



HUD Consolidated Plan 2024-2026

Presented By:

Hernando County
Housing and
Supportive Services

Objectives

- Inform the Board of County Commissioners about the U.S. Department of Housing and Urban Development (HUD) Entitlement process and the grants the county will administer that requires the preparation of a Consolidated Plan.
- Provide an opportunity for the Board of County Commissioners and the public to make comments on the draft Consolidated Plan.
- Present the Citizen Participation Plan, the 2024-2026 HUD Consolidated Plan, and the FY 2024-2025 Annual Action Plan for adoption by the Board of County Commissioners.



The image features a dark blue background with a light beige L-shaped graphic element on the left and right sides. The text "HUD ENTITLEMENT PROGRAM" is centered in white, bold, uppercase letters. The background is a solid dark blue color. The text is in a clean, sans-serif font. The L-shaped graphic is composed of two thick, light beige lines that meet at a right angle, forming a partial frame around the text.

HUD ENTITLEMENT PROGRAM

What is an Entitlement Community?

- Communities that receive Community Development Block Grant (CDBG) funds directly from HUD.
 - *Allocations are received as a formula allocation to Entitlement Communities and states.*
- Grantees eligible for Entitlement status are as follows:
 - *Principal cities of Metropolitan Statistical Areas (MSAs)*
 - *Other metropolitan cities with populations of at least 50,000*
 - *Qualified urban counties with populations of at least 200,000 (excluding the population of entitled cities)*
- Entitlement communities develop their own programs and funding priorities. However, funds must primarily benefit low- and moderate-income persons.
- The county has also opted to become a Participating Jurisdiction (PJ) in the HOME Investment Partnerships Program (HOME).

How Are CDBG Funds Allocated?

- The CDBG Entitlement program provides *annual* grants on a formula basis to entitled cities and counties to carry out housing and community development activities.
- HUD determines the amount of each entitlement grantee's annual funding allocation by a statutory formula including:
 - *The extent of poverty*
 - *Population*
 - *Housing overcrowding*
 - *Age of housing*
 - *Population growth lag in relationship to other metropolitan areas.*



How Are HOME Funds Allocated?

- HUD's formula has six measurable factors, each having a weight assigned to it. These formula factors were developed to meet the legislative criteria. The six legislative criteria are:
 - Inadequate housing supply
 - Substandard housing
 - Low-income families in housing units likely to be in need of rehabilitation
 - Costs of producing housing
 - Poverty
 - Relative fiscal incapacity to carry out housing activities.

Requirements for Entitlement or PJ Status



- Develop a Citizen Participation Plan
- Develop the 2024-2026 Consolidated Plan:
 - *Needs Assessment*
 - *Market Analysis*
 - *Strategic Plan*
 - *2024 Annual Action Plan*
 - *Certifications*
- *Due date of August 16, 2024*

The image features a dark blue background with a white title. The title is centered and consists of two lines of text: "HUD GRANT" on the top line and "PROGRAMS" on the bottom line. The text is in a bold, sans-serif font. On the left side, there is a white L-shaped graphic element that starts from the top and goes down. On the right side, there is a white L-shaped graphic element that starts from the bottom and goes up. These two elements together form a partial frame around the text.

HUD GRANT PROGRAMS

WHAT IS CDBG?

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

- HUD program that provides funding intended for community revitalization and poverty reduction specifically for the economically disadvantaged.
- At least 70% of funds must benefit low- and moderate-income persons.
- Program goals include the provision of:
 1. Decent housing
 2. A suitable living environment
 3. Expanded economic opportunity
- Primary eligible activities include:
 - Housing Rehabilitation
 - Public Facilities/Infrastructure Improvements
 - Supportive Services
 - Economic Development



WHAT IS HOME?

HOME INVESTMENT PARTNERSHIPS PROGRAM

- HUD program that exclusively creates or preserves affordable housing for low-income households.



