



# **2026-2030 Consolidated Plan**

**30-day Comment Draft - May 29, 2026**

**City of Port St. Lucie  
121 SW Port St. Lucie Blvd  
Port Saint Lucie, FL 34984**

## Table of Contents

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b).....	4
PR-05 Lead & Responsible Agencies – 91.200(b) .....	10
PR-10 Consultation – 91.100, 91.200(b), 91.215(l).....	11
PR-10 Participation – 91.105, 91.200(c) .....	21
<b><i>Needs Assessment</i></b> .....	<b>27</b>
NA-05 Overview .....	27
NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c).....	28
NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2) .....	46
NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2).....	49
NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2) .....	52
NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2) .....	53
NA-35 Public Housing – 91.205(b) .....	54
NA-40 Homeless Needs Assessment – 91.205(c) .....	58
NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d).....	60
NA-50 Non-Housing Community Development Needs – 91.215 (f) .....	65
<b><i>Housing Market Analysis</i></b> .....	<b>67</b>
MA-05 Overview .....	67
MA-10 Number of Housing Units – 91.210(a)&(b)(2).....	68
MA-15 Housing Market Analysis: Cost of Housing - 91.210(a) .....	71
MA-20 Housing Market Analysis: Condition of Housing – 91.210(a).....	77
MA-25 Public and Assisted Housing – 91.210(b) .....	84
MA-30 Homeless Facilities and Services – 91.210(c).....	87
MA-35 Special Needs Facilities and Services – 91.210(d).....	90
MA-40 Barriers to Affordable Housing – 91.210(e).....	93
MA-45 Non-Housing Community Development Assets – 91.215 (f) .....	94
MA-50 Needs and Market Analysis Discussion.....	107
MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2) .....	112
MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3).....	116

<b><i>Strategic Plan</i></b> .....	<b>119</b>
SP-05 Overview .....	119
SP-10 Geographic Priorities - 91.215(a)(1) .....	120
SP-25 Priority Needs - 91.215(a)(2).....	125
SP-30 Influence of Market Conditions - 91.215 (b) .....	128
SP-50 Public Housing Accessibility and Involvement - 91.215(c) .....	137
SP-55 Strategic Plan Barriers to Affordable Housing - 91.215(h) .....	138
SP-60 Homelessness Strategy - 91.215(d) .....	140
SP-65 Lead-based Paint Hazards - 91.215(i) .....	143
SP-70 Anti-Poverty Strategy - 91.215(j) .....	145
SP-80 Monitoring - 91.230 .....	146
<b><i>Expected Resources</i></b> .....	<b>148</b>
AP-15 Expected Resources - 91.220(c)(1,2) .....	148
<b><i>Annual Goals and Objectives</i></b> .....	<b>151</b>
AP-20 Annual Goals and Objectives - 91.220(c)(3)&(e).....	151
AP-35 Projects - 91.220(d) .....	153
AP-38 Project Summary .....	154
AP-50 Geographic Distribution - 91.220(f) .....	157
<b><i>Affordable Housing</i></b> .....	<b>159</b>
AP-55 Affordable Housing - 91.220(g) .....	159
AP-60 Public Housing - 91.220(h) .....	160
AP-65 Homeless and Other Special Needs Activities - 91.220(i) .....	161
AP-75 Action Plan Barriers to Affordable Housing - 91.220(j) .....	165
AP-85 Other Actions - 91.220(k).....	167
<b><i>Program Specific Requirements</i></b> .....	<b>170</b>
AP-90 Program Specific Requirements - 91.220(l)(1,2,4) .....	170

# Executive Summary

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

### 1. Introduction

The City of Port St. Lucie is an entitlement city, as designated by the U.S. Department of Housing and Urban Development (HUD), and receives an annual federal formula grant through the Community Development Block Grant (CDBG) program to address the housing and community development needs of its residents. The City's Neighborhood Services Department is the lead department responsible for administering the grant program and annual CDBG funds. The City strives to provide safe and decent housing, a suitable living environment, and expanded economic opportunities, especially for low- to moderate-income households and special needs populations. In order to receive these funds, the City of Port St. Lucie is submitting its 2026-2030 Consolidated Plan and first-year PY 2026 Annual Action Plan (AAP) as required by HUD for jurisdictions receiving annual entitlement formula grants.

The Consolidated Plan serves as a planning document meeting federal statutory requirements in 24 CFR 91.200-91.230 for preparing a Consolidated Plan and guiding the use of CDBG funding based on applications to HUD. The major sections of the Consolidated Plan include a Housing Market Analysis, Housing Needs Assessment, Five-Year Strategic Plan, an Annual Action Plan, and Consultation and Citizen Participation, with accompanying documentation related to public comments. The Strategic Plan addresses specific needs that were identified through data analysis and the citizen participation process, with goals and program targets established for each priority category over the five-year planning period.

The first-year PY 2026 AAP is a subset of the Strategic Plan and identifies funding priorities and activities planned for the program year. The AAP can be used by organizations in the community as an annual guide for identifying activities that help the City achieve its housing and community development goals. The AAP also serves as the baseline for measuring program effectiveness, as reported in the Consolidated Annual Performance and Evaluation Report (CAPER) required by HUD for each program year's funding allocation. PY 2026 begins on October 1, 2026 and ends September 30, 2027.

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

#### Overview

The City of Port St. Lucie developed its strategic plan based on an analysis of the data presented in the Needs Assessment, the Market Analysis of the Consolidated Plan, and the citizen participation and stakeholder consultation process. Through these efforts, the City identified four (4) priority needs and associated goals to address these needs. Over the 5-year plan period, the City will work to accomplish the following outcomes, which are listed by Priority Need.

#### Priority Need: Improve Public Facilities & Infrastructure

1A Improve Public Facilities & Infrastructure: Improve and create access to public facilities such as parks, neighborhood centers, and senior centers in low/mod areas. The City will also provide infrastructure improvements in the form of sidewalks, streets, water/sewer, and drainage facilities to low-income and primarily residential areas within the City of Port St. Lucie.

**Priority Need: Affordable Housing Opportunities**

2A Affordable Housing Opportunities: Rehabilitate owner-occupied housing units to address health, safety, and welfare concerns. This includes minor home repairs, accessibility improvements, and connecting low-income owner-occupied homes to City water and sewer systems. The City may also acquire properties for affordable housing rehabilitation for LMI households. Code enforcement activities are provided to help ensure the health and safety of housing units occupied by low- and moderate-income households.

**Priority Need: Public Services for LMI & Special Need**

3A Public Services for LMI & Special Need: Fund vital services that improve the quality of life for low- and moderate-income and special needs persons in the City of Port St. Lucie. Eligible public service activities may include senior services, youth services, mental health services, transportation services, homeless services, and other activities that support housing stability, accessibility, and quality of life for vulnerable residents.

**Priority Need: Grant Administration**

4A Grant Administration: Effective program management of the CDBG program will ensure compliance with HUD regulations and that programs meet their established objectives. Activities include general administration, planning, fair housing outreach, citizen participation, and monitoring to support the successful implementation of the Consolidated Plan and annual action plans.

**3. Evaluation of past performance**

The City of Port St. Lucie continues to build on its past use of HUD funding for public improvements, housing activities, public services, and economic development initiatives. As part of compliance with HUD regulations, the City prepares an Annual Action Plan (AAP) and a Consolidated Annual Performance and Evaluation Report (CAPER) to assess progress toward the goals established in its Five-Year Consolidated Plan.

The most recent PY 2024 CAPER reflects progress made during the final year of the 2021-2025 Consolidated Plan. During the program year, the City continued to invest CDBG funds in public infrastructure, public facilities, affordable housing assistance, public services, and business assistance activities that benefit low- and moderate-income residents. The CAPER also shows that the City used

CDBG together with program income, carry-forward funds, and other leveraged resources to advance priority community development needs.

**Public Facilities and Infrastructure:** In PY 2024, the City completed and continued a range of public improvement activities, including sidewalk connectivity links, water and sewer connection grants, enhanced parks and recreation accessibility in low/mod areas, and code enforcement activities in low/mod areas. The CAPER reports that public facility activities benefited 54,655 persons and infrastructure improvement activities benefited 44,505 persons during the program year. These accomplishments reflect the City's continued emphasis on improving safety, accessibility, and neighborhood conditions in eligible areas.

**Affordable Housing:** Affordable housing and housing preservation remained a major priority in PY 2024. The CAPER reports that the City expended \$916,253 for low- and moderate-income homeowner repair and rehabilitation activities, leveraged with State Housing Initiatives Partnership funding. In addition, 21 homeowner households were rehabilitated during the program year, exceeding the annual goal of 15 households. These efforts helped the City make strong progress toward its housing goals over the plan period.

**Public Services:** The City continued to support public service activities benefiting low- and moderate-income residents. The CAPER notes continued support for the Boys and Girls Mobile Tutoring Club in low- and moderate-income parks, and public service activities for low/mod households exceeded the annual goal, with 228 households assisted compared to a goal of 150. These activities contributed to the City's broader efforts to improve quality of life and access to services in eligible neighborhoods.

**Economic Development:** The City continued implementation of its Business Accelerator Program in PY 2024. According to the CAPER, 4 businesses were assisted during the program year, and 21 businesses had been assisted over the strategic plan period, exceeding the five-year target. The City also launched a small business façade improvement grant program to further support business activity and economic opportunity.

**CDBG-CV:** The CAPER states that most CDBG-CV funds had been expended in prior years, with approximately \$147,265 remaining to be spent in the upcoming fiscal year. The City was consulting with HUD regarding options for the remaining balance.

Overall, the PY 2024 CAPER indicates that the City made meaningful progress during the final year of the 2021-2025 Consolidated Plan, particularly in public improvements, housing preservation, and economic development activities. Port St. Lucie remains committed to building on these accomplishments and directing available resources to the priority needs identified in the 2026-2030 Consolidated Plan and PY 2026 AAP.

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

The City of Port St. Lucie has adopted its HUD approved Citizen Participation Plan (CPP) as per 24 CFR 91.105, which sets forth the City's policies and procedures for citizen participation in the Consolidated Plan and first year PY 2026 AAP. The CPP provides details for public notice for all meetings and the various stages of Consolidated Plan development, public hearings before the citizens of Port St. Lucie and City Council, accommodations for persons with disabilities, and the conduct of public review of draft documents. Adhering closely to the CPP, the City held public meetings and public hearings and will hold a public comment period. Details of these outreach efforts are provided below.

PUBLIC COMMENT PERIOD: A 30-day public comment period will be held from June 9, 2026 to July 8, 2026 to give the public an opportunity to review and make comments on the draft Consolidated Plan and first year PY 2026 AAP. The draft documents will be available online at the City's CDBG webpage and at the Neighborhood Services Department, 121 SW Port St. Lucie Blvd., Port St. Lucie, FL 34984. Public comments may be submitted by email to Catherine Sala, Grant Coordinator, at [csala@cityofpsl.com](mailto:csala@cityofpsl.com).

PUBLIC HEARING: The City of Port St. Lucie held public hearings as part of the development process to receive feedback on community needs and potential uses of CDBG funds. A public hearing was held on April 7, 2026, from 6:00 PM to 7:00 PM at the Community Center, 2195 SE Airoso Blvd., Port St. Lucie, FL 34984.

A second public hearing will be held on Monday, June 8, 2026, at 1:00 PM at the City Hall Council Chambers, 121 SW Port St. Lucie Blvd., Port St. Lucie, FL 34984. The purpose of the public hearing is to review the draft PY 2026-2030 Consolidated Plan and PY 2026 AAP and receive public comments.

PUBLIC MEETINGS: The City held a community meeting with citizens and community stakeholders to present background information on the grant programs, solicit feedback, and provide answers to general questions about the program. The public meeting was held on April 7, 2026, from 12:00 PM to 1:00 PM at the Community Center, 2195 SE Airoso Blvd., Port St. Lucie, FL 34984. There were no attendees.

COMMUNITY & STAKEHOLDER SURVEYS:

Community Survey Link: <https://www.research.net/r/PortStLucie-Community>

Stakeholder Survey Link: [https://www.research.net/r/PortStLucie\\_Steakholder](https://www.research.net/r/PortStLucie_Steakholder)

Details of citizen participation outreach for the Consolidated Plan and first year PY 2026 AAP are also located in the PR-15.

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

PUBLIC COMMENT PERIOD: A summary of comments will be included after the comment period.

PUBLIC HEARINGS: A public hearing was held on April 7, 2026, from 6:00 PM to 7:00 PM at the Community Center, 2195 SE Airoso Blvd., Port St. Lucie, FL 34984. There were no attendees and no comments were received.

A second public hearing will be held on June 8, 2026. A summary of comments will be included after the public hearings.

PUBLIC MEETINGS: A public meeting was held on April 7, 2026, from 12:00 PM to 1:00 PM at the Community Center, 2195 SE Airoso Blvd., Port St. Lucie, FL 34984. There were no attendees and no comments were received.

COMMUNITY SURVEY: The community survey received 107 responses. Survey results identified public improvements, affordable housing, and economic development as the highest ranked community priorities. Responses also reflected strong concern with housing affordability, increasing housing costs, mental health services, youth services, transportation, sidewalks, street improvements, and street lighting.

STAKEHOLDER SURVEY: The stakeholder survey received 8 responses. Stakeholder survey results identified public services and creation of affordable housing and/or homebuyer assistance as the highest ranked funding priorities. Stakeholders also identified affordable housing availability, homelessness assistance, child care, and transportation as key unmet needs in the City.

All comments and views will be accepted at the public hearings and public comment period review process. A summary of outreach efforts is located in the PR-15 Participation.

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

All comments or views will be accepted at the public hearing and public comment period.

## **7. Summary**

The priority needs of the City of Port St. Lucie for the 2026-2030 Consolidated Plan and PY 2026 AAP were identified through a comprehensive citizen participation outreach effort which included a community survey offered online, a stakeholder survey for community nonprofit organizations and service providers, consultation with nonprofit partners and regional agencies, public meetings and hearings, and a review of the Needs Assessment and Housing Market Analysis conducted as part of the development of this Consolidated Plan. These efforts helped ensure that the priorities identified in this plan reflect the most pressing housing and community development needs of Port St. Lucie residents. The community survey received 107 responses, and the stakeholder survey received 8 responses.

The Consolidated Plan is comprised of several sections, including an assessment of the current housing and community needs of the area, a section detailing the needs of homeless individuals, a description of the publicly supported housing needs, information on the citizen participation process, a Strategic Plan,

and the PY 2026 Annual Action Plan (AAP). The Strategic Plan is an essential component of the Consolidated Plan, outlining the objectives and outcomes necessary to meet the identified needs. The PY 2026 AAP is the first of five annual action plans, which will detail how federal resources will be allocated each year to achieve the objectives identified in the Consolidated Plan. Additionally, each AAP will be evaluated to assess the City's performance in meeting the Consolidated Plan's objectives. At the end of each program year, the City will complete a Consolidated Annual Performance and Evaluation Report (CAPER).

In addition to the Needs Assessment and Housing Market Analysis, the City identified priority needs through its citizen participation process, which included engagement with community nonprofit organizations, service providers, regional partners, and residents of the community. Public input from surveys and consultation supported the identification of four priority needs for the 2026-2030 ConPlan: Improve Public Facilities and Infrastructure, Affordable Housing Opportunities, Public Services for LMI and Special Need, and Grant Administration.

Primary data sources for the Consolidated Plan include the 2020-2024 American Community Survey (ACS) 5-Year Estimates, HUD Low- and Moderate-Income Summary Data, Comprehensive Housing Affordability Strategy (CHAS) data, Homeless Management Information System (HMIS) data, Point-in-Time Count data, HUD Income Limits, HUD Fair Market Rents, and other local and regional data sources. Data for map analysis came from the 2020-2024 ACS and HUD LMISD data.

**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.*

<b>Agency Role</b>	<b>Name</b>	<b>Department/Agency</b>
CDBG Administrator	PORT ST. LUCIE	Neighborhood Services Department

**Table 1 – Responsible Agencies**

**Narrative**

The City of Port St. Lucie’s Neighborhood Services Department is the lead entity responsible for administering the City’s CDBG program, which is covered by the Consolidated Plan and Annual Action Plan. The Department is responsible for the day-to-day administration of the CDBG program, including preparation of the Consolidated Plan, Annual Action Plans, Consolidated Annual Performance and Evaluation Reports (CAPER), environmental review records, contract administration, project oversight, monitoring, IDIS reporting, and related grant management activities.

**Consolidated Plan Public Contact Information**

Catherine Sala  
Grant Coordinator  
Neighborhood Services Department  
City of Port St. Lucie  
121 SW Port St. Lucie Blvd.  
Port St. Lucie, FL 34984  
772-344-4084  
csala@cityofpsl.com

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

### **1. Introduction**

The City of Port St. Lucie conducts outreach to local organizations, the public, elected officials, and regional partners to solicit input for the drafting and development of the 2026-2030 Consolidated Plan and first-year PY 2026 AAP. This section discusses coordination between the City and its partners and identifies the agencies and organizations that consulted and/or provided input in the development of the plan.

As part of the consultation process, the City engaged with local service providers, nonprofit organizations, housing providers, regional agencies, and public entities to gather feedback on community needs and priorities. In addition, the City conducted both a community survey and a stakeholder survey to collect input from residents, local agencies, and nonprofits serving Port St. Lucie residents. This feedback provided valuable insight into priority housing and community development needs, service gaps, and funding priorities for the City over the five-year planning period.

The following section highlights these relationships and identifies the agencies and organizations consulted during the development of the Consolidated Plan.

### **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))**

The City of Port St. Lucie enhances coordination between public and assisted housing providers, nonprofit organizations, and private and governmental health, mental health, and service agencies to address housing and supportive service needs within the community. The City’s Neighborhood Services Department administers the CDBG program and coordinates planning, public engagement, and collaboration with City departments and community partners to implement eligible community development activities that benefit low- and moderate-income residents and special needs populations.

The City works closely with local social service providers, lenders, builders, developers, housing providers, and other governmental agencies through ongoing coordination with the Council of Social Agencies, the St. Lucie/Martin Lending Consortium, St. Lucie County, and other regional partners. These relationships help the City identify housing and service gaps, improve referrals, support affordable housing opportunities, and coordinate services for residents in need. The City also works with St. Lucie County on HOME-assisted housing activities and other housing initiatives that support low- and moderate-income households.

The City coordinates with the Treasure Coast Homeless Services Council, Inc. (TCHSC), the lead agency for the regional Continuum of Care, to address homelessness and housing instability. Through this coordination, the City supports outreach, referrals, coordinated entry, rapid rehousing, homelessness

prevention, and other housing stability efforts for individuals and families experiencing homelessness or at risk of homelessness. The City also benefits from the regional Homeless Management Information System (HMIS), which supports coordinated service delivery by helping providers track homelessness trends, assess client needs, reduce duplication of services, and evaluate outcomes. HMIS data informs regional planning and helps improve coordination among agencies serving homeless and at-risk households.

To help address the digital divide, the City coordinates with community partners and service providers to improve access to information, services, and community resources for households that may face barriers to technology access. These efforts include public outreach, online engagement, and coordination with local organizations that help residents access housing information, supportive services, and other community resources. Improving access to reliable internet and digital tools supports employment, education, health care access, and participation in public processes.

The City also works with local and regional partners to support emergency preparedness, hazard mitigation, and community resilience. Coordination with public agencies and local departments helps the City plan for severe weather, flooding, and other hazards that may affect housing stability, public facilities, infrastructure, and vulnerable households. These efforts are part of the City's broader approach to community development planning and service coordination.

In addition to these partnerships, the City strengthens coordination through ongoing consultation and outreach with community organizations, service providers, housing partners, and residents. Through these efforts, the City works to expand access to housing, supportive services, and community resources while advancing the goals of the 2026-2030 Consolidated Plan.

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

The City of Port St. Lucie coordinates with the Treasure Coast Homeless Services Council, Inc. (TCHSC), the lead agency for the FL-509 Continuum of Care serving St. Lucie, Martin, and Indian River Counties, to address homelessness and housing instability. Although the City does not directly receive Emergency Solutions Grant (ESG) funds, it supports the regional homelessness response system through ongoing coordination with TCHSC, St. Lucie County, Fort Pierce, and other local and regional partners. These efforts help the City stay informed on homelessness trends, service gaps, and available housing and supportive service resources for Port St. Lucie residents.

Through the Continuum of Care, TCHSC coordinates outreach, coordinated entry, rapid rehousing, homelessness prevention, emergency shelter, permanent supportive housing, and related supportive services for persons experiencing homelessness and those at risk of homelessness. The City supports these efforts and the priorities established by the regional CoC, including assistance for chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth.

The City also coordinates with TCHSC and regional partners on broader initiatives to address homelessness, including local homelessness planning efforts and housing stability strategies.

The CoC administers the Homeless Management Information System (HMIS), which is used by participating providers to track service delivery, reduce duplication of services, support coordinated entry, and evaluate outcomes across the homelessness response system. HMIS data, along with Point-in-Time Count data and other regional information, helps inform planning, identify unmet needs, and improve coordination among agencies serving homeless and at-risk households.

The City has also supported homelessness response efforts through partnership funding. In October 2024, the City awarded TCHSC \$400,000 in Emergency Rental Assistance 2 funds to support a Rapid-Rehousing program serving Port St. Lucie residents at imminent risk of or currently experiencing homelessness. In addition, the City continues to coordinate with TCHSC and partner agencies to support referrals and improve access to available shelter, housing assistance, case management, and related supportive services.

