moderate income. From community development, to providing home rehabilitations, abandoned home demolitions, and down-payment assistance, the City's focus is completely on benefitting persons of low and moderate income, and assisting families affected by COVID-19.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
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:	0

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%

For the FY2020-2021, the City of Florence will utilize 100% of CDBG awarded funds in benefitting persons of low and moderate income. From community development, to providing home rehabilitations, and prevention of homelessness and poverty, the City's focus is completely on benefitting persons of low and moderate income, and assisting families affected by COVID-19.