- Primary eligible HOME activities include:
 - Homeownership Assistance
 - Homebuyer Counseling
 - Housing Rehabilitation
 - Direct Rental Assistance
 - New Construction of Affordable Housing

(activities listed are not all inclusive)

Income Guidelines

- HUD programs are intended to benefit those that are considered low-to moderate-income (LMI) or presumed benefit populations.
- LMI means having an income that is at or below 80% of the Area Median Income (AMI).
- Certain direct benefit activities have income restrictions for participation in HUD programs including:
 - Housing Rehabilitation
 - Purchase Assistance
 - Rental Assistance

FY 2024 Income Limits Summary

FY 2024 Income Limit Area	Median Family Income Click for More Detail	FY 2024 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Tampa-St. Petersburg- Clearwater, FL MSA	\$92,000	Very Low (50%) Income Limits (\$) Click for More Detail	33,450	38,200	43,000	47,750	51,600	55,400	59,250	63,050
		Extremely Low Income Limits (\$)*) Click for More Detail	20,100	22,950	25,820	31,200	36,580	41,960	47,340	52,720
		Low (80%) Income Limits (\$) Click for More Detail	53,500	61,150	68,800	76,400	82,550	88,650	94,750	100,850



THE CONSOLIDATED PLAN



Consolidated Plan
U.S. Department of Housing & Urban Development (HUD)

What's Inside:

Needs Assessment
Market Analysis
Strategic Plan
Annual Action Plan

2024-2026

Prepared by: Florida Housing Coalition

What is the Consolidated Plan?

- Application for HUD CPD funding.
- Required every 3 years for the county.
- Identifies community assets and priority needs.
- Collaborative process between residents, stakeholder organizations, housing and homeless partners, county staff, and leadership.
- Ties HUD funding to affordable housing and community revitalization strategies.



County Programs Covered in the Consolidated Plan

- Hernando County will administer the Community Development Block Grant (CDBG) program as a HUD Entitlement Community and the HOME Investment Partnerships Program (HOME) as a Participating Jurisdiction.

- The county will receive an annual allocation of CDBG and HOME funds from HUD to be used for affordable housing, homeless, community revitalization, supportive service, and economic development efforts.

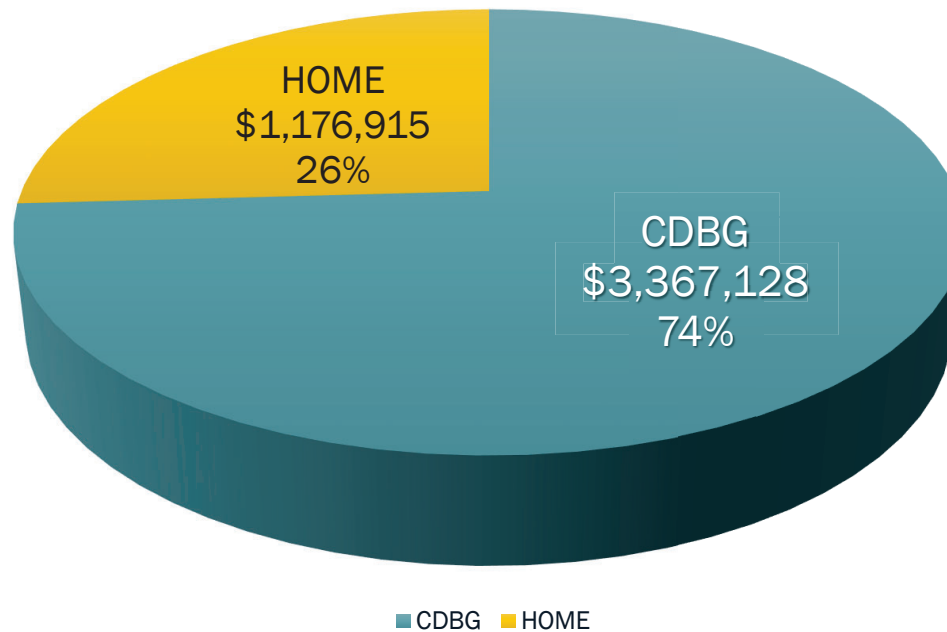
- Funds must be used to primarily benefit:
 - Low-and moderate-income individuals and households.
 - Income is at or below 80% of the Area Median Income (AMI).

Key Consolidated Plan Components

- **Housing Needs Assessment:** Provides data to effectively identify the unmet housing and community development needs of vulnerable populations.
- **Market Analysis:** Provides a picture of the community's housing market and economic environment.
- **Strategic Plan:** Prioritizes housing and community development needs and identifies evidence-based solutions.
- **Annual Action Plan:** Details how the county will use HUD funds during one program year to address the priority needs identified in the Consolidated Plan.



Anticipated HUD Resources 2024 - 2026



*Estimated funding amounts are based on the annual FY 2024-2025 HUD funding levels and the federal budget.