Through ongoing coordination with the Continuum of Care, St. Lucie County, and regional service providers, the City of Port St. Lucie supports strategies to reduce homelessness, prevent housing instability, and strengthen access to housing and supportive services for vulnerable households.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate Emergency Solutions Grant (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 Port St. Lucie does not receive ESG funds directly. ESG funds serving the jurisdiction are administered through the regional Continuum of Care led by the Treasure Coast Homeless Services Council, Inc. (TCHSC). The City coordinates with TCHSC and other regional partners as part of the Continuum of Care process to stay informed on homelessness needs, service gaps, and the performance of programs serving Port St. Lucie residents. Through this coordination, the City provides local input on homelessness priorities and supports alignment with the broader regional homelessness response system.

TCHSC, as lead agency for the FL-509 Continuum of Care, is responsible for the operation and administration of HMIS, including policies and procedures related to participation, data quality, privacy, and reporting. HMIS is used by participating providers to support coordinated entry, track service delivery, reduce duplication, and evaluate outcomes for persons experiencing homelessness and those at risk of homelessness. While the City does not administer ESG or HMIS, it benefits from the coordination, planning, and data supported by the Continuum of Care and regional HMIS system.

**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	<b>Agency/Group/Organization</b>	City of Port St. Lucie
	<b>Agency/Group/Organization Type</b>	Other government - Local Housing Services - Housing Services - Homeless Services - Health Services - Education Services - Employment Services - Broadband Internet
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy Community Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City of Port St. Lucie is the lead agency responsible for development and implementation of the Consolidated Plan and Annual Action Plan. City staff consulted across departments and with community partners to identify priority needs, review local conditions, and coordinate planning for housing, community development, digital access, and emergency preparedness.
2	<b>Agency/Group/Organization</b>	Treasure Coast Homeless Services Council, Inc. (TCHSC)
	<b>Agency/Group/Organization Type</b>	Continuum of Care Services - Homeless Services - Housing Services - Veterans Regional organization

	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	TCHSC is the lead agency for the FL-509 Continuum of Care serving St. Lucie, Martin, and Indian River Counties. Consultation focused on homelessness trends, coordinated entry, HMIS-supported service delivery, emergency shelter, rapid rehousing, homelessness prevention, and the needs of chronically homeless persons, families with children, veterans, and unaccompanied youth.
3	<b>Agency/Group/Organization</b>	St. Lucie County
	<b>Agency/Group/Organization Type</b>	Other government - County Housing Services - Housing Services - Health Services - Education
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Economic Development Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City coordinates with St. Lucie County on housing and community development issues including HOME-assisted activities, affordable housing planning, public services, and broader countywide initiatives affecting Port St. Lucie residents.
4	<b>Agency/Group/Organization</b>	City of Fort Pierce
	<b>Agency/Group/Organization Type</b>	Other government - Local Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City coordinated with Fort Pierce on regional housing issues and countywide planning efforts, including discussions related to homeownership opportunities, public housing resources, and shared housing needs in St. Lucie County.

5	<b>Agency/Group/Organization</b>	Martin / St. Lucie Lending Consortium
	<b>Agency/Group/Organization Type</b>	Housing Private Sector Banking / Financing Community Development Financial Institution Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Anti-poverty Strategy Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City participates in the Lending Consortium with local lenders, counseling agencies, and government partners to discuss homeownership opportunities, housing barriers, and ways to improve access to affordable housing and related financial resources.
6	<b>Agency/Group/Organization</b>	St. Lucie Habitat for Humanity CHDO, Inc.
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services - Persons with Disabilities Service - Fair Housing Community Development Financial Institution
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Anti-poverty Strategy Affordable Housing
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation with Habitat focused on affordable housing development opportunities, use of vacant lots, partnerships for new construction and rehabilitation, and expansion of affordable housing initiatives for low- and moderate-income households.
7	<b>Agency/Group/Organization</b>	Council of Social Agencies (COSA Connects)
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services - Children Services - Elderly Persons Services - Persons with Disabilities Services - Victims of Domestic Violence Services - Homeless Services - Health Services - Education Services - Employment Service - Fair Housing Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Anti-poverty Strategy Public Services

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Meetings with local organizations through COSA Connects helped the City assess needs, identify service gaps, and strengthen coordination among agencies providing housing, health, and supportive services to low- and moderate-income residents and special needs populations.
8	<b>Agency/Group/Organization</b>	Florida Department of Health / St. Lucie County Health Department
	<b>Agency/Group/Organization Type</b>	Services - Health Services - Education Service - Fair Housing Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy HOPWA Strategy Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation included discussion of public health conditions, lead screening, service access, and health-related needs affecting vulnerable populations, including persons experiencing homelessness and low-income households.
9	<b>Agency/Group/Organization</b>	Economic Development Council of St. Lucie County, Inc.
	<b>Agency/Group/Organization Type</b>	Services - Employment Services - Education Business and Civic Leaders Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis Economic Development Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation focused on business assistance, economic opportunity, job creation, and strategies to support small businesses and expand economic opportunities for low- and moderate-income residents.
10	<b>Agency/Group/Organization</b>	Boys & Girls Clubs of St. Lucie County
	<b>Agency/Group/Organization Type</b>	Services - Children Services - Education Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Public Services Anti-poverty Strategy

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation focused on youth programming, educational support, and continued coordination on mobile club and tutoring activities serving low- and moderate-income neighborhoods in Port St. Lucie.
11	<b>Agency/Group/Organization</b>	RiteLife Services
	<b>Agency/Group/Organization Type</b>	Medical or Health Community Agency/Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Services Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Stakeholder survey input highlighted supportive service needs, housing stability concerns, and the importance of resources for vulnerable and low-income households.
12	<b>Agency/Group/Organization</b>	SafeSpace, Inc.
	<b>Agency/Group/Organization Type</b>	Services - Victims of Domestic Violence Services - Housing Community Agency/Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Special Needs Public Services
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Stakeholder survey input identified the impact of domestic violence on housing stability and noted the need for supportive services and safe housing options for survivors and their families.
13	<b>Agency/Group/Organization</b>	St. Lucie County Transit
	<b>Agency/Group/Organization Type</b>	Government - state/county/local Services - Transportation
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Services Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Stakeholder survey input identified transportation as a key unmet need and highlighted the importance of reliable transit access for low-income residents, workers, and households seeking services.

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

All comments are welcome. There will be no agency types intentionally not consulted.

**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	Treasure Coast Homeless Services Council, Inc. (TCHSC)	The Continuum of Care and the City share the goal of reducing and preventing homelessness in Port St. Lucie. The CoC helps coordinate outreach, shelter, rapid rehousing, homelessness prevention, coordinated entry, and supportive services for persons experiencing homelessness and those at risk of homelessness.
Housing Needs Assessment and Implementation Plan	City of Port St. Lucie, St. Lucie County, and City of Fort Pierce	The Housing Needs Assessment and Implementation Plan identifies affordable housing needs, housing market conditions, and gaps in housing supply across the County. The goals of this effort overlap with the Consolidated Plan’s priority to expand affordable housing opportunities and preserve housing for low- and moderate-income households.
Local Housing Assistance Plan (LHAP)	City of Port St. Lucie	The LHAP guides the use of SHIP funds for affordable housing activities, including homeowner rehabilitation and other housing assistance programs. These goals directly overlap with the Consolidated Plan’s affordable housing priorities and help leverage non-CDBG housing resources.

**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))**

The City of Port St. Lucie maintains ongoing communication and coordination with St. Lucie County, the City of Fort Pierce, and other regional partners in the implementation of its housing and community development programs. St. Lucie County provides a variety of housing, health, and public service programs through its departments and partner agencies that complement services available through the City and help address the needs of low- and moderate-income residents. The City also coordinates with the County on HOME-assisted housing activities and other regional housing initiatives that support Port St. Lucie residents.

The City works closely with public and regional partners involved in housing and homelessness response, including St. Lucie County, the Treasure Coast Homeless Services Council, Inc. (TCHSC), and other service

providers throughout the region. Through this coordination, the City remains informed on homelessness trends, service gaps, available resources, and housing stability needs affecting Port St. Lucie residents. These partnerships also support coordination related to the Continuum of Care, coordinated entry, homelessness prevention, rapid rehousing, and other supportive service efforts.

The City also coordinates with adjacent jurisdictions and regional partners through efforts such as the County-wide Housing Needs Assessment and Implementation Plan, which was developed in coordination with St. Lucie County and the City of Fort Pierce. This collaboration helps align local housing and community development activities with broader countywide priorities related to affordable housing, housing preservation, and neighborhood investment.

In addition, the City coordinates with State-supported housing programs administered through agencies such as Florida Housing Finance Corporation, which oversees the State Housing Initiatives Partnership (SHIP) program and other affordable housing resources that support local housing activities. These partnerships help the City leverage non-CDBG resources and align local programs with State and regional housing objectives.

Through coordination with St. Lucie County, the City of Fort Pierce, TCHSC, Florida Housing Finance Corporation, and other public and regional partners, the City of Port St. Lucie continues to strengthen collaboration in addressing affordable housing, homelessness, and community development priorities identified in the 2026-2030 Consolidated Plan.

## **PR-10 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**

The City of Port St. Lucie has adopted its HUD approved Citizen Participation Plan (CPP) as per 24 CFR 91.105, which sets forth the City's policies and procedures for citizen participation of the Consolidated Plan and first year 2026 AAP. The CPP provides details about the public notice requirements for all meetings and the various stages of Consolidated Plan development, public hearings before the citizens of the City and City Council, accommodations for persons with disabilities, and the conduct of public review of draft documents. Adhering closely to the CPP, the City held a public comment period and public hearings. Details of these outreach efforts are provided in the table below.

### 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
1	Public Hearing	Non-targeted/broad community	A public hearing was held on April 7, 2026, from 6:00 PM to 7:00 PM at the Community Center, 2195 SE Airoso Blvd., Port St. Lucie, FL 34984, to gather input on community needs and the development of the 2026-2030 Consolidated Plan and PY 2026 AAP. There were no attendees.	No comments were received.	All comments were accepted.	
2	Public Hearing	Non-targeted/broad community	A second public hearing will be held on Monday, June 8, 2026, at 1:00 PM at the City Hall Council Chambers, 121 SW Port St. Lucie Blvd., Port St. Lucie, FL 34984, to review the draft 2026-2030 Consolidated Plan and PY 2026 AAP and receive public comments.	A summary of comments will be included after the public hearing.	All comments are welcome.	
3	30-Day Public Comment Period	Non-targeted/broad community	A 30-day public comment period will be held from June 9, 2026 to July 8, 2026 to allow the public to review and comment on the draft 2026-2030 Consolidated Plan and PY 2026 AAP. The draft plan will be available on the City's CDBG webpage and at the Neighborhood Services Department, 121 SW Port St. Lucie Blvd., Port St. Lucie, FL 34984. Written comments may be submitted by email to Catherine Sala, Grant Coordinator, at csala@cityofpsl.com.	A summary of comments will be included after the public comment period.	All comments are welcome.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
4	Community Meeting	Non-targeted/broad community	A community meeting was held on April 7, 2026, from 12:00 PM to 1:00 PM at the Community Center, 2195 SE Airoso Blvd., Port St. Lucie, FL 34984, to present background information on the grant programs, solicit feedback, and answer general questions about the program. There were no attendees.	No comments were received	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
5	Community Survey	Non-targeted/broad community	<p>The City conducted an online Community Survey to gather feedback on housing and community development needs. The survey was distributed through community outreach and public notices to encourage resident participation. See link to survey:</p> <p><a href="https://www.research.net/r/PortStLucie-Community">https://www.research.net/r/PortStLucie-Community</a></p>	<p>The survey received 107 responses. Survey results identified public improvements, affordable housing, and economic development as the highest ranked community priorities. Responses also reflected strong concern with housing affordability, increasing housing costs, mental health services, youth services, transportation, sidewalks, street improvements, and street lighting.</p>	N/A	See link

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
6	Stakeholder Survey	Non-targeted/broad community Nonprofits	The City conducted an online Stakeholder Survey distributed to local organizations and service providers to gather professional insight on housing and community development needs in the community. See link to survey: <a href="https://www.research.net/r/PortStLucie_Steakholder">https://www.research.net/r/PortStLucie_Steakholder</a>	The survey received 8 responses. Stakeholder survey results identified public services and creation of affordable housing and/or homebuyer assistance as the highest ranked funding priorities. Stakeholders also identified affordable housing availability, homelessness assistance, child care, and transportation as key unmet needs in the City.	N/A	See link

**Table 4 – Citizen Participation Outreach**

## **Consolidated Plan Helpful Definitions:**

Affordable Housing: Housing affordable at 30 percent or less of a household's monthly income.

Cost burden: Households spending more than 30 percent of their gross income on monthly housing costs, including rent or mortgage payments, utilities, taxes, and insurance.

Severe Cost burden: Households spending more than 50 percent of their gross income on monthly housing costs, including rent or mortgage payments, utilities, taxes, and insurance.

Median Household Income: Midpoint of a specific jurisdiction's income distribution, calculated annually by U.S. Census survey. Data is typically one or two years lagging. This measure is used to assess economic trends and living standards within different geographic areas.

Area Median Income (AMI): Annual household income for regional metro areas, generally published on an annual basis by HUD.

HUD Area Median Family Income (HAMFI): The median family income calculated by HUD to determine Fair Market Rents (FMRs) and Income Limits for HUD programs.

Low- and Moderate-Income (LMI): Collectively refers to both low- and moderate-income households, with a focus on those below 80% of AMI for many HUD programs.

Extremely low-income household: Households earning 30 percent of AMI or less for their household size. In 2025, a four-person household in Port St. Lucie, FL Metropolitan Statistical Area (MSA), with an income at 30 percent AMI earned \$32,150 or less.

Very Low-income households: Households earning 31 percent to 50 percent AMI for their household size. In 2025 a four-person household in Port St. Lucie, FL MSA, with an income at 50 percent AMI earned a maximum of \$47,350 per year.

Low-income households: Households earning 51 to 80 percent AMI for their household size. In 2025, a four-person household in Port St. Lucie, FL MSA, with an income at 80 percent AMI earned a maximum of \$75,750.

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

To support the effective use of available resources, Port St. Lucie must first assess current community needs. This section describes and analyzes key demographic, housing, and economic indicators to provide a clear understanding of conditions affecting residents. Using data from federal, state, and local sources, the City can identify needs based on broader trends in population, income, household composition, and housing conditions. Primary data sources typically include the U.S. Census Bureau, the U.S. Department of Housing and Urban Development, and the U.S. Bureau of Labor Statistics. Once compiled, this information is reviewed to better understand how household characteristics, income levels, and housing challenges are related. A central purpose of this Needs Assessment is to identify the type and extent of housing problems affecting Port St. Lucie residents.

In addition to demographic and housing conditions, this section reviews other factors that shape community need or are affected by housing market conditions. These include assisted housing needs, the needs of persons experiencing homelessness, and the needs of other residents who may require supportive services or housing accommodations. Non-housing community development needs, including public facilities, infrastructure, and public services, are also considered to help inform funding and policy decisions.

Each topic is reviewed alongside relevant demographic and economic data to determine where needs are most significant, and which conditions appear to create the greatest barriers to stable housing and community well-being. By examining the scale and distribution of these challenges in Port St. Lucie, the City can establish data-informed priorities for use of Community Development Block Grant and HOME Investment Partnerships Program funds, as applicable. This process helps the City direct resources toward the most pressing local needs identified through the Consolidated Plan process.

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

### Summary of Housing Needs

The housing needs of a community are influenced by supply and demand. However, the factors that impact housing supply and demand are far more complex than simply matching one house to one household. Variables such as population growth, household size, availability of rental housing, income levels, and property conditions all contribute to shaping the community's housing needs.

The following section highlights that the most significant housing challenge in Port St. Lucie is the lack of affordable housing. According to the 2020-2024 American Community Survey (ACS) 5-Year Estimates, approximately 29,390 households in the city are cost burdened, representing 35.8% of the total households. HUD defines cost burden as a household spending more than 30% of their income on housing costs. Both renters and homeowners are notably affected, with 7,903 rental households (62.7% of renters) and 21,487 homeowner households (30.9% of homeowner households, including those with and without a mortgage) experiencing cost burden.

Demographics	Base Year: 2014	Most Recent Year: 2024	% Change
Population	169,260	232,491	37.4%
Households	59,101	83,952	42.0%
Median Income	\$48,898	\$80,648	64.9%

**Table 5 - Housing Needs Assessment Demographics**

Data Source: 2010-2014 ACS, 2020-2024 ACS

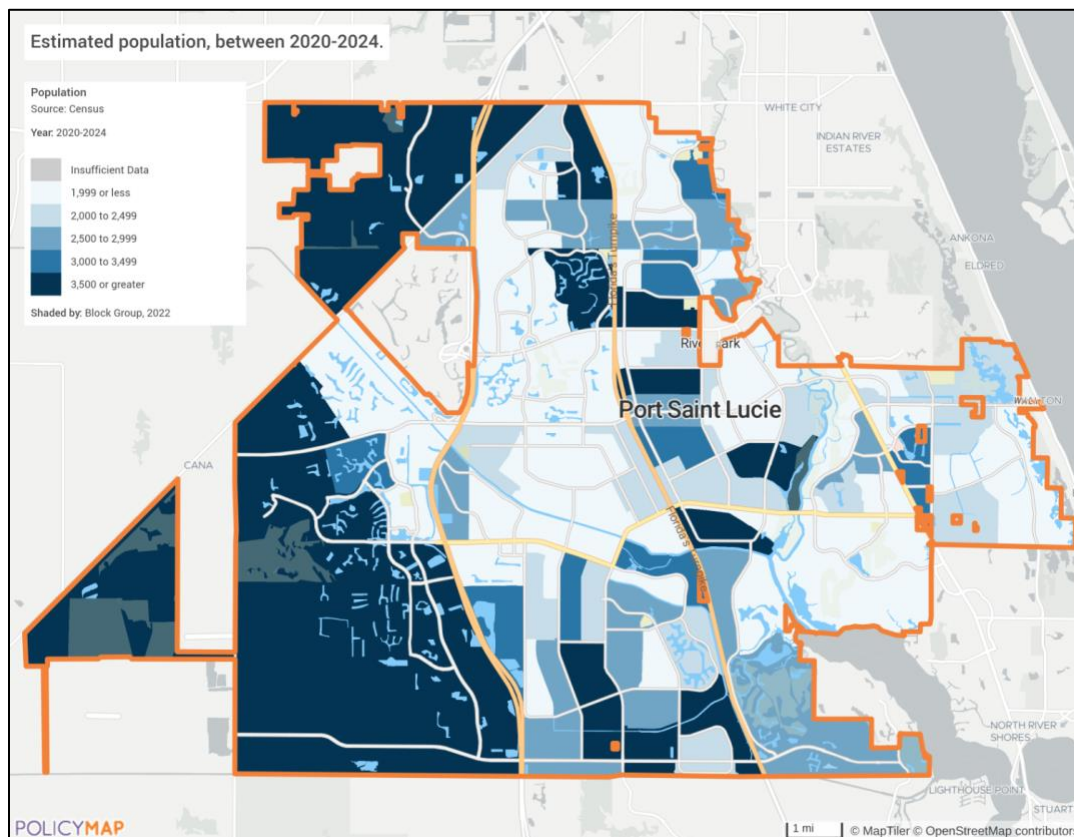
Between 2014 and 2024, Port St. Lucie's population increased by approximately 37.4%, reflecting a significant rate of population increase. The number of households in the city has risen by about 42%, indicating a decrease in average household size as the population has increased at a slightly lower rate than the number of households. Population growth, combined with affordability constraints and limited vacancy, indicates increased housing supply is needed to meet the current and future demand. This shift could also point to demographic changes, such as an increase in young adults or seniors living independently, or economic factors influencing living arrangements, like affordability and housing availability.

During the same period, Port St. Lucie's Median Household Income (MHI) rose by 64.9%. While this outpaces inflation, the impact on housing affordability remains limited. Rising home prices and rental costs have outstripped income growth, leading to ongoing affordability challenges for many residents. This trend underscores the need for continued investments in affordable housing, rental assistance, and homeownership support programs to ensure that economic gains translate into improved housing stability for households across the city.

## Population

The map displays the estimated population by block group in Port St. Lucie for the period of 2020-2024. Darker shaded block groups have larger total populations, while lighter shaded areas have fewer residents. Most block groups fall between about 2,000 and 3,499 people, with the highest population concentrations, at 3,500 or more residents, appearing in several western and southwestern areas of the city, along with a few additional pockets in central and southeastern Port St. Lucie.

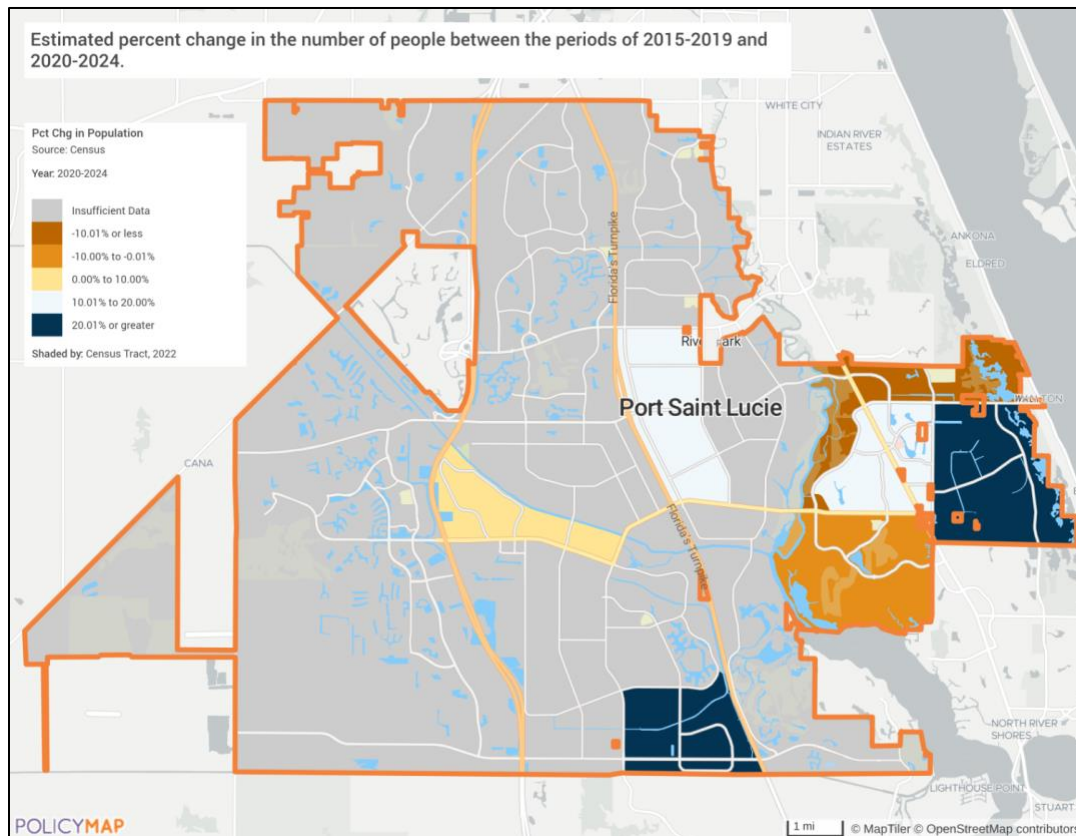
Lower-population block groups, generally those below 2,500 residents, are more common in portions of the eastern side of the city and in scattered interior areas. Overall, the map suggests that population is distributed across much of Port St. Lucie, but the largest concentrations are located in selected western and southern block groups rather than being evenly spread throughout the city.



## Change in Population

The map shows the estimated percentage change in population in Port St. Lucie between the periods of 2015-2019 and 2020-2024 by census tract. Population change was uneven across the city. Most tracts show little change or insufficient data, but several eastern and southeastern areas experienced measurable shifts. The strongest growth, at more than 20%, appears in a tract along the southeastern edge of the city and another tract in the southern portion of Port St. Lucie.

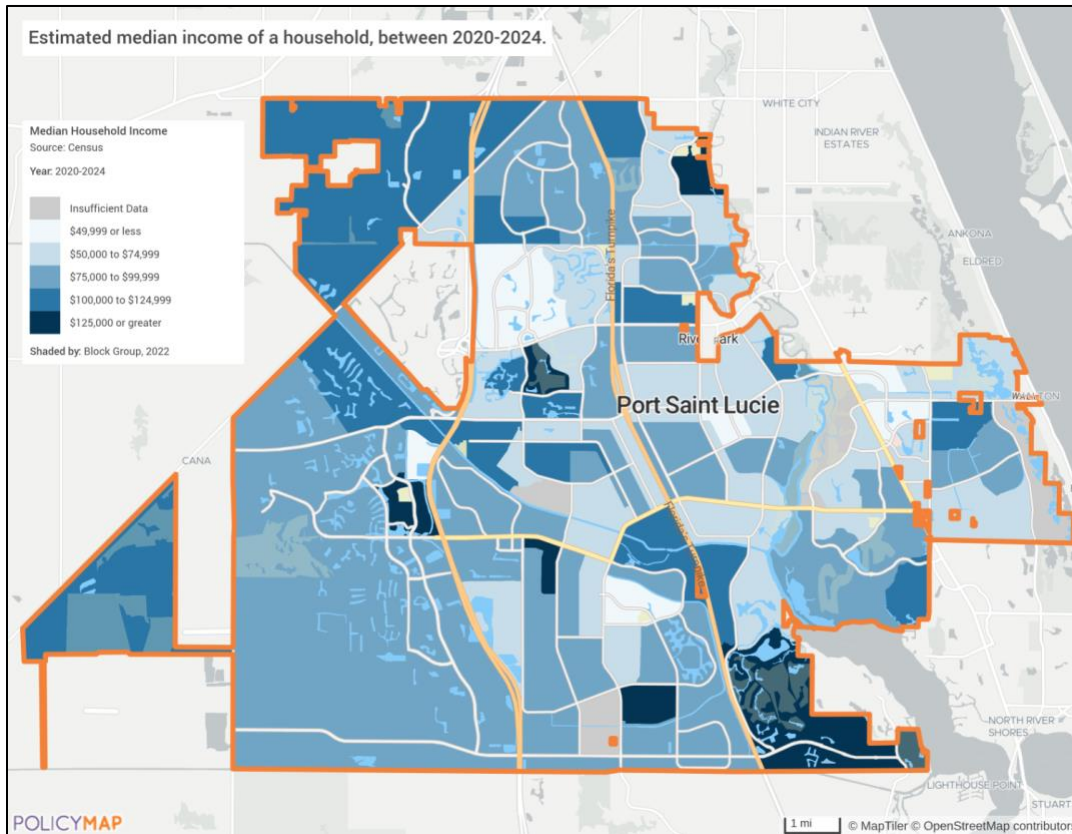
Moderate growth, generally between 10.01% and 20%, is concentrated in parts of the eastern side of the city. In contrast, several nearby tracts on the east side show population declines, with losses of up to 10%, indicating that recent growth has not occurred uniformly even within the same general area. This pattern suggests that newer development or household movement has been concentrated in selected eastern and southern sections rather than across the city as a whole.



## Median Household Income

The map displays estimated median household income in Port St. Lucie for the period of 2020-2024 by block group. Income levels vary across the city, with lighter shaded areas showing lower median household incomes and darker shaded areas showing higher incomes. Many block groups fall within the middle ranges of about \$75,000 to \$124,999, indicating that much of the city is moderate-income, while smaller pockets report both lower and higher income levels.

Lower-income areas, below \$75,000, appear in scattered central and eastern sections of the city. Higher-income block groups, at \$125,000 or more, are concentrated in parts of the southern and southeastern portions of Port St. Lucie, with additional smaller pockets in the north and west. Overall, the map shows that household income is not evenly distributed and that higher- and lower-income areas are interspersed across the city rather than concentrated in one single corridor.





## Number of Households Table

	0-30% HAMFI	>30- 50% HAMFI	>50- 80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households	5,535	7,630	11,545	10,370	39,885
Small Family Households	1285	2135	3780	4710	21210
Large Family Households	345	590	975	1075	3025
Household contains at least one person 62-74 years of age	1610	2150	4080	2815	10915
Household contains at least one person age 75 or older	1355	2275	2155	1490	5675
Households with one or more children 6 years old or younger	559	1200	1465	1620	5270

**Table 6 - Total Households Table**

Data Source: 2018-2022 CHAS

## Number of Households

The previous table provides data from HUD’s 2018-2022 Comprehensive Housing Affordability Strategy (CHAS) and is used to develop a more detailed look at household composition and incomes in Port St. Lucie. The HUD Area Median Family Income (HAMFI) provides a baseline for income in the area.

This document uses the following income group definitions:

- Extremely Low Income: 0-30% HAMFI
- Very Low Income: 30-50% HAMFI
- Low Income: 50-80% HAMFI
- Moderate Income: 80-100% HAMFI
- Above Moderate Income: >100% HAMFI

According to 2018-2022 CHAS data, 33% (24,710) of Port St. Lucie’s households have incomes below 80% of the Area Median Income (AMI), classifying them as low-income. Among these low-income households, small households make up approximately 29.1%, while large households represent only 7.7%. A notable correlation exists between household composition and income level: about 39.5% of elderly households (those with at least one member aged 62 or older) fall within lower-income categories, and nearly one-third of households with children under six are also low-income. These trends highlight diverse housing and service needs across age and income groups, indicating a need for targeted support for these demographics in Port St. Lucie.

## Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	0	10	0	0	10	40	95	55	155	345
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	55	0	20	75	40	25	0	75	140
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	30	35	20	110	195	20	85	140	45	290
Housing cost burden greater than 50% of income (and none of the above problems)	1360	1110	705	0	3175	2475	1905	1675	485	6540
Housing cost burden greater than 30% of income (and none of the above problems)	30	380	1595	940	2945	370	1490	2480	2600	6940
Zero/negative Income (and none of the above problems)	215	0	0	0	215	605	0	0	0	605

**Table 7 – Housing Problems Table**

Data Source: 2018-2022 CHAS

## Housing Needs Summary

The previous table provides a summary of housing issues in Port St. Lucie by income group and tenure (renter or homeowner), using 2018-2022 CHAS data. The table only looks at households at or below 100% of the AMI. Among the households referenced in Table 7, the most common issues are cost burden and overcrowding. Specifically, 6,120 renters and 13,480 homeowners in the city are cost burdened, spending 30% or more of their income on housing. Within this group of cost burdened households, nearly half of both cost burdened renters and homeowners are classified as severely cost burdened, with housing expenses consuming more than 50% of their income.

In addition to cost burden, overcrowding affects a notable number of these households. Approximately 130 renters and 430 homeowners live in conditions defined as having more than 1.01 persons per room. This prevalence of cost burdened households highlights the financial strain that housing costs impose on Port St. Lucie residents, regardless of whether they rent or own, with renters particularly experiencing high rates of overcrowding.

### 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	1420	1585	2320	1070	6395	2945	3600	4350	3360	14255
Having none of four housing problems	55	225	435	745	1460	300	2215	4445	5195	12155
Household has negative income, but none of the other housing problems	215	0	0	0	215	605	0	0	0	605

**Table 8 – Housing Problems 2**

Data Source: 2018-2022 CHAS

### Severe Housing Problems

Severe housing problems are common amongst lower-income households in Port St. Lucie. Among households earning between 0% and 100% of the Area Median Income (AMI), around 81.9% of the 8,070 renter households and around 55% of the 27,015 owner households experience at least one documented housing issue. These challenges are especially acute for those with extremely low incomes, with 96.7% of renter households and around 92.2% of homeowners earning between 0-30% of AMI facing at least one housing problem. This underscores the urgent need for targeted home repair programming for extremely low-income households to improve housing quality and safety. CHAS 2018-2022 Data presented in Tables 6 and 7 indicate that cost burden remains the most widespread housing issue as many households struggle to meet housing expenses. This underscores the urgent need for targeted efforts to improve housing affordability, particularly for lower-income households.

### 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	30	120	580	730	40	310	1135	1485
Large Related	0	205	390	595	0	60	315	375
Elderly	0	75	395	470	295	1010	905	2210
Other	0	35	250	285	55	205	245	505
Total need by income	30	435	1615	2080	390	1585	2600	4575

**Table 9 – Cost Burden > 30%**

Data Source: 2018-2022 CHAS

### Housing Cost burden

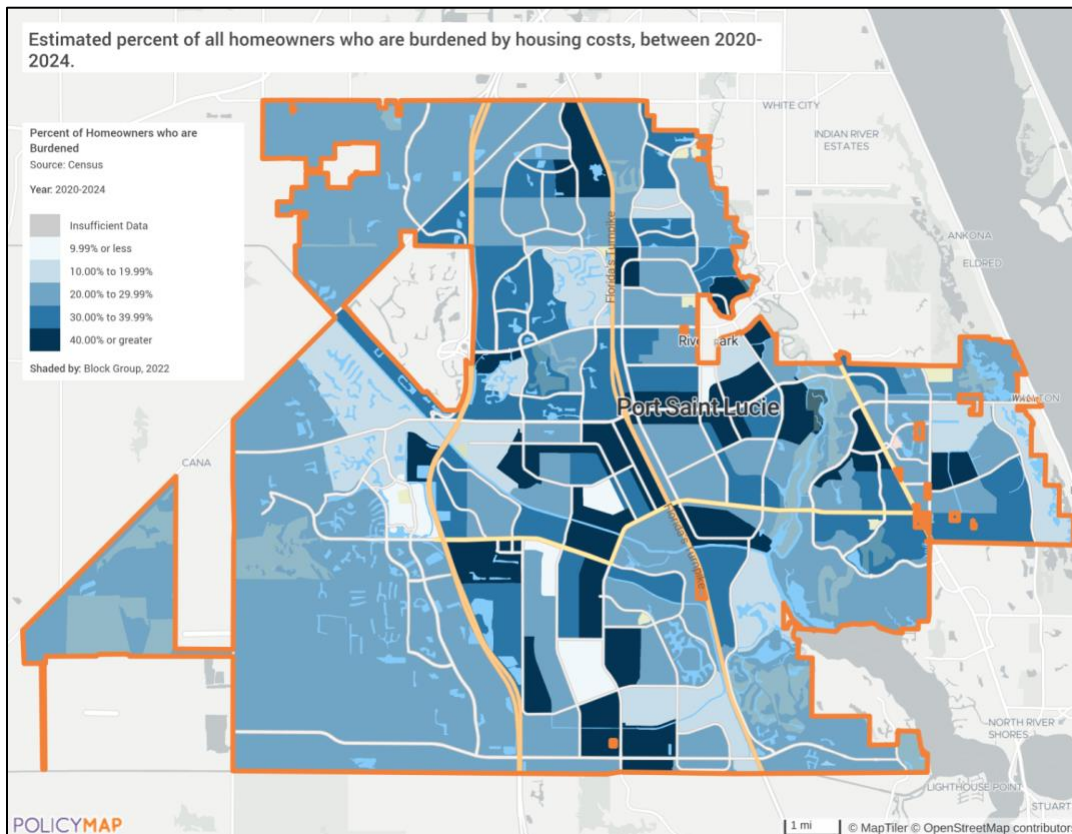
The table above uses 2018-2022 CHAS data to provide an in-depth analysis of cost burdened households in Port St. Lucie within income ranges from 0% to 80% of the Area Median Income (AMI), showcasing characteristics of households experiencing cost burdens across different income groups. Among renter households experiencing cost burdens, 35.1% are small households, while large households make up 28.6% of this group. For homeowners, cost burdened smaller households are more prevalent, with approximately 32.5% of small households facing cost burden, compared to only 8.2% of large households. Cost burden amongst elderly households is more common among homeowners than renter households. This suggests that older residents who own their homes may continue to face significant challenges with housing costs in Port St. Lucie.

The likelihood of a household being cost burdened is heavily influenced by location, as indicated by the maps that follow. Factors impacting housing supply and demand contribute to these variations, with lower-income areas showing a higher need for affordable housing. In regions with higher median home values, housing costs are often out of reach for many residents. The maps, utilizing U.S. Census Bureau data, illustrate cost burdened households by census tracts across the city.

## Homeowner Cost burden

The following map shows the estimated percentage of homeowners in Port St. Lucie who are housing cost burdened during the 2020-2024 period, meaning they spend more than 30% of household income on housing costs. Cost burden among homeowners is present across much of the city, with many block groups falling in the 20% to 39.99% range. Darker shaded areas, where 40% or more of homeowners are cost burdened, appear in several scattered locations, including parts of the north, central city, east, and south.

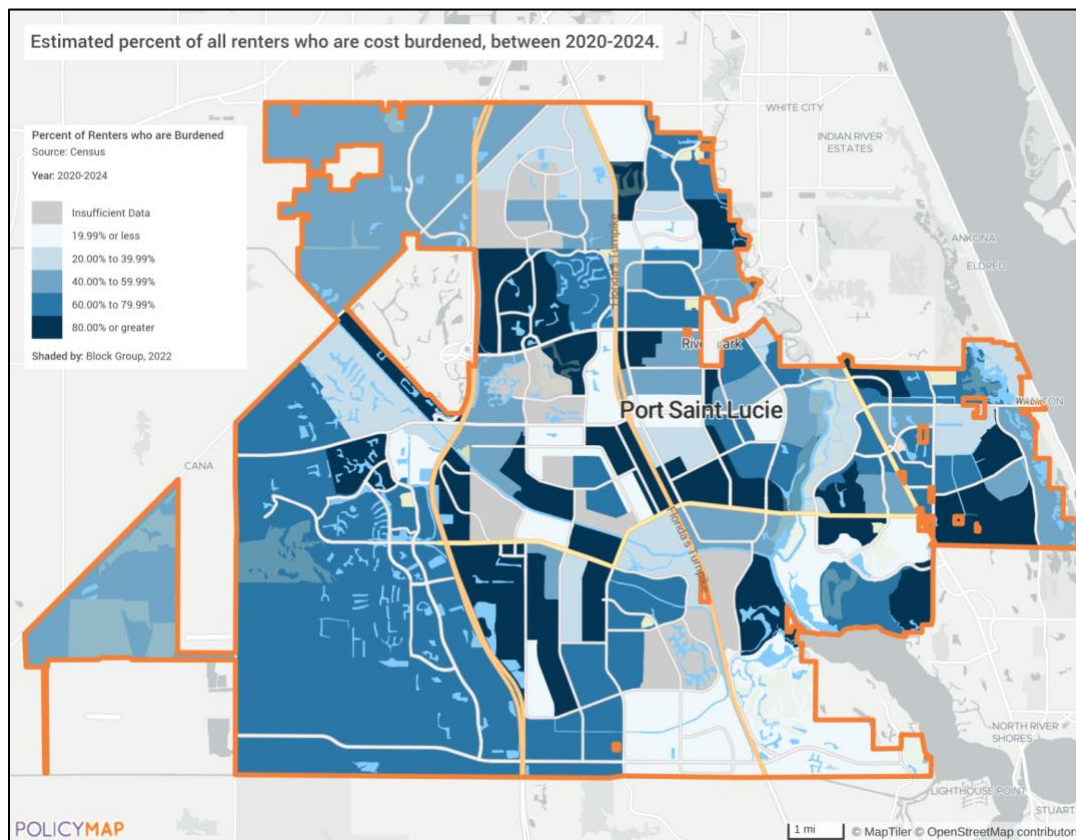
Lower rates of homeowner cost burden, below 20%, appear in fewer block groups and are generally scattered rather than concentrated in one part of the city. Overall, the map suggests that homeowner affordability challenges are widespread in Port St. Lucie, with moderate to high cost burden affecting many neighborhoods instead of being limited to a small number of areas.



## Renter Cost Burden

The map below shows the estimated percentage of renters in Port St. Lucie who are cost burdened during the 2020-2024 period, meaning they spend more than 30% of household income on housing costs. Renter cost burden is widespread across the city, with many block groups showing at least 40% of renters experiencing housing cost pressure. Several darker shaded block groups, where 60% or more of renters are cost burdened, appear in the west, central city, east, and south, and a few areas reach 80% or more.

Lower renter cost burden rates, below 40%, are present in scattered locations, but they are less common than the moderate and high-burden areas. Overall, the map indicates that renter affordability challenges are more severe and more broadly distributed than in many other housing indicators, with substantial cost pressure affecting renters in multiple parts of Port St. Lucie.



#### 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	590	585	110	1285	450	680	600	1730
Large Related	160	70	0	230	70	230	30	330
Elderly	300	355	210	865	1710	705	570	2985
Other	340	150	385	875	290	390	475	1155
Total need by income	1390	1160	705	3255	2520	2005	1675	6200

**Table 10 – Cost Burden > 50%**

Data Source: 2018-2022 CHAS

#### Severe Cost Burden

In Port St. Lucie, a significant portion of cost burdened households are classified as severely cost burdened, meaning these households spend over 50% of their income on housing costs. Among renters facing severe cost burdens, small, related households constitute approximately 39.5% of this group, while large households make up only 7.1%. Similarly, among homeowners with severe cost burdens, small, related households account for approximately 27.9%, while only 5.3% of large households are severely cost burdened. Elderly households are particularly impacted, with a higher ratio of severe cost burden among homeowners than renters.

For households managing such severe cost burdens, unexpected expenses such as increases in utility bills or medical costs can threaten housing stability and increase the risk of displacement or homelessness. These vulnerable residents may benefit from additional resources, including financial aid or housing subsidies, to support stable housing. Addressing the needs of severely cost burdened households is essential to preventing housing crises and promoting long-term stability for at-risk residents in Port St. Lucie.

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
<b>NUMBER OF HOUSEHOLDS</b>										
Single family households	30	90	20	130	270	45	110	105	90	350
Multiple, unrelated family households	0	0	0	0	0	15	0	35	25	75
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	30	90	20	130	270	60	110	140	115	425

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

Data Source: 2018-2022 CHAS

**Overcrowding**

HUD defines an overcrowded household as one with 1.01 to 1.50 occupants per room, and overcrowding patterns vary by housing tenure. Amongst Port St. Lucie households earning up to 100% of the Area Median Income (AMI), homeowners make up a majority of overcrowded households, with 425 cases compared to 270 among renters. This issue is particularly pronounced among lower-income households with nearly 73% of overcrowded homeowner households and 51.8% of overcrowded renter households earning below 80% of the Area Median Income (AMI), classifying them as low income. These findings underscore the disproportionate impact of overcrowding on low-income renter households, highlighting the urgent need for targeted strategies to address both space and affordability constraints for these residents.

	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	389	620	480	1489	170	580	985	1735

**Table 12 – Crowding Information – 2/2**

Data Source: 2018-2022 CHAS

The presence of children shows varied patterns between LMI renter and homeowner households in Port St. Lucie. Among low-income homeowner households, children are less frequently found in households with the lowest income compared to those with higher income levels, while amongst renters, the prevalence of children appears to vary regardless of income level. This pattern highlights how income levels and housing tenure can shape family structure and living conditions, underscoring the influence of economic status on household composition across the city, particularly amongst homeowners.

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

Single-person households in Port St. Lucie face an elevated risk of housing instability due to lower income levels and limited resources. According to ACS 2020-2024 data, the median income for a single-person household is \$41,157, which is just over half of HUD's Area Median Income for a two-person household at \$80,974. Additionally, single-person households are less likely to own a vehicle, limiting transportation options and complicating commuting.