*Admin Cap = 20% (CDBG) and 10% (HOME); Public Services Cap = 15% (CDBG)

Consolidated Plan Priority Needs

1	Priority Need: Affordable Housing National Objective: Low/Moderate Housing Objective: Decent Housing
2	Priority Need: Neighborhood Revitalization National Objective: Low Income Area Benefit or Limited Clientele Objective: Create a Suitable Living Environment
3	Priority Need: Public Services National Objective: Low/Mod Income Area or Low/Mod Income Limited Clientele Objective: Create a Suitable Living Environment
4	Priority Need: Ending Homelessness National Objective: Low Income Limited Clientele Objective: Create a Suitable Living Environment
5	Priority Need: Planning and Administration National Objective: N/A Objective: Create or Sustain a Suitable Living Environment

Consolidated Plan Proposed 3-Year Goals

	Goal Name	Priority Need Addressed	Funding		Proposed 3-Year Accomplishments
1	Create or Preserve Affordable Units	Affordable Housing	HOME	\$819,225	Increase access to affordable housing benefit: 45 Households
2	Provide Housing Support Services	Affordable Housing	HOME:	\$240,000	Other Benefit: 105 Households
3	Public Facilities and Infrastructure Improvements	Neighborhood Revitalization	CDBG:	\$1,452,189	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 4,500 Persons
4	Address Slum and Blight	Neighborhood Revitalization	CDBG:	\$405,000	Buildings Demolished Benefit: 6 Households
5	Services to Stabilize Low Income Populations	Public Services	CDBG:	\$505,071	Public service activities other than Low/Moderate Income Housing Benefit: 75 Persons
6	Improve Homeless response	Ending Homelessness	CDBG:	\$331,446	Homelessness Prevention Benefit: 75 Persons
7	Planning and Administration	Planning and Administration	CDBG:	\$673,425	N/A
			HOME:	\$117,690	



THE ANNUAL ACTION PLAN



Annual Action Plan
U.S. Department of Housing and Urban Development (HUD)

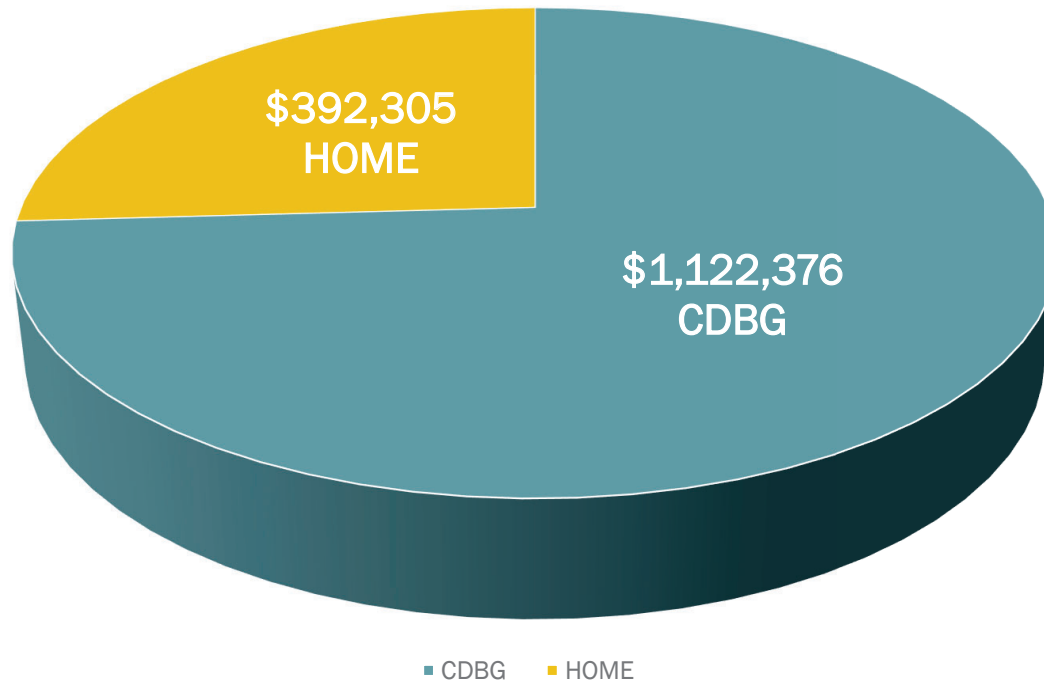
FY 2024-2025

Prepared by: Florida Housing Coalition

What is the Annual Action Plan?