According to 2020-2024 ACS data, single-person households are more prevalent among homeowners, with approximately 14,012 single-person homeowner households compared to 3,584 single-person renter households. Based on this same ACS data, the median gross rent in Port St. Lucie for a one-bedroom rental unit is \$1,543 meaning a household living in these units would need to earn over \$61,720 annually to not be cost burdened. Among homeowners, the median housing cost for a household with a mortgage is \$1,954, meaning a household would need to earn over \$78,160 to not be considered cost burdened. Based on the MHI for a 1-person household, it is safest to estimate that all single-person households may require housing assistance. This highlights the vulnerability of single-person households in terms of both housing affordability and access to essential services like transportation.

## **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.**

### **Disability**

Based on 2020-2024 American Community Survey (ACS) data, 32,467 residents in Port St. Lucie, or approximately 14% of the population, report having a disability, with prevalence increasing drastically with age. Around one-third of residents aged 65 and older experience some form of disability, emphasizing the importance of housing that accommodates both physical and cognitive limitations. For many individuals, accessible housing features and supportive services are crucial for maintaining safe and independent living.

The most commonly reported disability type is ambulatory difficulty, affecting about 16,525 residents. This condition involves serious difficulty walking or climbing stairs and can limit a person's ability to move around independently. To support residents with mobility limitations, accessible design features, easy-to-navigate environments, in-home support services, and housing and community facilities that follow ADA accessibility standards remain important.

The next most commonly reported disability types are independent living difficulty, cognitive difficulty, and hearing difficulty, each affecting more than 4% of the local population. Residents with these needs may benefit from accommodations that improve safety, communication, and daily functioning at home and throughout the community.

Currently, the City of Port St. Lucie incorporates many of these features into public spaces and services. Based on information from the City, existing accessibility features include sidewalks, curb ramps, detectable warnings, street crossings, sensory play features, sign language elements, and ADA-accessible

facilities in various parks and public areas. The presence of these features indicates that the City has taken steps to improve safety and usability in community spaces for residents with mobility, cognitive, and hearing-related difficulties.

### **Survivors of Domestic Violence, Dating Violence, Sexual Assault, and Stalking**

Survivors of domestic violence, dating violence, sexual assault, and stalking often face immediate needs related to safety, emergency shelter, legal assistance, counseling, and stable housing. Reported incidents likely understate the full level of need because these crimes are frequently underreported due to fear of retaliation, financial dependence, housing instability, and other barriers to seeking help. Based on 2024 FLHealthCHARTS data for St. Lucie County, there were 1,417 domestic violence offenses, equal to a rate of 371.4 per 100,000 residents, which was above the statewide rate of 308.5 per 100,000. According to 2024 county-level crime data, St. Lucie County also recorded 33 reported rape offenses, or 8.6 per 100,000 residents, down from 40 offenses and 11.1 per 100,000 in 2023.

FBI Crime Data Explorer entries for the St. Lucie County Sheriff's Office further indicate reported incidents involving rape, criminal sexual contact, kidnapping or abduction, and statutory rape in 2024. The available incident-level data also shows that many reported rape offenses occurred in a residence or home. Together, these data indicate an ongoing need in St. Lucie County for crisis response, protective services, legal advocacy, trauma-informed care, and housing options that help survivors remain safe and stable.

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

Port St. Lucie faces significant housing challenges, including cost burden, low vacancy rates, overcrowding, aging housing stock, and housing instability. Cost burden is a significant issue, especially for lower-income households, with many spending over 30% of their income on housing and a substantial portion dedicating more than half. This underscores an urgent need for affordable housing to ease financial strain. Cost burden and overcrowding statistics were previously provided in Tables 7, 9, and 10 in this section.

Homeownership opportunities are in high demand, with 70,522 total owner-occupied housing units in the city compared to 13,430 total renter-occupied units and a homeowner vacancy rate of only 0.9%, per 2020-2024 ACS data. High housing demand, limited affordable housing opportunities, and cost burdened challenges contribute to overcrowding and housing instability, affecting single-person households, elderly residents, and lower-income families who struggle with access to stable housing and essential services.

HUD guidelines identify lead-based paint hazards (LBPHs) as a significant risk in older homes, particularly those built before 1978. Based on 2020-2024 ACS data, Port St. Lucie has 8,100 housing units that were built before 1980, with 168 dating to pre-1950. These units require ongoing updates for lead-based paint safety as well as other potential environmental hazards such as asbestos.

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

While housing challenges are prevalent across Port St. Lucie, low-income households, disabled households and elderly households are disproportionately impacted, with extremely low-income households facing the most severe obstacles. These households often endure significant cost burdens, overcrowding, and housing instability, all of which heighten financial strain and restrict access to stable, affordable housing.

Senior residents and households with disabilities face unique challenges, including deferred maintenance issues and accessibility challenges such as difficulties with stairs, which can pose safety risks and further limit housing options. Cost burdened households, who spend over 30% of their household income on housing costs, are most common among households earning between 50% and 80% of the Area Median Income (AMI). In contrast, severely cost burdened households, who spend over 50% of their income on housing costs, are predominantly experienced by extremely low-income households earning below 30% of AMI.

These factors underscore the urgent need for housing solutions and supportive services specifically designed to meet the housing needs of low-income families, students, and seniors in Port St. Lucie.

**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.**

Characteristics of low- and extremely low-income individuals and families with children who are at imminent risk of homelessness include severe cost burden. HUD defines extremely low-income households as those earning 0-30% of the Area Median Income (AMI) and classifies households spending over 50% of their income on housing as severely cost burdened. These households often rely on fixed or limited incomes, such as seasonal or part-time work that may not offer benefits. When a household includes a person with a disability, high medical expenses can further limit the income available for housing. In Port St. Lucie, approximately 8.8% of households are headed by a single parent (2020–2024 ACS). Single-parent households typically have fewer financial resources, relying on just one income to cover all household expenses. They are also more likely to face high childcare costs, which can take up a large share of their budget, especially when access to affordable childcare and healthcare is limited.

According to 2018-2022 CHAS data from the Housing Needs Summary Tables, the most pressing need for extremely low-income individuals and families with children in Port St. Lucie is access to affordable housing. In Port St. Lucie, approximately 2,520 extremely low-income homeowner households and 1,390 renter households are severely cost burdened, meaning they allocate over half of their income to housing. Together, these 3,910 households are at high risk of housing instability and potential homelessness. This same data also indicates that Port St. Lucie has 559 extremely low-income households with children. These families face severe housing challenges, underscoring the urgent need for targeted interventions to support and stabilize housing for the City's most vulnerable residents.

In addition to access to housing, needs of LMI individuals and families include supportive services, such as food support, healthcare, employment support, and childcare. High rates of severe cost burden leave families with few or no resources to afford these necessities. Extremely low-income households may also have lower levels of educational attainment, which can limit their job opportunities and earning potential. As noted in section MA-45. Addressing these affordability challenges and limited nature of available supportive service is crucial to prevent housing instability and ensure long-term security for low-income families and households.

**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:**

No additional populations are identified as at-risk that have not been mentioned in this report.

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

In Port St. Lucie, several housing characteristics contribute to instability and elevate the risk of homelessness. The City's prevalence of older housing stock often requires costly repairs and updates to meet safety standards, leaving many properties vulnerable to deferred maintenance or structural issues that could render them uninhabitable. Low-income tenants are especially at risk of displacement if they cannot afford these repairs. Additionally, inadequate maintenance and unmet needs for essential repairs, such as plumbing, heating, and electrical work, can create health hazards, often forcing residents to vacate or face eviction when they lack resources to address or contest unsafe conditions.

The limited housing availability, with only a 0.9% vacancy rate of homeowner properties and 7.4% vacancy rate of rental properties, combined with a shortage of affordable options, as indicated by the high proportion of cost burdened households as previously discussed, compounds these challenges. This situation highlights an urgent need for affordable and stable housing solutions in Port St. Lucie.

**Discussion:**

Port St. Lucie has been recognized by Bloomberg Cities for building innovation into how the City operates and plans, which is relevant to the NA-10 assessment because it reflects an existing local strength rather than a future goal. The recognition highlights the City's use of resident input, staff training, and cross-department coordination to identify local issues and respond in a more structured and practical way. In Port St. Lucie, innovation is described less as a stand-alone initiative and more as a working method that helps connect public feedback, strategic planning, budgeting, and implementation.

That approach is significant for housing and community development because many local needs are tied to coordination across multiple systems, including infrastructure, public services, neighborhood conditions, transportation, and long-term growth management. Bloomberg Cities highlighted Port St. Lucie's Innovation Academy, the use of innovation liaisons across departments, and the City's practice of using resident feedback from the IamPSL Citizen Summit to shape priorities and test solutions. Examples

identified in the article include process improvements, traffic-related planning ideas, neighborhood service concepts such as a mobile City Hall, and NaturallyPSL initiatives that incorporate green infrastructure and public space improvements.

In a Consolidated Plan context, this recognition helps illustrate that Port St. Lucie already has organizational strengths that support effective problem solving. The City has an established process for listening to residents, translating that input into planning priorities, and coordinating responses across departments. That capacity is important as Port St. Lucie continues addressing housing affordability, neighborhood quality, infrastructure demands, and other community development needs associated with continued growth.

## 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:

To understand community needs, it is essential to identify whether any racial or ethnic groups face greater housing challenges. This section compares housing problems across racial and ethnic groups within each income category, using HUD guidelines that define a disproportionately greater need as when a group experiences housing problems at a rate of at least 10 percentage points higher than the city’s average, highlighting whether certain groups throughout Port St. Lucie are more affected by these housing problems.

The following series of tables looks at the existence of housing problems amongst different racial and ethnic groups across the 0%-30%, 30%-50%, 50%-80%, and 80%-100% AMI cohorts.

### 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	4365	1170	0
White	2830	685	0
Black / African American	650	215	0
Asian	70	55	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	10	0
Hispanic	775	180	0

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

Data Source: 2018-2022 CHAS

\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

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

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5185	2440	0
White	2645	1835	0
Black / African American	1030	165	0
Asian	295	95	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1035	310	0

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

Data Source: 2018-2022 CHAS

\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

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

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6670	4880	0
White	3220	3140	0
Black / African American	1215	705	0
Asian	150	100	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1880	855	0

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

Data Source: 2018-2022 CHAS

\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

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

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4430	5940	0
White	1455	3250	0
Black / African American	1115	965	0
Asian	65	95	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1615	1575	0

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

Data Source: 2018-2022 CHAS

\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

**Discussion:**

**Extremely Low Income:** The jurisdiction-wide rate of households with a housing problem in this income group is 78.9%. No racial or ethnic households are disproportionately impacted.

**Very Low Income:** In this income group, 68.0% of households report a housing problem. Black / African American households in this income range are considered disproportionately in greater need.

**Low Income:** The jurisdiction-wide rate of households with a housing problem in this income group is 57.7%. Hispanic households in this income range are considered disproportionately in greater need.

**Moderate Income:** In this income group, 42.7% of households report a housing problem. Black / African American households in this income range are considered disproportionately in greater need.

**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:**

To understand community needs, it is essential to identify whether any racial or ethnic groups disproportionately face severe housing problems. This section compares housing problems across racial and ethnic groups within each income category, using HUD guidelines that define a disproportionately greater need when a group experiences housing problems at a rate of at least 10 percentage points higher than the city’s average highlighting whether certain groups throughout Port St. Lucie are more affected by these housing problems.

The following series of tables looks at the existence of severe housing problems amongst different racial and ethnic groups across the 0%-30%, 30%-50%, 50%-80%, and 80%-100% AMI cohorts.

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

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	3965	1570	0
White	2535	980	0
Black / African American	610	255	0
Asian	45	80	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	10	0
Hispanic	760	190	0

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

Data Source: 2018-2022 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	3320	4310	0
White	1665	2815	0
Black / African American	525	665	0
Asian	295	95	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	705	635	0

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

Data Source: 2018-2022 CHAS

\*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

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

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	2595	8955	0
White	1115	5240	0
Black / African American	490	1425	0
Asian	70	180	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	875	1860	0

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

Data Source: 2018-2022 CHAS

\*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

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

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	890	9480	0
White	515	4190	0
Black / African American	290	1790	0
Asian	20	145	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	60	3130	0

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

Data Source: 2018-2022 CHAS

\*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**Discussion:**

**Extremely Low Income:** The jurisdiction-wide severe housing problem rate in this income group is 71.6%. No racial or ethnic households are disproportionately impacted.

**Very Low Income:** In this income group, 43.5% of households report a severe housing problem. Asian households in this income range are considered disproportionately in greater need.

**Low Income:** The jurisdiction-wide severe housing problem rate in this income group is 22.5%. No racial or ethnic households are disproportionately impacted.

**Moderate Income:** In this income group, 8.6% of households report a severe housing problem. None of these groups are disproportionately impacted.

## 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:

To understand community needs, it is essential to identify whether any racial or ethnic groups face greater housing challenges. This section compares housing cost burdens across racial and ethnic groups within each income category, using HUD guidelines that define a disproportionately greater need as when a group experiences housing cost burdens at a rate of at least 10 percentage points higher than the city's average, highlighting whether certain groups throughout Port St. Lucie are more affected by these housing problems.

A household is cost burdened if they spend between 30% and 50% of monthly income on housing costs, and severely cost burdened if they spend more than 50% of monthly income on housing costs.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	50790	13115	10215	845
White	32690	6090	5755	460
Black / African American	6915	2930	1650	215
Asian	810	250	410	35
American Indian, Alaska Native	90	0	0	0
Pacific Islander	45	0	0	10
Hispanic	8740	3370	2255	110

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

Data Source: 2018-2022 CHAS

### Discussion:

**Cost Burden:** The jurisdiction-wide housing cost burden rate (30% to 50% of household income) is 17.5%. No racial or ethnic households are disproportionately impacted.

**Severe Cost Burden:** The jurisdiction-wide rate of severe housing cost burden (over 50% of household income) is 13.6%. Asian households are disproportionately impacted by severe cost burden.

## **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?**

### Housing Problems

- Extremely Low Income: No racial or ethnic groups
- Very Low Income: Black / African American households
- Low Income: Hispanic households
- Moderate Income: Black / African American households

### Severe Housing Problems

- Extremely Low Income: No racial or ethnic groups
- Very Low Income: Asian households
- Low Income: No racial or ethnic groups
- Moderate Income: No racial or ethnic groups

### Housing Cost Burden

- Cost Burden: No racial or ethnic groups
- Severe Cost Burden: Asian households

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

The most pressing needs in Port St. Lucie include expanding the supply of new or renovated affordable housing for both homeownership and rental opportunities, along with strengthening economic opportunities that support long-term housing stability. Workforce development efforts such as job training, credentialing, and job placement can help improve household earning capacity and reduce vulnerability to housing cost pressures. Additional analysis exploring the relationship between household income, housing needs, and related market conditions is provided in section MA-50.

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

The relationship between racial or ethnic groups and specific neighborhoods is included in section MA-50.

## NA-35 Public Housing – 91.205(b)

### Introduction:

Publicly supported housing provides affordable rental assistance for low-income households, older adults, and persons with disabilities. In Port St. Lucie, these needs are addressed in part through programs administered by the Housing Authority of the City of Fort Pierce, which operates public housing and Housing Choice Voucher assistance within St. Lucie County. According to HUD’s PIH Information Center data provided for this section, the Housing Authority of Fort Pierce reported 790 public housing units in use and 810 Housing Choice Vouchers in use. Of the vouchers in use, 744 were tenant-based, 18 were Veterans Affairs Supportive Housing (VASH) vouchers, and 48 were designated for persons with disabilities.

These figures reflect the scale of publicly supported housing resources available through the agency, although not all assisted households are necessarily located within Port St. Lucie. Because the Housing Choice Voucher program can be used in eligible rental units across the jurisdiction served by the housing authority, voucher use is not limited to one municipality. Even so, the presence of both public housing and voucher assistance in the broader service area indicates an important source of housing support for lower-income residents in Port St. Lucie and surrounding communities within St. Lucie County.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	790	810	0	744	18	0	48

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	9,001	12,686	0	12,709	13,233	0
Average length of stay	0	0	5	4	0	4	0	0
Average Household size	0	0	2	2	0	2	1	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	216	66	0	63	3	0
# of Disabled Families	0	0	188	254	0	194	12	0
# of Families requesting accessibility features	0	0	790	810	0	744	18	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

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

Data Source: PIC (PIH Information Center)

### Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	116	97	0	79	12	0	6
Black/African American	0	0	660	705	0	658	6	0	41

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Asian	0	0	1	0	0	0	0	0	0
American Indian/Alaska Native	0	0	0	2	0	1	0	0	1
Pacific Islander	0	0	13	6	0	6	0	0	0
Other	0	0	0	0	0	0	0	0	0
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

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

Data Source: PIC (PIH Information Center)

**Ethnicity of Residents**

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	40	48	0	46	2	0	0
Not Hispanic	0	0	750	762	0	698	16	0	48
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**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:**

In Port St. Lucie, publicly supported housing needs are addressed in part through the Housing Authority of the City of Fort Pierce, which serves households in St. Lucie County. Based on HUD PIH Information Center data provided for this section, the agency reported 790 public housing units in use and 810 Housing Choice Vouchers in use, including 744 tenant-based vouchers, 18 VASH vouchers, and 48 vouchers designated for persons with disabilities. Current Housing Authority information shows that both the public housing waiting list and the Section 8 waiting list are closed, but the agency does not publish current online counts for applicants seeking accessible units. Even without that detail, the combination of closed waiting lists and existing assisted inventory indicates continued demand for affordable units that can accommodate mobility, sensory, or other disability-related needs. In this context, the primary Section 504-related needs are accessible units, reasonable accommodations, and housing that allows residents to live safely and remain connected to services and community facilities.

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

The most immediate needs appear to be affordability, accessible unit availability, and practical access to daily services. The St. Lucie County Housing Needs Assessment found that housing costs have risen sharply across the area and that 60% of public opinion survey respondents reported difficulty affording housing costs in the last year. The same assessment identified lack of available housing options, lack of senior-friendly housing, long waits for vouchers, and challenges meeting the unique needs of different residents and circumstances. For public housing residents and voucher holders with disabilities, those pressures are compounded when housing must also support accessibility, reasonable accommodation, and proximity to sidewalks, transportation options, medical care, and other services needed for independent living.

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

These needs overlap with the broader population's housing challenges, but they are more restrictive and often more urgent. Households across Port St. Lucie and St. Lucie County face rising housing costs, limited supply, and difficulty finding suitable housing options. However, residents who need accessible public housing or voucher-supported housing must find units that are not only affordable, but also physically usable and appropriately located. The local housing needs assessment specifically notes concerns about lack of senior-friendly housing and housing options, while Port St. Lucie's 2025 National Community Survey shows resident concern with affordable housing and mobility-related issues such as sidewalks and transit-related services. As a result, households covered by Section 504 generally face the same affordability pressures as the population at large, but with fewer workable choices and greater dependence on accessible design, accommodations, and supportive location factors.

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

### **Introduction:**

Homelessness is a challenging and multifaceted issue that affects communities nationwide, including Port St. Lucie and the surrounding St. Lucie County area. Its causes are often interconnected and may include economic factors such as unemployment, poverty, and lack of affordable housing, as well as health-related conditions such as mental illness, substance use disorders, chronic health conditions, and physical disabilities. Social factors, including domestic violence, family instability, and limited access to supportive services, can also contribute to housing loss. Because these causes often overlap, addressing homelessness requires a coordinated, community-based response that includes housing assistance, supportive services, and systemwide collaboration.

The Stewart B. McKinney Homeless Assistance Act provides a clear definition of homelessness, identifying a "homeless individual" as someone lacking a fixed, regular, and adequate nighttime residence. This includes those residing in:

- Supervised shelters or temporary accommodations, such as welfare hotels, congregate shelters, or transitional housing;
- Institutions providing temporary housing for individuals awaiting institutionalization;
- Public or private spaces not intended for regular sleeping accommodations.

Port St. Lucie is located in St. Lucie County, and homelessness services are addressed through the regional Continuum of Care structure serving the Treasure Coast. According to St. Lucie County and the Treasure Coast Homeless Services Council, the Council is the lead agency for the FL-509 Continuum of Care serving St. Lucie, Martin, and Indian River counties and operates the coordinated entry and HMIS systems for the region. The data and discussion in this section is based on the regional Continuum of Care and St. Lucie County service system, city-specific data are limited.

## 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)	107	149	-	-	-	-
Persons in Households with Only Children	10	0	-	-	-	-
Persons in Households with Only Adults	30	405	-	-	-	-
Chronically Homeless Individuals	0	113	-	-	-	-
Chronically Homeless Families	0	0	-	-	-	-
Veterans	8	27	-	-	-	-
Unaccompanied Child	13	16	-	-	-	-
Persons with HIV	0	0	-	-	-	-

**Table 26 - Homeless Needs Assessment**

Alternate Data Source Name:

2020 PIT Count

Data Source Comments: 2024 Point in Time Count

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):

**Chronically Homeless Individuals and Families:** There are currently 113 chronically homeless individuals, all whom are unsheltered. Chronically homeless are often associated with mental health issues.

**Families with Children:** There are no reported chronically homeless families consisting of adults and children.

**Veterans and their Families:** There are a number of veterans experiencing homelessness within the area with 8 sheltered and 27 unsheltered. Veterans are more likely to have a disability than the general population and are in need of permanent housing placements.

**Unaccompanied Youth:** There were 29 unaccompanied youth reported as homeless. Youth can become homeless during family crisis and when a home is unstable.

**Nature and Extent of Homelessness:**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	50	295
Black or African American	66	175
Asian	0	4
American Indian or Alaska Native	0	4
Pacific Islander	0	2
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	2	39
Not Hispanic	145	515

Data Source: 2024 Point in Time Count

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

There are no reported families with children experiencing homelessness.

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

According to the 2024 Point-in-Time Count, the majority of the sheltered population was Black and unsheltered homeless population was White (45% and 53% respectively) while Hispanics and Latinos

made up 6% of the homeless populations in the 2024 PIT Count. The Black homeless population is overrepresented while the Hispanics and Latinos are slightly underrepresented relative to their share of Port St. Lucie's overall population, which according to 2020-2024 ACS data, the population consisted of 19% Black and 24% Hispanic and Latino. It is notable that the data presented reflects the entire St. Lucie County and Treasure Coast CoC. Additionally, smaller homeless populations like Port St. Lucie's are more susceptible to random variability and less likely to be representative of the jurisdiction's overall homeless population.

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

A majority of homeless persons counted in the 2024 PIT Count, 79% were unsheltered including all of the chronically homeless individuals and over 93% of homeless persons in adult only households.

**Discussion:**

N/A

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

### **Introduction:**

The non-homeless special needs assessment includes the elderly, developmentally disabled, persons with disabilities, persons with HIV/AIDS, and persons with drug and alcohol addictions. Services for these populations are critical in the prevention of homelessness. Data on special needs populations is limited, but there is a significant need for housing and/or supportive services for all special needs sub-populations and meeting these needs is a high priority for the City.

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

**Elderly:** Port St. Lucie's elderly population faces growing housing and service needs as rising costs place pressure on residents living on fixed or limited incomes. Stable, decent, and affordable housing is especially important for older adults because remaining in familiar surroundings can help support health, independence, and overall well-being. According to 2018-2022 ACS data, 50,681 Port St. Lucie residents are age 65 or older, representing nearly 21.8% of the population. Of this population, nearly one-third have a disability and about 8.5% live below the poverty level. Elderly residents are far more likely to live in owner-occupied housing, at nearly 92.3%, than in renter-occupied housing, at nearly 7.7%. Even so, more than 16,400 elderly households are cost burdened, showing that affordability remains a significant concern for older residents, including many who own their homes.

**HIV/AIDS:** See discussion below.

**Alcohol and Drug Addiction:** Alcohol and drug addiction can be difficult to measure at the city level because many individuals do not seek formal treatment and most public data are reported only at the county or regional level. For Port St. Lucie, St. Lucie County data provides the best recent local picture. According to the Florida Department of Health Substance Use Dashboard, St. Lucie County recorded 70 fatal overdoses, 1,029 EMS non-fatal overdoses, and 277 naloxone administrations in 2024. The same source shows 93 fatal overdoses, 1,123 EMS non-fatal overdoses, and 426 naloxone administrations in 2023, indicating that substance-related harm remains a significant local issue even as some overdose indicators declined year over year. These conditions can directly affect housing stability by increasing the risk of unemployment, financial hardship, family disruption, eviction, and homelessness. St. Lucie County's Community Health Improvement Plan identifies mental health and substance abuse as a countywide priority, and the 2024 Florida Youth Substance Abuse Survey for St. Lucie County found that alcohol, marijuana or hashish, and nicotine vaping were the most commonly reported past-30-day substances among students. Together, these conditions indicate continued need for prevention, treatment, recovery support, and housing interventions for residents affected by substance use disorders.

**Disability:** According to 2020-2024 ACS data, 32,467 Port St. Lucie residents live with a disability, accounting for 14% of the population. Disability becomes more common with age, and among residents age 65 and older, nearly one-third, or around 17,000 individuals, have a disability. Although disability is less common among children and youth, 2,341 residents age 17 or younger have a disability, including 126 children under age 5. These figures show that disability-related needs affect residents across all age

groups. Households that include elderly persons or children with disabilities may require additional resources, accessible housing, supportive services, and reasonable accommodations to remain safe and stable in the community.

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

**Elderly:** Older adults in Port St. Lucie need housing that is affordable, stable, and appropriate for changing physical and health conditions. Needs can range from independent living arrangements to assisted living, nursing care, and adult day support, depending on the level of assistance required. Important considerations include affordability, accessibility, proximity to health care, shopping, and other daily services, as well as transportation options for residents who can no longer drive. Many elderly residents also benefit from home modifications, in-home assistance, and housing that is easier to maintain. These needs are determined by local age, disability, poverty, tenure, and cost burden data, which show that a large share of older residents live on limited incomes and many face disability-related or housing cost challenges.

**Alcohol and Drug Addiction:** Residents affected by alcohol or drug addiction often need stable housing, access to treatment, recovery support, and services that help them maintain housing over time. Housing needs may include short-term emergency shelter, transitional support, or longer-term housing linked to treatment, counseling, case management, and transportation assistance. Supportive services are especially important for residents whose substance use disorder affects employment, family stability, or ability to remain housed. These needs are determined using St. Lucie County overdose and naloxone data, local health planning documents that identify substance abuse as a priority issue, and youth substance use survey results that point to continued prevention and treatment needs.

**HIV/AIDS:** See discussion below.

**Disability:** Residents with disabilities need housing that is both affordable and physically usable, along with supportive services that match their level of independence. Some individuals may be able to live independently with accommodations such as accessible design features, transportation access, or limited supportive services, while others may require more structured living arrangements or regular assistance with daily activities. Needed supports may include personal care, medical services, communication accommodations, transportation, and other assistance that allows residents to live safely and remain connected to the community. These needs are determined by disability data by age, combined with information on income limitations, housing cost burden, and the practical barriers that households with disabilities may face in finding suitable housing. In Port St. Lucie, those needs are especially important for older adults with disabilities and for families caring for children with disabilities, both of whom may require additional housing stability, accessibility, and service coordination.

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

Within the Port St. Lucie area, St. Lucie County data provides the best available measure of the size of the population living with HIV/AIDS and related service needs. According to the Florida Department of Health, St. Lucie County had 2,104 persons living with diagnosed HIV in 2024, with a rate of 551.5 per 100,000 residents. That rate was slightly below the Florida rate of 574.4 per 100,000.

Recent diagnosis data indicates that HIV remains an ongoing health concern in the area. In 2024, St. Lucie County recorded 59 new HIV diagnoses, or 15.5 per 100,000 residents, compared with a statewide rate of 19.4. The county also recorded 41 new AIDS diagnoses in 2023, or 11.4 per 100,000 residents, which was above the Florida rate of 8.6 that year. These data show that the local population includes both long-term survivors living with diagnosed HIV and residents who continue to enter care through new HIV and AIDS diagnoses.

Available prevention data also helps describe the affected population and ongoing needs. AIDSvu reported 649 PrEP users in St. Lucie County in 2024, including users across multiple age groups, with the highest counts among adults ages 25 to 44. This suggests that prevention and early intervention efforts are active locally, but the continued number of persons living with HIV and new diagnoses indicates the need for sustained medical care, case management, housing assistance, and supportive services for both individuals and family households affected by HIV/AIDS.

For families and households, the key characteristics are less about a single demographic profile and more about the need for stable housing, access to care, and ongoing support. The Florida Department of Health's St. Lucie County HIV/AIDS services page shows local access to medical assistance and HOPWA housing assistance, confirming that housing stability remains part of the response system for low-income persons living with HIV/AIDS and their families. In a Consolidated Plan context, these data indicate a continuing need for affordable housing, access to treatment, and supportive services that help households remain stable and connected to care.

**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))**

**Discussion:**

N/A

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

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

Public facility needs in Port St. Lucie are tied to continued population growth and the need to maintain safe, accessible, and functional spaces for residents. Input documented in the City of Port St. Lucie Comprehensive Plan Update: Workshop 1 Summary shows residents identified the need for more public amenities, including schools, libraries, medical providers, parks, recreational spaces, and community gathering areas to serve a growing population. The City’s Community Development Block Grant program also identifies public facilities as an eligible community development activity, reflecting that facility improvements remain part of the City’s approach to neighborhood and community needs.

Public facility needs also relate to accessibility and service distribution. Residents participating in the Comprehensive Plan process raised concerns about whether infrastructure and amenities are keeping pace with growth, and the 2025 National Community Survey found lower ratings for well-planned residential growth and neighborhood design. Together, these findings indicate a need to improve and expand public facilities in ways that support access, quality of life, and daily service needs across the city.

### **How were these needs determined?**

These needs were identified through the Comprehensive Plan Update: Workshop 1 Summary, the 2025 National Community Survey, and the City’s Community Development Block Grant program materials, all of which document resident concerns related to growth, service access, neighborhood quality, and community facilities.

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

Public improvement needs in Port St. Lucie center on transportation, pedestrian safety, and infrastructure capacity. The Comprehensive Plan Update: Workshop 1 Summary states that residents emphasized the need for improvements to roads, sidewalks, bike paths, and public transit, along with traffic calming, intersection improvements, expanded roadways, and better connectivity between neighborhoods and destinations. These needs are reinforced by the FY 24/25 Strategic Plan Update, which identified traffic, roads, and general mobility, including public transportation, streetlights, and sidewalks, among the City’s leading resident concerns.

Public improvements are also needed to support long-term growth and infrastructure planning. The Comprehensive Plan states that it guides future development and quality of life, while the City’s CDBG program identifies infrastructure improvements and neighborhood revitalization as eligible funding uses. Together, these sources point to continued need for transportation, drainage, utility, and related infrastructure improvements that help neighborhoods remain safe and functional as the city grows.

### **How were these needs determined?**

These needs were determined through the Comprehensive Plan Update: Workshop 1 Summary, the FY 24/25 Strategic Plan Update, the 2025 National Community Survey, and the City's Community Development Block Grant program description.

### **Describe the jurisdiction's need for Public Services:**

Public service needs in Port St. Lucie include services that support housing stability, affordability, and access to daily needs. The City's Community Development Block Grant program identifies public services as an eligible use of funds, and the FY 24/25 Strategic Plan Update shows residents cited cost of living, affordable housing, mobility, and economic pressures among their main concerns. These issues suggest continued need for services that help lower-income households, seniors, persons with disabilities, and other residents remain stable.

Public service needs are also shaped by access barriers and growth-related pressures. The Comprehensive Plan Update: Workshop 1 Summary notes resident concern with affordable housing, transportation access, and amenities needed to support families, seniors, and persons with disabilities. The 2025 National Community Survey also found lower ratings in areas tied to growth planning and neighborhood design, which can affect how easily residents reach jobs, care, and services.

### **How were these needs determined?**

These needs were identified through the Community Development Block Grant program materials, the FY 24/25 Strategic Plan Update, the 2025 National Community Survey, and the Comprehensive Plan Update: Workshop 1 Summary.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

Port St. Lucie's housing market analysis examines the composition, condition, and affordability of the city's housing supply across both owner and renter segments. The assessment relies primarily on ACS and HUD CHAS data to evaluate housing stock, tenure, occupancy, housing problems, and cost burden. Local context is drawn from the adopted 2024 Comprehensive Plan Elements, the FY 25/26 Adopted Strategic Plan, and the City's recent public engagement surveys and summaries, including the Comprehensive Plan Online Engagement Summary, Comprehensive Plan Workshop 1 Summary, and Comprehensive Plan Citizen Summit Summary. Together, these sources help explain how growth, infrastructure capacity, neighborhood conditions, and housing costs are shaping market conditions in Port St. Lucie.

Market conditions in Port St. Lucie are closely tied to continued population growth and the challenge of keeping housing, transportation, public facilities, and neighborhood services aligned with that growth. The adopted 2024 Comprehensive Plan Elements frame long-range land use, infrastructure, and community design issues that influence where housing can be added and how well new and existing neighborhoods function. The public engagement surveys and workshop summaries also show that residents have raised concerns related to affordable and workforce housing, traffic and mobility, neighborhood character, and whether infrastructure and public amenities are keeping pace with development. These factors directly affect housing availability, location choices, and long-term neighborhood stability.

Port St. Lucie's Bloomberg Cities recognition adds useful context to this analysis because it reflects how the City approaches growth and service delivery. Bloomberg Cities recognized Port St. Lucie for embedding innovation into daily operations through resident feedback, staff training, cross-department collaboration, and human-centered problem solving. As reflected in the FY 25/26 Adopted Strategic Plan, that approach is tied to strategic growth, community design, infrastructure planning, innovation, resiliency, and workforce housing initiatives rather than being treated as a stand-alone program.

This context is important for the market analysis sections that follow. Housing conditions in Port St. Lucie are not shaped only by supply and price trends, but also by how effectively the City plans for growth, responds to resident concerns, and coordinates infrastructure and community investment. The following sections therefore examine the housing market within that broader framework, using federal housing data alongside adopted City planning documents and public engagement findings to assess housing availability, affordability, condition, and market pressures.

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

### Introduction

This section examines Port St. Lucie’s housing stock in terms of housing type and tenure, detailing the number of units per structure, the distribution of multifamily housing, and unit sizes. It also analyzes the balance between owner-occupied and renter-occupied housing, providing a clearer understanding of the housing landscape and the availability of different housing options across the city.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	79,172	87.1%
1-unit, attached structure	2,832	3.1%
2-4 units	2,046	2.3%
5-19 units	3,683	4.1%
20 or more units	1,653	1.8%
Mobile Home, boat, RV, van, etc	1,525	1.7%
<b>Total</b>	<b>90,911</b>	<b>100%</b>

**Table 27 – Residential Properties by Unit Number**

Data Source: 2020-2024 ACS

### Residential Properties by Number of Units

The table above outlines the housing stock in Port St. Lucie by structure type and unit count. Traditional single-family detached homes make up 87.1% of all housing units, while housing with 2 or more units represents 8.2% of the total.

Multifamily housing is divided by size: small buildings (3-19 units), medium buildings (20-49 units), and large developments (50+ units), with larger buildings concentrated in more densely populated areas to address housing needs of those neighborhoods. The diverse housing mix within Port St. Lucie accommodates a range of household sizes and preferences, reflecting the City’s efforts to meet varied community needs.

### Multifamily Development Distribution

Based on 2020-2024 ACS data, Port St. Lucie has a total of 1,654 units with 3 or 4 units which are categorized separately amongst small multifamily units, and 5,336 units within multifamily housing developments with five or more units. Of these 6,990 total units within developments consisting of 3 or more units, the majority, 5,337 units, are within developments categorized as small multifamily buildings with 3 to 19 units. The remaining 1,653 units within multifamily developments are larger buildings with 20 or more units. These figures highlight the community’s diverse multifamily housing stock, with a significant portion comprising smaller-scale developments.

## Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	27	0.0%	504	3.8%
1 bedroom	334	0.5%	823	6.1%
2 bedrooms	11,862	16.8%	3,635	27.1%
3 or more bedrooms	58,299	82.7%	8,468	63.1%
<b>Total</b>	<b>70,522</b>	<b>100%</b>	<b>13,430</b>	<b>100%</b>

**Table 28 – Unit Size by Tenure**

Data Source: 2020-2024 ACS

## Unit Size by Tenure

Unit sizes vary slightly between owner-occupied and rental properties in Port St. Lucie. While both owner-occupied units and renter-occupied units are generally larger, with approximately 82.7% of owner-occupied and 63.1% of renter-occupied units having three (3) bedrooms or more, rental properties have a more diverse selection of units with 2-bedrooms or less.

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

Port St. Lucie’s assisted affordable housing inventory includes federal, state, and local resources that support lower-income households, seniors, and persons with disabilities. Based on current HUD data provided for this section, the city contains 8 Low-Income Housing Tax Credit properties with a total of 1,462 low-income units. These units are generally targeted to income-eligible households and are commonly available to households at or below 60% of area median income, depending on the requirements of each development. In addition, current HUD multifamily assistance data identifies 1 Section 202 PRAC property in Port St. Lucie with 49 assisted units. Because Section 202 housing is designed to serve very low-income elderly households, this property represents an important assisted housing resource for older residents needing affordable housing with supportive features.

Port St. Lucie residents may also benefit from tenant-based rental assistance and other housing programs administered by the Housing Authority of the City of Fort Pierce within the broader St. Lucie County service area, along with local housing initiatives supported by the City. Together, the LIHTC inventory and the Section 202 PRAC property show that the city’s assisted housing supply includes both general affordable rental housing and housing targeted towards elderly residents. These resources help address a range of housing needs, particularly for lower-income households, seniors, and residents who may need stable housing with below-market rents or other forms of assistance.

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

Based on the current assisted housing inventory identified for Port St. Lucie, the most clearly documented potential loss during the 2026-2030 Consolidated Plan period is the 49 assisted units at the city's 1 HUD multifamily PRAC/Section 202 property, which has a Section 8 contract expiration in 2029. Because this property serves very low-income elderly households, any loss of assistance at that location would affect a particularly vulnerable segment of the city's affordable housing inventory. At this time, the available inventory information identifies the 2029 contract expiration as the most specific near-term preservation issue within Port St. Lucie's HUD-assisted stock.

Port St. Lucie also has 8 LIHTC properties with 1,462 low-income units, which form the largest documented portion of the city's assisted affordable rental inventory. However, based on the current information available for this section, specific LIHTC affordability expirations within the 2026-2030 planning period were not identified. In general, LIHTC properties are subject to long affordability periods, typically at least 30 years, so the immediate and clearly documented risk of loss is more directly tied to the expiring Section 202/PRAC contract than to confirmed LIHTC expirations during this period. As a result, preservation efforts should prioritize monitoring and renewal of the 2029 HUD multifamily contract while continuing to track the long-term affordability status of LIHTC properties citywide.

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

As outlined in NA-10, Port St. Lucie faces a shortage of affordable housing, particularly in the small to medium-sized affordable housing categories that would accommodate both growing families and elderly households. This shortage is evident in the high rate of cost burdened households.

**Describe the need for specific types of housing:**

Port St. Lucie faces a significant need for diverse and affordable housing options in both the owner-occupied and renter-occupied markets. There is a particular shortage of affordable smaller units suited for low-income first-time homebuyers, individuals, and households that do not require three or more bedrooms, limiting options for those seeking starter homes. Additionally, the very low homeowner vacancy rate of just under 1% indicates a scarcity of affordable for-sale units across all sizes, further constraining housing availability. Expanding the variety of housing options is essential to meeting the needs of the City's growing and diverse population, ensuring greater housing stability and long-term affordability.

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

### Introduction

This section analyzes the cost of housing in Port St. Lucie for both homeowners and renters. It includes a review of current home values and rental rates, along with an assessment of recent changes in these costs. Additionally, the section provides an in-depth examination of housing affordability for residents, evaluating how well the existing housing stock meets the financial needs of the City's population. This analysis is crucial for understanding the housing market's impact on residents and identifying affordability challenges within the community.

### Cost of Housing

	Base Year: 2014	Most Recent Year: 2024	% Change
Median Home Value	\$131,700	\$369,200	180.3%
Median Contract Rent	\$956	\$1,732	81.2%

**Table 29 – Cost of Housing**

Data Source: 2010-2014 ACS, 2020-2024 ACS

Rent Paid	Number	%
Less than \$500	136	1.1%
\$500-999	759	5.9%
\$1,000-1,499	1,996	15.5%
\$1,500-1,999	4,059	31.5%
\$2,000 or more	5,929	46.0%
<b>Total</b>	<b>12,879</b>	<b>100%</b>

**Table 30 - Rent Paid**

Data Source: 2020-2024 ACS

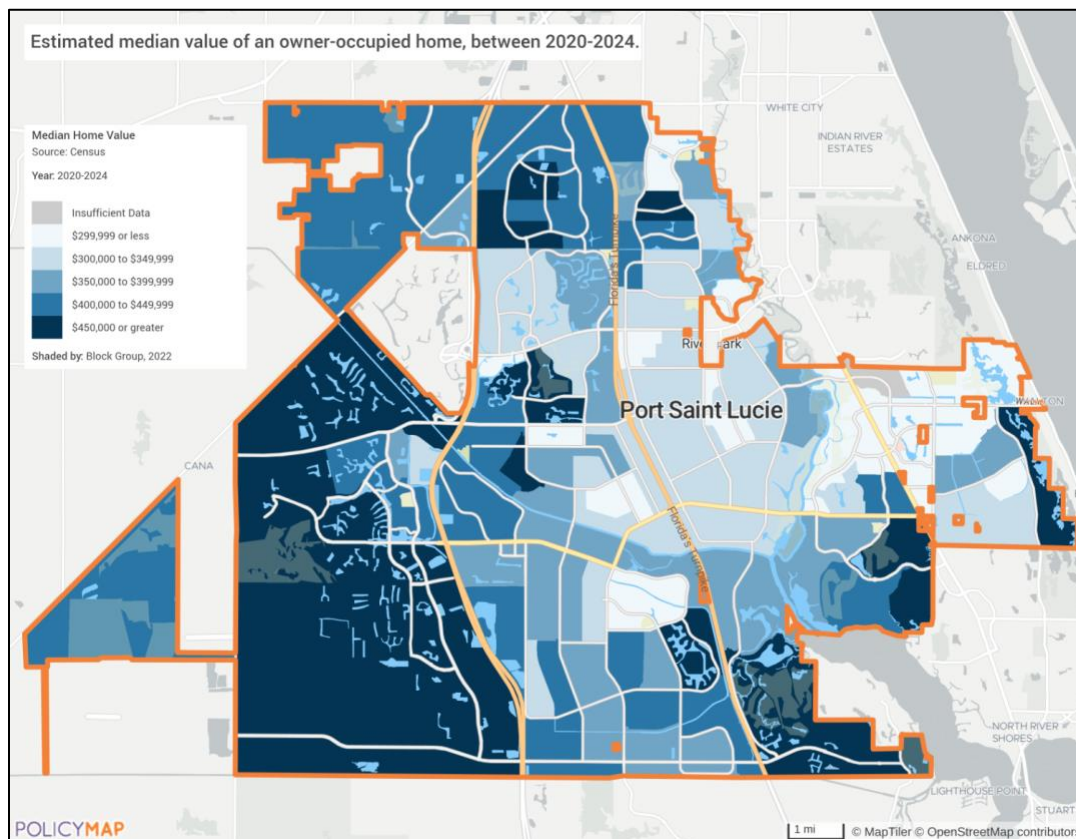
### Housing Costs

Housing costs in Port St. Lucie have significantly increased, with home prices rising by 180.3% and rents increasing by 81.2% since 2014. The table above shows that nearly half (46%) of renters pay \$2,000 or more per month for rent, representing a significant portion of renters in the city. Later in this section, rental rates are analyzed as a percentage of household income to evaluate the affordability of housing and assess the impact of these rising costs on residents.