- Application for HUD CPD funding.
- Required every year.
- Describes the actions, activities, and resources to be used each year to address the priority needs and specific goals identified by the Consolidated Plan,
- Ties HUD funding to affordable housing and community revitalization strategies for one program year.

Anticipated HUD Resources PY 2024 - 2025



*Admin Cap = 20% (CDBG) and 10% (HOME); Public Services Cap = 15% (CDBG)

Annual Action Plan FY 24-25 Proposed Goals

	Goal Name	Priority Need Addressed	Funding		Proposed 3-Year Accomplishments
1	Create or Preserve Affordable Units	Affordable Housing	HOME	\$273,075	Increase access to affordable housing benefit: 15 Households
2	Provide Housing Support Services	Affordable Housing	HOME:	\$80,000	Other Benefit: 35 Households
3	Public Facilities and Infrastructure Improvements	Neighborhood Revitalization	CDBG:	\$484,063	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1,500 Persons
4	Address Slum and Blight	Neighborhood Revitalization	CDBG:	\$135,000	Buildings Demolished Benefit: 2 Households
5	Services to Stabilize Low Income Populations	Public Services	CDBG:	\$168,356	Public service activities other than Low/Moderate Income Housing Benefit: 25 Persons
6	Improve Homeless response	Ending Homelessness	CDBG:	\$110,482	Homelessness Prevention Benefit: 25 Persons
7	Planning and Administration	Planning and Administration	CDBG:	\$224,475	N/A
			HOME:	\$39,230	



RESIDENT & STAKEHOLDER PARTICIPATION

Public Participation

- HUD-provided consolidated plan data resources are available to the public at:

- www.hudexchange.info/resource/3179/consolidated-planning-data-sources/



- Broad outreach:
 - Public meetings with residents, housing and homeless partners, public service providers, public housing residents, community organizations, businesses, and other stakeholders.
 - Agency consultations
 - Public comment period (30 days)
 - Public hearing for adoption

Focused Participation

- The county must make efforts to encourage participation in the development of the Consolidated Plan from the following populations:
 - Low- and moderate-income individuals and households
 - Residents in underserved areas
 - Racial/ethnic minority populations
 - Limited English-speaking individuals and households
 - Individuals with disabilities
 - Public housing residents



Agency Consultation

- Health, social service, and housing agencies providing services to:
 - *Children*
 - *Elderly*
 - *Persons with Disabilities*
 - *Persons with HIV/AIDS and their Families*
 - *Homeless Persons*
 - *Public Housing Residents*
 - *Low- and Moderate-Income Persons*

- *Continuum of Care*
- *Businesses and civic leaders*
- *Developers*
- *Nonprofit Organizations*
- *Philanthropic Organizations*
- *Community-Based and Regionally-Based Organizations*
- *Faith-Based Organizations*
- *Adjacent jurisdictions*

Virtual Engagement

Hernando County Consolidated Planning FHC Connect Page

[www.fhcconnect.org/
hernando-county-
consolidated-planning](http://www.fhcconnect.org/hernando-county-consolidated-planning)



Home / Hernando County Consolidated Planning

Hernando County Consolidated Planning



Hernando County is seeking to become an Urban County Entitlement Community through the U.S Department of Housing and Urban Development (HUD). As a grant recipient, the county will receive an annual allocation of Community Development Block Grant (CDBG) funds and will have the opportunity to support housing and community revitalization efforts, promote economic development and investments in underserved neighborhoods, and provide essential services benefitting low-income and vulnerable populations.

The county expects to have available CDBG program funding from **October 1, 2024 - September 30, 2027**. Funding amounts will be determined upon approval of the Consolidated Plan. The grant allocation is to be used to provide decent and affordable housing, reduce homelessness, support a suitable living environment for all residents, provide essential services, and to promote economic opportunities. Funds must be used to address eligible activities established by federal regulation and not less than 70% of funds must benefit low-to moderate-income individuals and families. Examples of eligible activities include:

- * Preservation of Affordable Housing
- * Provision of Supportive Services
- * Public Improvements
- * Infrastructure Improvements
- * Assistance to Businesses
- * Acquisition and Demolition



Thank
you!

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