## Median Home Values

The following map shows estimated median value of owner-occupied homes in Port St. Lucie for 2020-2024 by block group. Home values vary across the city, with many block groups falling in the middle ranges between \$350,000 to \$449,999. Higher-value areas, at \$450,000 or more, are concentrated in parts of the western, north-central, southeastern, and eastern portions of the city, while lower-value areas, below \$350,000, appear more often in central and interior sections.

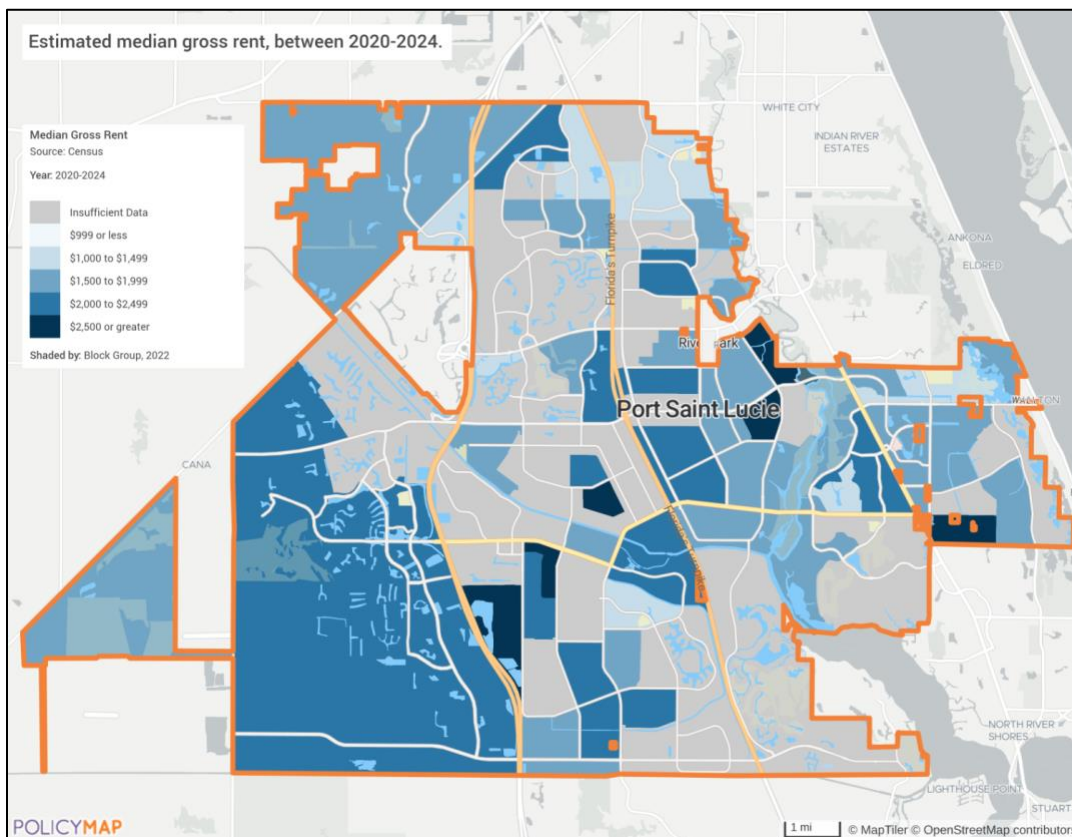
Overall, the map suggests that owner housing values vary throughout Port St. Lucie. Higher-value block groups are located in several outer and waterfront areas, while more moderate home values are common through much of the city's interior. This pattern indicates variation in neighborhood market conditions and suggests that homeownership costs are significantly higher in selected parts of the city.



## Median Rent

The map shows estimated median gross rent in Port St. Lucie for 2020–2024 by block group. Median rents vary across the city, with many block groups falling between about \$1,500 and \$1,999 per month. Higher-rent areas, at \$2,000 or more, appear in several scattered locations, including parts of the central city, the east, and portions of the southwest and south, while lower-rent areas, below \$1,500, are also present in multiple sections.

Overall, the pattern suggests that rental costs are not concentrated in just one part of Port St. Lucie. Instead, higher and lower rent areas are distributed across the city, although many block groups cluster in the mid-range rent levels. This variation indicates differing neighborhood market conditions and suggests that renter housing costs may be comparatively higher in selected pockets of the city.



## Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	145	No Data
50% HAMFI	915	2,955
80% HAMFI	5,980	12,740
100% HAMFI	No Data	22,465
<b>Total</b>	<b>7,040</b>	<b>38,160</b>

**Table 31 - Household Income by Tenure in Port St. Lucie, FL**

**Data Source:** 2016-2020 CHAS

**Data** Data Comments: The most recent data for the Housing Affordability table above is from the 2016-2020 CHAS. HUD does

**Comments:** not provide updated data through the Consolidated Planning/CHAS Data website, and this information was generated from HUD's Integrated Disbursement and Information System (IDIS)

## Housing Affordability

Housing affordability in Port St. Lucie is closely tied to household income, and the available 2016-2020 CHAS data shows clear affordability gaps for lower-income households. For renters, only 145 units are affordable for households earning 30% HAMFI, and 915 units are affordable to households earning 50% HAMFI or less, out of a total of 7,040 renter units affordable to households earning up to 80% HAMFI. This means only about 13% of renter units in that range are affordable to households earning 50% HAMFI or less, indicating a significant shortage of rental housing for lower-income residents.

A similar pattern is present for ownership housing. While 38,160 owner units are affordable to households earning up to 100% HAMFI, only 2,955 units are affordable to households earning 50% HAMFI or less. This shows that ownership opportunities are far more available to moderate-income households than to very low-income households. Overall, the table indicates that the greatest affordability challenges in Port St. Lucie are concentrated among households with the lowest incomes, particularly renters, who have the fewest affordable options available.

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$1,311	\$1,363	\$1,624	\$2,259	\$2,457
High HOME Rent	\$1,058	\$1,134	\$1,363	\$1,567	\$1,728
Low HOME Rent	\$828	\$888	\$1,066	\$1,231	\$1,373

**Table 32 – Monthly Rent**

**Data Source:** 2025 HUD FMR and HOME Rents (Port St. Lucie, FL MSA)

## HOME Rents Limits and Fair Market Rents (FMR)

Fair Market Rents (FMRs), set annually by the U.S. Department of Housing and Urban Development (HUD), are used to determine payment standards for HUD programs. These estimates are calculated for metropolitan areas defined by the Office of Management and Budget (OMB), HUD-defined subdivisions of OMB metropolitan areas, and nonmetropolitan counties. The City of Port St. Lucie is part of Port St. Lucie, FL Metropolitan Statistical Area (MSA).

HOME Rent Limits, derived from HUD-published FMRs, establish the maximum allowable rent for units assisted through the HOME program. These limits apply to new leases for HOME-assisted rental units, ensuring affordability for low-income households while aligning with local market conditions.

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

Housing supply Port St. Lucie is not sufficient to meet needs at all income levels, with the most significant gaps affecting households with limited incomes. As reflected in the NA-10 tables, shortages are most pronounced for units affordable to extremely low-income and very low-income households and for small to mid-sized units that can serve both growing families and older adults. When the supply of income-aligned units is limited, more households experience cost burden, have fewer choices in the rental and ownership markets, and may remain in housing that does not match their size, accessibility, or proximity to service needs. These constraints indicate that citywide housing availability does not fully support stable housing outcomes for all income levels.

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

Housing affordability in Port St. Lucie is likely to remain constrained if home values and rents continue to outpace household income growth. The city's recent planning and engagement documents show that affordable and workforce housing is already a significant local concern, and the St. Lucie County Housing Needs Assessment similarly identifies housing affordability as an ongoing challenge tied to limited supply at lower price points. This suggests that, even if price growth slows, affordability pressures are likely to continue unless more housing is priced at rates that align with the incomes of lower- and moderate-income households.

If home values continue to rise, entry into homeownership will become more difficult for first-time buyers and other income-limited households because higher prices increase down-payment requirements, insurance and tax burdens, and monthly mortgage costs. If rental rates continue to rise, renter households will remain at greater risk of cost burden, especially those competing for smaller and lower-cost units. This is particularly important in Port St. Lucie because the affordability data already indicates that the greatest shortages are concentrated among households with the lowest incomes, especially renters. The City's survey and workshop findings also show resident concern that growth, housing costs, and infrastructure are not staying in balance.

Future affordability will depend in large part on whether Port St. Lucie and the broader market can expand housing choices across a wider range of price points while also preserving existing affordable units. The City's adopted strategic planning documents and Affordable Housing Advisory Committee report point to workforce housing, public-private partnerships, and preservation of existing affordable housing as important responses. Even with those efforts, affordability is likely to remain under pressure if market-rate home prices and rents continue rising faster than wages and if the supply of lower-cost rental and ownership units remains limited.

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

The 2025 HUD rent limits for the Port St. Lucie MSA show that Fair Market Rent is below the 2024 ACS median contract rent of \$1,732 for efficiency, one-bedroom, and two-bedroom units, but above the median contract rent for three- and four-bedroom units. Specifically, Fair Market Rent ranges from \$1,311 for an efficiency unit to \$2,457 for a four-bedroom unit, while the median contract rent reflects overall market conditions across all rental units. HOME High and Low Rents are well below the median contract rent for smaller unit types, indicating that many lower-cost units affordable under HOME rent limits may be difficult to produce or preserve without subsidy.

These comparisons suggest that affordable housing strategy in Port St. Lucie should continue focusing on both production and preservation of units at lower rent levels, particularly for smaller units serving lower-income households. Because the median contract rent is higher than HOME rents for all unit sizes shown, developers may need gap financing, layered subsidies, or other incentives to make HOME-assisted units financially feasible. This also suggests a need to preserve existing lower-cost rental units that may otherwise be lost to rent increases or redevelopment. At the same time, the comparatively higher Fair Market Rents for larger units indicate some opportunity to support family-sized rental housing, but affordability for lower-income households will still depend on whether units can be maintained at rents closer to HOME limits than to prevailing market rents.

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

### **Introduction**

The tables and maps in this section offer insights into the condition of housing units throughout Port St. Lucie by examining factors such as age, vacancy rates, and the occurrence of housing issues. HUD identifies four key housing conditions as problematic:

1. Homes that lack complete or adequate kitchen facilities.
2. Homes lacking complete or adequate plumbing facilities.
3. Overcrowding which is defined as more than one person per room.
4. Households that are cost burdened, spending more than 30% of their income on housing costs.

These factors provide a comprehensive overview of housing quality and affordability challenges throughout the city.

### **Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":**

Housing condition in Port St. Lucie is evaluated using applicable state and local building, maintenance, and safety standards, along with the City's housing rehabilitation program requirements. For construction, repair, and rehabilitation work, the City applies the Florida Building Code 8th Edition (2023), including the Existing Building Code and accessibility-related requirements administered through the Building Department. Property maintenance expectations are enforced through the City's Code Compliance program and related local code provisions, including standards cited by the City for exterior maintenance and unsafe conditions. The City's public code compliance guidance identifies conditions such as broken glass, torn screens, rotted wood, mold and mildew, missing roof shingles, and soffit or fascia in disrepair as violations of local property maintenance requirements.

Port St. Lucie's housing rehabilitation framework also helps define when a unit is suitable for rehabilitation. The City's SHIP Local Housing Assistance Plan states that owner-occupied rehabilitation is intended to eliminate code violations, correct health and safety issues, and provide hazard mitigation or accessibility retrofit improvements. The same plan identifies emergency repair needs such as roof leaks and failures of HVAC, plumbing, and electrical systems. Together, these standards indicate that the City determines housing condition based on whether a dwelling meets applicable code and maintenance requirements and, if not, whether the deficiencies can be corrected through rehabilitation rather than replacement.

### **Housing condition classifications for Consolidated Plan implementation (Port St. Lucie):**

#### **1. Standard condition:**

A dwelling unit that is safe, sanitary, structurally sound, and maintained in compliance with applicable building, housing, and property maintenance requirements enforced by the City of Port St. Lucie. Units in standard condition do not exhibit material deficiencies or code violations affecting habitability, health, or safety and are suitable for continued occupancy without major corrective work.

**2. Substandard condition:**

A dwelling unit with one or more material deficiencies or code violations that affect health, safety, sanitation, structural soundness, or habitability. Examples may include roof failure, deteriorated exterior elements, unsafe electrical or plumbing conditions, mold or mildew, broken openings, or other maintenance deficiencies identified through City code compliance standards or inspection requirements.

**3. Substandard condition but suitable for rehabilitation:**

A dwelling unit that does not meet minimum code, maintenance, or habitability standards, but whose deficiencies can be corrected through repair, rehabilitation, replacement of major systems, hazard mitigation, or accessibility improvements. Under the City’s rehabilitation framework, these are units where the structure remains feasible to preserve and the needed work can return the home to safe, code-compliant, and habitable condition.

**Condition of Units**

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	20,255	28.7%	7,205	53.6%
With two selected Conditions	749	1.1%	395	2.9%
With three selected Conditions	32	0.0%	0	0.0%
With four selected Conditions	0	0.0%	0	0.0%
No selected Conditions	49,486	70.2%	5,830	43.4%
<b>Total</b>	<b>70,522</b>	<b>100%</b>	<b>13,430</b>	<b>100%</b>

**Table 33 - Condition of Units**

Data Source: 2020-2024 ACS

**Housing Conditions**

The table above highlights the number of owner and renter households throughout Port St. Lucie that face at least one housing condition issue. Renters are significantly more likely to experience housing problems, with approximately 56.6% of renter households affected, compared to 29.8% of homeowner households. Only a small share of households experience multiple housing issues at the same time. Based on the Needs Assessment findings presented earlier in this report, the most common housing problem is cost burden, indicating that many households are spending a disproportionate share of income on housing costs. This ongoing affordability pressure remains a critical housing challenge for the city and contributes to broader risks related to housing instability.

**Year Unit Built**

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	40,888	58.0%	6,862	51.1%

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
1980-1999	23,722	33.6%	5,140	38.3%
1950-1979	5,784	8.2%	1,388	10.3%
Before 1950	128	0.2%	40	0.3%
<b>Total</b>	<b>70,522</b>	<b>100%</b>	<b>13,430</b>	<b>100%</b>

**Table 34 – Year Unit Built**

Data Source: 2020-2024 ACS

### Year Unit Built

Port St. Lucie has a notable portion of housing stock that was built before 1980, placing many units at risk for lead-based paint hazards due to the widespread use of lead paint before its ban in 1978. According to 2020-2024 CHAS data used for the previous table, approximately 8.4% of owner-occupied units and 10.6% of renter-occupied units fall into this category, potentially exposing an estimated 7,340 households to lead hazards. This presents a significant public health concern, particularly for vulnerable populations such as young children, emphasizing the importance of targeted mitigation efforts to reduce exposure risks.

To address this issue, the City, St. Lucie County, and the state of Florida established various long-term initiatives to address the challenges associated with its aging housing stock, particularly homes built before 1980 that pose higher risks for lead-based paint (LBP) hazards and structural deficiencies. These initiatives are further explained later in this section.

### 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	5,912	8.4%	1,428	10.6%
Housing Units Built Before 1980 with Children Present	760	12.9%	134	9.4%

**Table 35 – Risk of Lead-Based Paint**

Data Source: 2020-2024 ACS (Total Units) 2018-2022 CHAS (Units with Children present)

### Lead-Based Paint Hazard

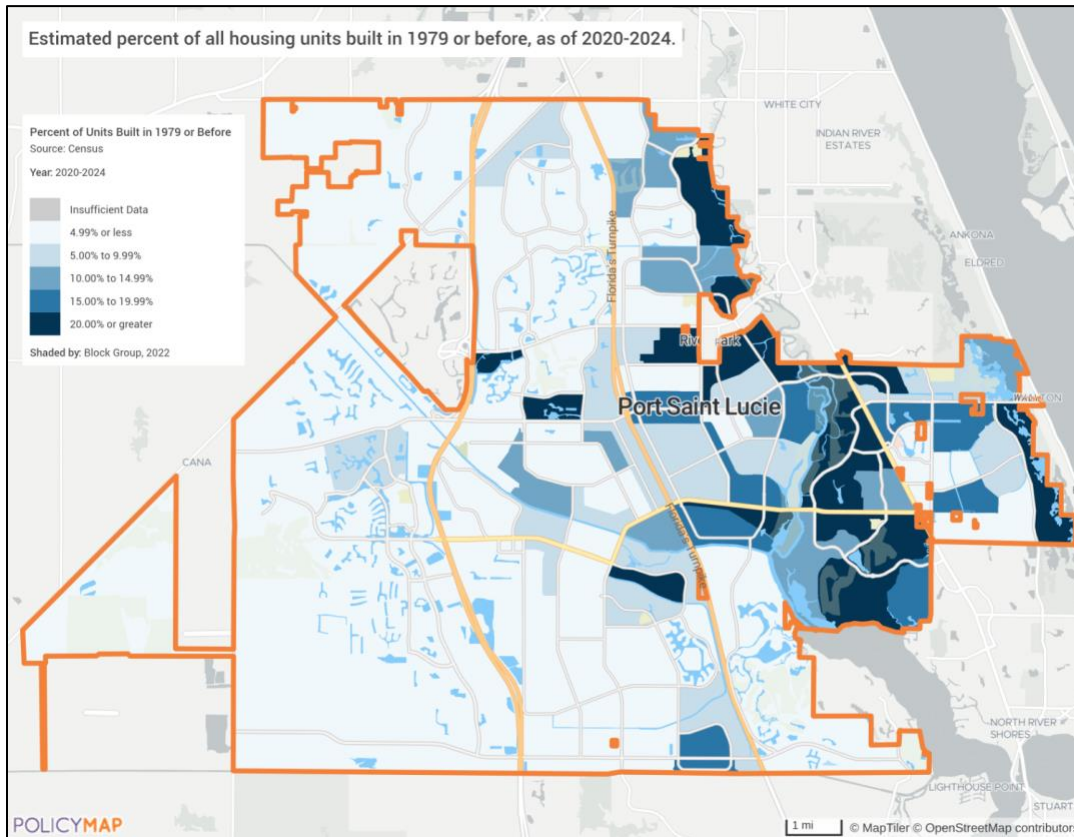
As mentioned previously, any housing unit built prior to 1980 may contain lead-based paint in portions of the home. The most common locations are window and door frames, walls, and ceilings, and in some cases throughout the entire home. Thus, it is generally accepted that these homes at least have a risk of lead-based paint hazards and should be tested in accordance with HUD standards. Within Port St. Lucie, there are approximately 7,340 total units built prior to 1980 according to 2020-2024 ACS Data. Based on this data, there are around 894 units or nearly 12.2% of homes built before 1980 that are at risk of having a Lead-Based Paint Hazard and that have children under the age of 6 present.

### Age of Housing

Housing Built Before 1980

The map shows the estimated share of housing units built in 1979 or earlier in Port St. Lucie during 2020-2024, by block group. Older housing is concentrated primarily in the eastern and central portions of the city, where several block groups fall in the highest range, with 20% or more of units built before 1980. Additional clusters of older housing appear in portions of the southeast and in a few scattered areas near the city's interior, while much of the western area shows lower shares or insufficient data.

This pattern suggests that the city's older housing stock is concentrated in more established neighborhoods rather than evenly distributed throughout Port St. Lucie. Areas with a higher share of pre-1980 units may be more likely to need ongoing maintenance, rehabilitation, energy efficiency upgrades, and evaluation for issues commonly associated with older homes, including aging building systems and potential lead-based paint hazards where applicable.



## Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	6,959	-	6,959
Abandoned Vacant Units	-	-	-
REO Properties	-	-	-
Abandoned REO Properties	-	-	-

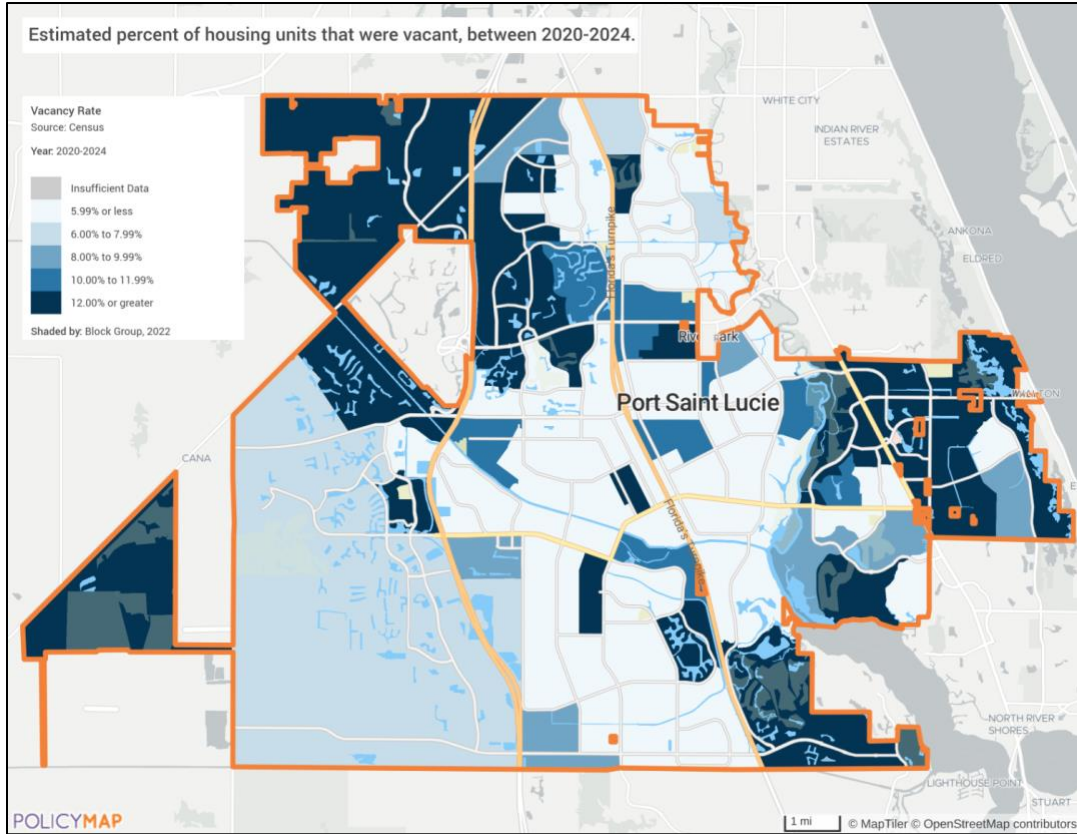
**Table 36 - Vacant Units**

**Data Source:** 2020-2024 ACS

**Data Source Comments:** The City of Port St. Lucie does not have data for specific types of vacant units in the city, and ACS data only reports on the total number of vacant units in Port St. Lucie. Data does not distinguish between suitable or not suitable for rehab or if they were abandoned, Real Estate Owned (REO) properties or abandoned REO properties.

## Vacant Units

According to the 2020-2024 ACS data, Port St. Lucie has 90,911 housing units, of which 83,952 are occupied and 6,959 are vacant. The occupied stock includes approximately 70,522 owner-occupied and 13,430 renter-occupied homes. Reported vacancy rates are 7.4% for rentals and 0.9% for owner housing. The comparatively low homeowner vacancy rate indicates a tight for-sale market, which can limit move-up opportunities for renters and reduce options for households relocating to Port St. Lucie. The following map displays the vacancy rates throughout the city.



## **Need for Owner and Rental Rehabilitation**

Port St. Lucie has an ongoing need for owner and rental rehabilitation, particularly in older established neighborhoods where a larger share of the housing stock was built before 1980. As homes age, the need for repairs and system upgrades increases, including roofing, plumbing, electrical, structural components, accessibility improvements, and energy efficiency measures. Lower-income homeowners and renters are often less able to absorb these costs, which can lead to deferred maintenance, declining housing quality, and conditions that affect health and safety. Rehabilitation assistance remains important to help preserve the existing housing supply, reduce deterioration, and support long-term neighborhood stability.

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

Housing units built before 1980 in Port St. Lucie may contain lead-based paint (LBP) in areas such as window and door frames, walls, ceilings, or even throughout the entire structure. These homes are considered at risk for LBP hazards and should be tested according to HUD standards. As indicated by the Age of Housing table and maps, nearly 8.7% of occupied housing units in Port St. Lucie were built before 1980. Given the potential risks, it is safest to assume that all homes with LBP hazards are occupied by low- and moderate-income (LMI) households, affecting around 7,340 units. This underscores the need for targeted interventions to mitigate potential health risks for these residents, particularly vulnerable populations.

### **Discussion:**

Port St. Lucie maintains a long term framework for preserving older housing through local rehabilitation assistance and federal lead safety requirements. In established neighborhoods where a larger share of homes were built before 1980, older units are more likely to need repairs, system replacements, and modernization to remain safe and habitable. The City's Neighborhood Services Department administers a Homeowner Repair and Rehabilitation Assistance Program funded with SHIP, and the City may also use CDBG funds to supplement the program when available. According to the City's program materials, this assistance helps eligible homeowners address needed repairs and rehabilitation that support housing quality and long term stability.

When rehabilitation involves pre-1978 housing, lead based paint hazard requirements are an important part of the preservation process. HUD's Lead Safe Housing Rule applies to federally assisted rehabilitation and establishes procedures to eliminate lead based paint hazards as far as practicable in covered properties, while EPA's Renovation, Repair and Painting Rule require lead safe certified contractors and lead safe work practices for renovation work that disturbs painted surfaces in pre-1978 homes and certain child occupied facilities. Residents also have access to lead poisoning prevention information through the Florida Department of Health, which conducts surveillance of blood lead testing and poisonings, promotes screening for high risk populations, and provides education on lead poisoning prevention.

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

### Introduction:

Public and assisted housing programs remain an important part of the affordable housing system serving Port St. Lucie residents. The City of Port St. Lucie does not operate its own public housing authority. Instead, according to City and local resource materials, the Housing Authority of the City of Fort Pierce provides public housing and Housing Choice Voucher services for St. Lucie County, including households living in Port St. Lucie. These programs help eligible lower income households, older adults, and residents with disabilities access stable housing options within the broader countywide service area.

Housing Choice Vouchers play a central role in this system by helping eligible households lease housing in the private market, while public housing units and other assisted properties provide additional deeply affordable options within the county. Port St. Lucie also supports housing stability through its own Neighborhood Services housing programs, which focus on rehabilitation and related assistance rather than direct public housing administration. Together, these resources form the core public and assisted housing network available to Port St. Lucie residents.

### 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	0	0	823	834	0	0	5	0	250
# 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:

Port St. Lucie’s assisted housing supply is limited and is made up primarily of tax credit housing, one HUD assisted multifamily property, and tenant based assistance administered through the Housing Authority of the City of Fort Pierce, which serves St. Lucie County, including Port St. Lucie residents. For this analysis, the assisted inventory includes 8 LIHTC properties with a combined 1,462 low income units and 1 HUD multifamily Section 202 PRAC property with 49 assisted units. The Section 202 PRAC contract is scheduled to expire in 2029, making preservation of that property important because it represents the city’s only identified HUD assisted multifamily development in this inventory. The City of Port St. Lucie does not operate its own public housing authority, and the City’s housing resource materials direct residents to the Fort Pierce Housing Authority for public housing and voucher assistance.

Tenant based assistance is also an important part of the assisted housing system available to Port St. Lucie households. Based on the PIC data carried forward for this project, the Housing Authority of the City of Fort Pierce had 790 public housing units in use and 810 vouchers in use, including 744 tenant based vouchers, 18 VASH vouchers, and 48 vouchers identified for disabled households. Because those public housing and voucher resources are administered on a broader service area basis, they support Port St. Lucie residents even though the city itself does not administer public housing. Together, these project-based and tenant based resources help serve lower income households, including families, older adults, veterans, and persons with disabilities. Even with these resources, the assisted housing inventory available to Port St. Lucie residents remains limited relative to broader affordability needs, which makes preservation of existing assisted units and continued access to voucher assistance especially important.

**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:**

No traditional public housing units were identified within Port St. Lucie. The city's assisted housing supply instead consists of 8 LIHTC properties with 1,462 low income units and 1 HUD multifamily Section 202 PRAC property with 49 assisted units. The Section 202 PRAC contract is scheduled to expire in 2029, making preservation of that assistance important because it represents the only identified HUD assisted multifamily development in the city.

Tenant based assistance is also an important part of the assisted housing system available to Port St. Lucie residents. Based on the PIC data used for this analysis, the Housing Authority of the City of Fort Pierce had 790 public housing units in use and 810 vouchers in use, including 744 tenant based vouchers, 18 VASH vouchers, and 48 vouchers identified for disabled households. Because no traditional public housing units were identified within Port St. Lucie, this analysis does not include a jurisdiction specific physical condition assessment for public housing developments in the city. In this context, the public and assisted housing discussion for Port St. Lucie is centered on LIHTC properties, the Section 202 PRAC development, and voucher supported units in the private market.

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

Because no traditional public housing units were identified within Port St. Lucie, restoration and revitalization needs are centered on preserving the city's existing assisted housing inventory and maintaining housing quality in the private market. The city's identified assisted supply consists of 8 LIHTC properties with 1,462 low income units and 1 Section 202 PRAC property with 49 assisted units. In this context, revitalization needs are tied primarily to preserving affordability, extending the useful life of assisted properties, and maintaining safe and habitable conditions through capital repairs, systems upgrades, accessibility improvements, and interior and exterior rehabilitation as properties age.

Preservation is especially important because Port St. Lucie has a limited supply of project based assisted housing. The Section 202 PRAC property is the city's only identified HUD assisted multifamily development, and its contract is scheduled to expire in 2029. Continued reinvestment in LIHTC properties is also important to address modernization needs and prevent deterioration or loss of affordability over

time. In addition, according to the City of Port St. Lucie, the Neighborhood Services Department administers a Homeowner Repair and Rehabilitation Assistance Program funded through SHIP, with CDBG funds used to supplement the program when available, which helps address code violations and safety and sanitary issues in the existing housing stock. Preservation of existing assisted housing and rehabilitation of aging housing should therefore remain important priorities alongside efforts to expand affordable housing opportunities.

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

Port St. Lucie does not contain traditional public housing units, so there is no city based public housing agency strategy focused on improving conditions within a local public housing inventory. Instead, the relevant strategy is carried out through the Housing Authority of the City of Fort Pierce, which administers Housing Choice Voucher assistance for Port St. Lucie residents and supports affordable housing opportunities within the broader county service area. For lower income households served through vouchers and other affordable housing resources, this approach centers on helping residents access safe housing in the private market, maintaining rental assistance availability, preserving existing assisted housing, and supporting housing stability.

Efforts to improve the living environment of lower income households in Port St. Lucie are therefore focused more on sustaining assisted housing opportunities and housing quality than on managing a city located public housing development. The Housing Authority of the City of Fort Pierce continues to operate public housing and voucher programs, while the City of Port St. Lucie's Neighborhood Services housing programs support repair and rehabilitation of owner occupied homes. Together, these efforts help preserve existing affordable units, maintain access to rental assistance, and improve the condition of aging housing occupied by lower income residents.

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

### Introduction:

Port St. Lucie is located in St. Lucie County, and the needs of people and families facing homelessness are identified through the local Continuum of Care system, coordinated entry, annual Point in Time counts, and ongoing service coordination among public and nonprofit providers. According to St. Lucie County, the County partners with the Treasure Coast Homeless Services Council to provide services and support addressing homelessness. Treasure Coast Homeless Services Council is the lead agency for the FL-509 Continuum of Care serving St. Lucie, Martin, and Indian River counties, and it also operates the region’s coordinated entry and HMIS systems.

The Continuum of Care framework is used to assess homelessness across Port St. Lucie and the surrounding county through coordinated intake, referrals, case management, and required HUD data collection. According to Treasure Coast Homeless Services Council, coordinated entry is the process used for individuals and families seeking housing assistance, and the system prioritizes the most vulnerable households for financial assistance and housing interventions. The Council also conducts the HUD required annual Point in Time count across the three county region, which helps document local sheltered and unsheltered homelessness and inform planning decisions. In this context, the homeless facilities and services discussion for Port St. Lucie is based on the St. Lucie County and Treasure Coast Continuum of Care service system rather than on a city operated homelessness program.

### 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)	102	0	41	276	0
Households with Only Adults	34	0	2	371	0
Chronically Homeless Households	0	0	0	185	0
Veterans	0	0	0	130	0
Unaccompanied Youth	16	0	0	0	0

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

Data Source: HUD 2024 Housing Inventory Chart

Data Source Comments: CoC wide

**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**

In Port St. Lucie, mainstream services help complement homeless targeted assistance by connecting residents to health care, behavioral health care, employment support, transportation, and other stabilization resources available citywide or countywide. According to St. Lucie County, the County's homelessness response is coordinated through its partnership with the Treasure Coast Homeless Services Council, while the County's Human Services Division and resource network provide referrals and support for self-sufficiency needs such as employment supports, identification and birth certificate assistance, education assistance, and transportation connections. The County's resource listings also identify 211, CareerSource Research Coast, St. Lucie County Area Regional Transit, and other countywide assistance that can be used by Port St. Lucie residents.

Health and mental health services are part of that broader support system. The Florida Department of Health in St. Lucie County operates a Port St. Lucie clinic and other county health services, and the department states that it provides public health clinical care through collaborative county efforts. For behavioral health, Treasure Coast Community Health currently offers behavioral and mental health therapy, including substance use disorder treatment supports, and Whole Family Health Center states that it provides primary care and behavioral health services on the Treasure Coast, including in St. Lucie County through its clinic and mobile services. In addition, 211 Palm Beach and Treasure Coast provides crisis intervention, suicide prevention, and referrals to local medical, behavioral health, and social service resources for St. Lucie County residents, which helps connect people experiencing or at risk of homelessness to care.

Employment and basic needs services also help stabilize households. St. Lucie County's resource listings identify CareerSource Research Coast as the area's employment, education, and training resource, while CareerSource states that St. Lucie County residents can access job seeker and reemployment services through its regional career centers, noting that its former Port St. Lucie satellite office has been consolidated into the Fort Pierce career center. United Against Poverty in St. Lucie also provides crisis care, food and household support, education, and employment training intended to promote economic self-sufficiency. Together, these mainstream systems complement homeless targeted outreach, shelter, and navigation services by helping Port St. Lucie residents address the health, income, and service access barriers that can undermine housing stability.

**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.**

Port St. Lucie residents are served through the St. Lucie County homelessness response system and the Treasure Coast Homeless Services Council, which is the lead agency for the FL-509 Continuum of Care serving St. Lucie, Martin, and Indian River counties. St. Lucie County states that it partners with Treasure

Coast Homeless Services Council to provide services and support addressing homelessness, and the Council's coordinated entry system is the main access point for housing assistance across the region.

Emergency shelter, outreach, and housing navigation:

- Treasure Coast Homeless Services Council / Coordinated Entry – The Council operates coordinated entry and homeless assistance for households seeking housing help, prioritizing the most vulnerable for assistance. Its services include coordinated entry, street outreach, permanent supportive housing, veteran services, and housing assistance, making it the primary gateway for chronically homeless individuals and families in Port St. Lucie and St. Lucie County.
- Street outreach and housing hub services – St. Lucie County's Homeless Housing Hub identifies Treasure Coast Homeless Services Council as the homelessness service lead and reports rental assistance and homeless prevention, SOAR screenings, SNAP benefits enrollment, and medical service referrals. These functions help connect unsheltered individuals and high-needs households to housing navigation and mainstream supports.
- SafeSpace – SafeSpace is the state-certified domestic violence center serving St. Lucie County and the wider Treasure Coast. It provides a safe haven for survivors and their children, along with crisis intervention and shelter-related domestic violence services, which are especially important for families with children and youth fleeing unsafe situations.

Supportive and specialized services:

- Veterans and their families – Treasure Coast Homeless Services Council administers Supportive Services for Veteran Families, which focuses on securing and maintaining housing for veterans who are homeless or would become homeless without assistance. This program provides temporary financial assistance and services to support housing stability.
- Families with children and unaccompanied youth – St. Lucie Public Schools provides McKinney-Vento homeless education services for students who lack a fixed, regular, and adequate nighttime residence. These services help children, families, and unaccompanied youth remain connected to school and supports while experiencing housing instability.
- Mainstream support used alongside homeless services – St. Lucie County's resource system includes 211, CareerSource Research Coast, and other countywide referrals that help households address employment and service access barriers. These supports complement homeless-targeted services by helping residents stabilize income, connect to community resources, and improve their ability to obtain or retain housing.

Together, these services address the needs of chronically homeless adults through coordinated entry, outreach, and permanent supportive housing; families with children through coordinated entry, domestic violence shelter, and McKinney-Vento school supports; veterans through SSVF and related housing stabilization; and unaccompanied youth through McKinney-Vento education protections and crisis response networks.

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

### **Introduction:**

Port St. Lucie serves four primary groups with non-homeless special needs: the elderly and frail elderly, individuals with HIV/AIDS and their families, those with alcohol and/or drug addiction, and individuals with mental or physical disabilities. Each group requires tailored support, such as age-friendly and accessible housing, medical care, rehabilitation services, and affordable living options. The City is working to meet these needs through specialized housing and integrated services, though continued efforts are required to expand and enhance these support systems to better accommodate these vulnerable populations.

**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:**

**Elderly and frail elderly households** in Port St. Lucie often need supportive housing arrangements that allow them to remain safely housed while receiving help with daily living, meals, transportation, and service coordination. According to St. Lucie County's resource listings, the Council on Aging of St. Lucie provides elder services and Meals on Wheels, and the County's Area Regional Transit system includes fixed route, paratransit, and on demand services that help residents reach medical care, shopping, and other daily needs. These supports are important for older adults with fixed incomes who may be at greater risk of housing instability when health or mobility declines.

**Persons with disabilities, including mental, physical, and developmental disabilities,** generally need affordable accessible units, reasonable accommodations, transportation, supportive services, and case management. St. Lucie County's current resource listings identify the Coalition for Independent Living Options as a service provider for disabled individuals and Sunrise ARC as a resource for individuals with intellectual and developmental disabilities. The County also operates a Special Needs program and shelter registration system for residents who need medical assistance during emergencies, which reflects the continuing need for supportive services tied to disability and health conditions. For assisted households, the Housing Authority of the City of Fort Pierce continues to administer public housing and voucher programs that remain important to residents who need affordable housing with program support.

**Persons with alcohol or other drug addictions** often need supportive housing linked to behavioral health treatment, recovery support, crisis intervention, and transportation. Treasure Coast Community Health currently provides behavioral and mental health therapy, including substance use related treatment supports, and 211 Palm Beach and Treasure Coast provides crisis intervention and referral services for St. Lucie County residents. These services complement housing assistance by helping residents address treatment needs that can directly affect their ability to obtain or maintain stable housing.

**Persons with HIV/AIDS and their families** often need stable housing, medical care, medication access, and help navigating benefits and supportive services. The Florida Department of Health in St. Lucie County states that Ryan White Part B assistance is available for eligible persons living with HIV/AIDS, and the

Florida Department of Health also administers the AIDS Drug Assistance Program. These services help households maintain continuity of care and reduce the risk that poor health or treatment interruptions will undermine housing stability.

**Public housing residents and other assisted households** in Port St. Lucie are more closely tied to county served programs than to a city owned public housing inventory. No traditional public housing units were identified within Port St. Lucie, but the Housing Authority of the City of Fort Pierce continues to operate public housing and Housing Choice Voucher programs, which remain important for lower income households that need rental assistance, accessibility, and ongoing housing stability supports. How these needs were determined: these needs were identified using current St. Lucie County resource listings, transportation and special needs program information, Florida Department of Health HIV program materials, behavioral health provider information, and current housing authority program information.

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

Residents returning to Port St. Lucie from physical health institutions are supported primarily through hospital discharge planning, care management, and referral systems that help connect them to an appropriate post discharge setting. Cleveland Clinic Florida states that its Case Management Department provides assessment and intervention for discharge planning and community resource needs, and Cleveland Clinic's discharge planning materials state that patients are evaluated for where they will recover, including home or another care facility. HCA Florida St. Lucie Hospital also states that patients have the right to be informed about continuing health care needs after discharge and to receive assistance from hospital staff in arranging required follow up care. In practice, these discharge processes help link residents leaving hospitals to home care, rehabilitation, long term care, transportation planning, and other supports that can reduce the risk of housing instability after discharge.

For persons returning from mental health institutions or other behavioral health settings, the supportive housing connection is more closely tied to the local behavioral health and homelessness systems. Treasure Coast Homeless Services Council operates the FL 509 Continuum of Care's coordinated entry process for St. Lucie County and states that it prioritizes vulnerable households for housing assistance, including permanent supportive housing for chronically homeless individuals. St. Lucie County's Homeless Housing Hub also identifies the Council as the county's lead homelessness resource and notes services such as rental assistance and homeless prevention. These programs help connect individuals leaving institutions, especially those with ongoing behavioral health needs, to housing navigation and housing supports rather than discharge without follow up.

Behavioral health crisis and reentry support also help stabilize residents after discharge. New Horizons of the Treasure Coast states that its Mobile Response Team operates across the Treasure Coast, including St. Lucie County, and provides crisis assessment, recommendations, and referrals to appropriate services. Southeast Florida Behavioral Health Network states that its regional system funds in home and community based outpatient services, crisis services, and residential treatment, which together support continuity of care after higher level treatment. In addition, the City of Port St. Lucie's ERA2 Rapid Rehousing program

states that it seeks to connect individuals and families experiencing homelessness with stable, permanent housing solutions through housing stabilization case management, housing navigation, referrals, and tenant based rental assistance. Together, these systems help reduce the likelihood that residents leaving mental or physical health institutions will return to unstable housing or homelessness.

**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):**

Port St. Lucie plans to continue carrying out the housing and supportive service activities already built into its current housing programs and local planning framework for non-homeless persons with special needs. According to the City's approved Local Housing Assistance Plan for FY 2025-2026 through FY 2027-2028, the City will continue implementing SHIP funded housing activities that include rehabilitation, home purchase assistance, and a special needs strategy that involves outreach to organizations serving special needs households, review of applicants for special needs eligibility, and use of a 20% special needs set-aside consistent with state requirements. The same plan also includes a dedicated barrier free and accessibility strategy that provides home modifications for household members with special needs through structural adaptations and permanently affixed accessibility improvements. These activities align with the City's affordable housing and housing preservation goals by helping special needs households remain safely housed in the community.

Additionally, the City also plans to continue its existing Neighborhood Services housing programs, including homeowner repair and rehabilitation assistance and other grant supported housing activities administered year round through the Neighborhood Services Department. In practice, these ongoing activities are paired with the current service network available to Port St. Lucie residents, including countywide referrals for older adults, persons with disabilities, transportation, and supportive services through agencies identified by St. Lucie County. Together, these planned and ongoing actions support the jurisdiction's broader goals related to affordable housing access, housing stability, accessibility, and supportive service coordination for older adults, persons with disabilities, and other non-homeless households with special needs.

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

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

Public policies influence the cost, timing, and feasibility of affordable housing and residential investment in Port St. Lucie. The City has adopted policies intended to support affordable housing, but development fees, infrastructure costs, land use patterns, and state level housing laws still shape how quickly lower cost housing can be produced or preserved. According to the City's adopted Housing Element, Port St. Lucie has identified strategies such as impact fee modification, density flexibility, affordable accessory residential units, reduced parking and setback requirements, flexible lot configurations, and modification of street requirements for affordable housing. Even with those tools, the overall policy environment still presents barriers for many lower cost projects.

#### **Zoning and Land Use Restrictions**

Port St. Lucie's long standing low density development pattern can limit the efficient delivery of affordable housing, especially where larger lot patterns, separation of uses, and neighborhood compatibility concerns make higher density or mixed use development more difficult. The adopted Comprehensive Plan Elements show that low density residential land use remains the city's dominant pattern, while recent public engagement found strong resident concern about traffic, infrastructure, and growth impacts. Those conditions can make infill, redevelopment, and increased residential density harder to advance even where the City has policies that allow more flexibility for affordable housing.

#### **Regulatory and Process Barriers**

Development impact fees and related local charges remain an important cost factor. The City's current fee schedules show that residential development is subject to multiple one time charges, including parks, law enforcement, and public building impact fees, while mobility and impact fee materials explain that new development and redevelopment are assessed fees to help cover infrastructure and service demands. These costs can be especially challenging for affordable housing developments unless offset by subsidies, incentives, or other financial assistance.

#### **Infrastructure and Location Based Costs**

Transportation and infrastructure funding policy can also affect where affordable housing is more feasible. The City's November 2025 Mobility Fee Technical Report indicates that mobility fees vary by assessment area, and related City materials show that combined city and county fee levels can be higher in western growth areas than in older eastern areas. This can influence whether affordable housing is more feasible as infill and redevelopment in established areas or as new construction in expansion areas that require greater infrastructure investment.

#### **State Level Policy Effects**

At the state level, Florida's Live Local Act reduces some local barriers by requiring local governments to allow qualifying affordable housing developments in certain commercial, industrial, and mixed use areas and by limiting some local restrictions on density, height, floor area ratio, and parking. Those provisions can support production, but they do not remove all local fees, infrastructure obligations, or site specific constraints. As a result, Port St. Lucie's policy environment includes both supportive tools and continuing headwinds for affordable housing and residential investment.

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

### **Introduction:**

Port St. Lucie's economy has evolved from a pre-platted retirement and bedroom community into a larger regional center with a more diverse economic base. According to the adopted 2024 Comprehensive Plan Elements, the city's early growth pattern was shaped by large scale platting and residential expansion, but current city and county economic development materials show a broader mix of health care, education, government, retail, logistics, manufacturing, and professional activity serving both local residents and the wider Treasure Coast.

The local economic base now benefits from regional industry strengths in health care and life sciences, advanced manufacturing, and warehouse, distribution, and logistics. St. Lucie County economic development materials identify those sectors as targeted industries, and the major employer base includes health care providers, manufacturers, distribution operations, and public sector institutions that support job creation across the county, including in Port St. Lucie. These economic assets give the city a stronger employment foundation than in earlier decades, even as continued growth creates pressure on transportation, infrastructure, and housing affordability.

Port St. Lucie has also developed a recognized innovation focus as part of its community development approach. The FY 25/26 Adopted Strategic Plan states that the City's vision is to be a leader in finding innovative solutions that put residents first, and Bloomberg Cities highlighted Port St. Lucie in 2025 for embedding innovation into strategic planning, resident engagement, and service delivery. The City's current strategic plan continues to emphasize innovation, resiliency, infrastructure planning, community design, economic opportunity, and revitalization of eastern Port St. Lucie as core priorities.

These strengths are reinforced by non-housing community development assets that include regional roadway access, business assistance infrastructure, active civic engagement systems, and planned redevelopment areas. Public engagement summaries for the comprehensive plan update show that residents consistently identified infrastructure, economic opportunity, transportation, parks, and activity centers as priorities, while the Walton and One planning effort and related eastern Port St. Lucie revitalization work point toward a more walkable mixed use pattern in parts of the city. Together, these assets help frame how Port St. Lucie can link jobs, services, public facilities, and future community development investment over the next planning period.

## 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	571	37	1%	0%	0%
Arts, Entertainment, Accommodations	8,496	5,426	8%	15%	6%
Construction	9,194	3,424	9%	9%	0%
Education and Health Care Services	24,214	7,735	24%	21%	-3%
Finance, Insurance, and Real Estate	6,052	1,567	6%	4%	-2%
Information	1,333	243	1%	1%	-1%
Manufacturing	4,320	716	4%	2%	-2%
Other Services	5,820	1,259	6%	3%	-2%
Professional, Scientific, Management Services	13,032	5,268	13%	14%	1%
Public Administration	4,432	1,669	4%	4%	0%
Retail Trade	13,682	6,781	13%	18%	5%
Transportation and Warehousing	8,210	1,932	8%	5%	-3%
Wholesale Trade	2,005	1,201	2%	3%	1%
Total	101,361	37,258	--	--	--

**Table 39 - Business Activity**

**Data Source:** 2018-2022 ACS (Workers), 2022 LEHD (Jobs)

**Data Source:** The Business Activity table above compares the number of workers to the number of jobs in the city. At this time, the most recent data set for the number of jobs was 2022 from the Longitudinal Employer-Household Dynamics (LEHD), US Census Bureau. Data from the 2018-2022 ACS 5-Year estimates was used for comparison.

### Share of Workers and Jobs

The Business Activity table shows that Port St. Lucie had 101,361 resident workers compared with 37,258 jobs, indicating that the city has a substantially larger resident workforce than local job base. Education and Health Care Services accounted for the largest share of resident workers at 24%, followed by Professional, Scientific, and Management Services and Retail Trade at 13% each. Education and Health Care Services also accounted for the largest share of jobs at 21%, followed by Retail Trade, Arts, Entertainment, and Accommodations, and Professional, Scientific, and Management Services.

These patterns suggest that many Port St. Lucie residents may not be employed within city limits, but likely work within the greater Port St. Lucie region and surrounding employment centers. At the same time, the city still functions as an important local employment center in health care, retail, arts, entertainment, accommodations, and professional services. This broader regional relationship is also reflected in commuting patterns. According to ACS based profile data, more than 90% of workers had a commute time of less than 1 hour, indicating that most residents remain connected to employment opportunities within a reasonable travel range, even when those jobs are outside the city. Labor market conditions were also relatively strong in 2022, when BLS reported an annual unemployment rate of 3.2%

for the Port St. Lucie metropolitan area. Unemployment and commuting patterns are discussed further in this section.

### Labor Force

Total Population in the Civilian Labor Force	112,498
Civilian Employed Population 16 years and over	105,797
Unemployment Rate	3.7%
Unemployment Rate for Ages 16-24	16.9%
Unemployment Rate for Ages 25-65	4.7%

**Table 40 - Labor Force**

**Alternate Data Source Name:**

2020-2024 ACS

**Data Source Comments:** Unemployment Rate data is from the BLS, February 2024. All other labor force data is from the 2020-2024 ACS including unemployment rate by age.

### Unemployment

There are several methods for measuring unemployment, each with distinct advantages and limitations. The U.S. Census collects annual unemployment data by census tract, enabling geographic comparisons of unemployment rates across smaller areas. However, this data is typically two or more years old, making it less useful for real-time analysis. In contrast, the Bureau of Labor Statistics (BLS) provides monthly unemployment data.

#### 2024 Unemployment Rates

Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
3.6%	3.5%	3.4%	3.2%	3.4%	3.9%	4.1%	4.1%	3.8%	3.7%	3.8%	3.4%

Unemployment Rate in 2024, BLS – Port St. Lucie (city), FL

#### 2025 Unemployment Rates

Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
4.1%	4.0%	3.8%	3.7%	3.8%	4.4%	4.4%	4.8%	4.6%	X	5.4%	4.9% (P)

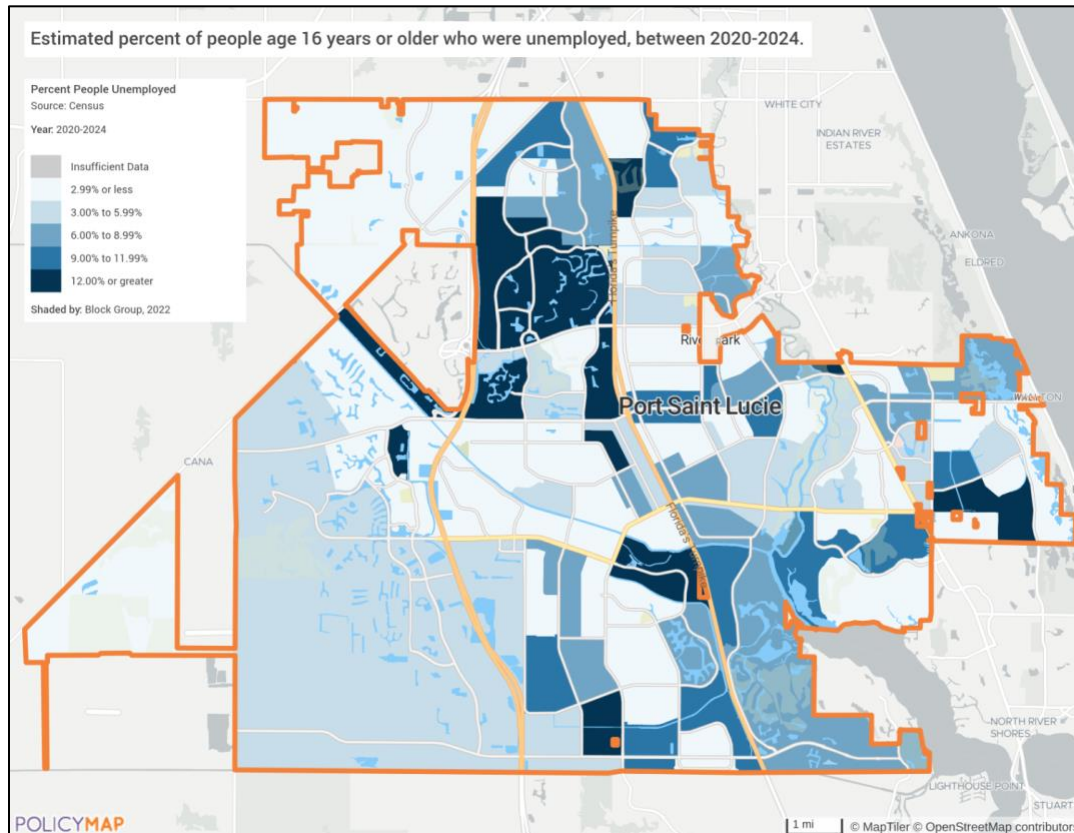
Unemployment Rate in 2025, BLS – Port St. Lucie (city), FL

Local Area Unemployment Statistics for 2024 and 2025 show moderate month to month variation in Port St. Lucie’s labor market. According to the U.S. Bureau of Labor Statistics table for Port St. Lucie city, the unemployment rate ranged from 3.2% in April 2024 to 4.1% in July and August 2024, with an annual average of 3.7%. In 2025, the rate began at 4.1% in January, remained elevated through the summer, reached 4.8% in August, and then rose further to 5.4% in November. December 2025 was reported at 4.9% on a preliminary basis, while October 2025 was unavailable due to the federal lapse in appropriations. Overall, these trends indicate that Port St. Lucie maintained a relatively low unemployment rate in 2024, followed by somewhat higher unemployment in 2025, with fluctuations that may reflect seasonal hiring patterns and broader changes across industries such as construction, retail, hospitality, education, health care, and other service related employment.

## Unemployment Rate

The unemployment map for Port St. Lucie shows that unemployment is not evenly distributed across the city during the 2020-2024 period. Many block groups fall within the lower and moderate ranges, especially in parts of the western and southern portions of the city where several large block groups are shaded in the 3% to 5.99% range, along with some areas at 2.99% or less. Additional moderate unemployment areas appear across portions of the east and central sections of the city, indicating that much of Port St. Lucie remained within lower unemployment categories during this period.

Higher unemployment is concentrated in a smaller number of pockets rather than across the city as a whole. The darkest shaded block groups, representing rates of 12% or greater, appear in several central, north central, southeastern, and far eastern areas, while additional block groups in the 9% to 11.99% range are scattered nearby. Overall, the map suggests that unemployment conditions in Port St. Lucie are generally moderate across much of the city, but with more pronounced concentrations of labor market stress in selected neighborhoods.



<b>Occupations by Sector</b>	<b>Number of People</b>
Management, business and financial	37,799
Farming, fisheries and forestry occupations	102
Service	19,720
Sales and office	24,717
Construction, extraction, maintenance and repair	10,017
Production, transportation and material moving	13,442

**Table 41 – Occupations by Sector**

Data Source: 2020-2024 ACS

### Occupations by Sector

The "Occupations by Sector" table illustrates the distribution of job types across various industries in Port St. Lucie, differing from a previous table that focused on the distribution of jobs within specific sectors. For instance, managerial positions, whether in corporate offices or retail, are classified under "Management, Business, and Financial" in this table, but are categorized by industry in the earlier table.

In Port St. Lucie, the largest occupational group is the Management, Business, and Financial sector, with approximately 37,799 jobs. The Sales and office sector, with 24,717 jobs, and the Service sector, with 19,720 jobs, both make up notable portions of the local job distributions. These sectors encompass vital roles such as managers, service workers, financial analysts, business professionals, retail workers, administrative staff, and customer service representatives, emphasizing the importance of professional, service industry, and office-related occupations in the community's workforce.

### Travel Time

<b>Travel Time</b>	<b>Number</b>	<b>Percentage</b>
< 30 Minutes	45,569	50.2%
30-59 Minutes	36,310	40.0%
60 or More Minutes	8,896	9.8%
<b>Total</b>	<b>90,775</b>	<b>100%</b>

**Table 42 - Travel Time**

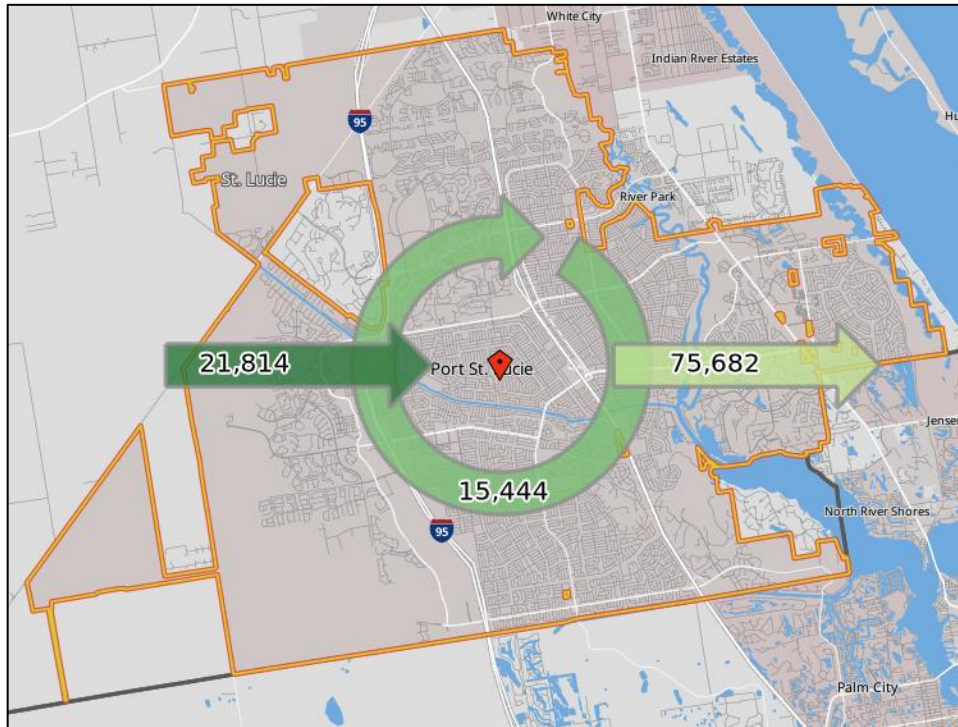
Data Source: 2020-2024 ACS

### Commute Travel Time

Port St. Lucie workers generally experience manageable commute times, with most traveling less than 60 minutes to work. Based on the 2020-2024 ACS data, 50.2% of workers, or 45,569 individuals, commute less than 30 minutes, while another 40%, or 36,310 individuals, travel between 30 and 59 minutes. Longer commute times are less common, with 9.8% of workers, or 8,896 individuals, commuting 60 minutes or more. Overall, these patterns suggest that most residents have relatively short to moderate travel times, which can help support day to day convenience and work-life balance.

## Inflow and Outflow of Jobs (2023)

As noted above, there is a disconnect between the number of jobs and the number of workers in Port St. Lucie. Within the city, only 16.9% of the labor force both work and live in Port St. Lucie. Over 75,000 people leave the city for work and nearly 22,000 people commute into the city as of 2023. The map and table below provide a further look at the pattern of workers who commute into and out of Port St. Lucie for employment.



2023	Count	Share
<b>In-Area Labor Force Efficiency (All Jobs)</b>		
- Living in the Selection Area	91,126	100.0%
- Living and Employed in the Selection Area	15,444	16.9%
- Living in the Selection Area but Employed Outside	75,682	83.1%
<b>In-Area Employment Efficiency (All Jobs)</b>		
- Employed in the Selection Area	37,258	100.0%
- Employed and Living in the Selection Area	15,444	41.5%
- Employed in the Selection Area but Living Outside	21,814	58.5%

Data Source: 2023 LEHD OnTheMap

**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	4,670	494	3562
High school graduate (includes equivalency)	25,176	1928	9071
Some college or Associate's degree	31,554	2016	7858
Bachelor's degree or higher	26,355	1208	5,193

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

Data Source: 2020-2024 ACS

**Educational Attainment by Employment Status**

Higher educational attainment in Port St. Lucie is associated with stronger employment outcomes for residents age 16 and older. The table shows that unemployment rates are highest among residents with less than a high school diploma and lowest among those with a bachelor’s degree or higher, while labor force participation also generally rises with education. Overall, the data suggest that residents with more education are more likely to be employed and active in the labor force, while those with lower educational attainment face greater barriers to stable employment.

**Educational Attainment by Age**

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	80	466	422	1835	2563
9th to 12th grade, no diploma	1947	1312	1306	3180	2916
High school graduate, GED, or alternative	5943	7144	9349	19218	15031
Some college, no degree	4777	5691	5926	13829	11664
Associate's degree	2254	4013	4520	7161	3750
Bachelor's degree	1254	5170	6119	11087	8468
Graduate or professional degree	20	1853	2964	5465	6289

**Table 44 - Educational Attainment by Age**

Data Source: 2020-2024 ACS

**Educational Attainment by Age**

The previous table outlines educational attainment by age for individuals aged 18 and older in Port St. Lucie. It highlights the varying levels of education achieved across different age groups, providing insights into the city's educational landscape and its potential impact on workforce development and economic opportunities.

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

<b>Educational Attainment</b>	<b>Median Earnings in the Past 12 Months</b>
Less than high school graduate	\$35,036
High school graduate (includes equivalency)	\$39,349
Some college or Associate's degree	\$45,076
Bachelor's degree	\$57,385
Graduate or professional degree	\$66,781

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

Data Source: 2020-2024 ACS

### Median Earnings by Educational Attainment

Educational attainment is a key determinant of potential earnings and financial stability. In Port St. Lucie, individuals with higher education levels experience significantly greater median earnings. For instance, a person with a Bachelor's degree typically earns over 60% more than someone without a high school diploma, while those with a graduate or professional degree can also expect to earn nearly 70% more than what someone earns with a high school education. Over the span of a career, this income disparity becomes even more pronounced. An individual with a Bachelor's degree working from age 23 to 62 can expect to earn over \$2.2 million, compared to approximately \$1.5 million for someone with a high school diploma working from age 23 to 62, an earnings difference of around \$700,000. This gap in lifetime earnings contributes significantly to wealth accumulation, further supported by the higher likelihood of home ownership, investments, and retirement savings often associated with higher salaries.

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

Based on the Business Activity Table, Port St. Lucie's major employment sectors are led by education and health care services. This sector includes 24,214 resident workers, representing 24% of all workers, and 7,735 jobs located within the city, or 21% of the local job base. Its size indicates that education and health care services are a central part of Port St. Lucie's economy and a major source of employment for residents.

Other major employment sectors include retail trade, professional, scientific, and management services, construction, and the arts, entertainment, and accommodations sector. Retail trade accounts for 6,781 jobs, or 18% of local jobs, while professional, scientific, and management services account for 5,268 jobs, or 14%. Arts, entertainment, and accommodations represent 5,426 jobs, or 15% of the city's job base, while construction accounts for 3,424 jobs, or 9%. Together, these sectors show that Port St. Lucie's economy includes a mix of service, commercial, hospitality, professional, and building related activity.

Overall, the Business Activity Table suggests that Port St. Lucie's economy is anchored by health care, retail, hospitality, professional services, and construction. In sectors such as retail trade, the arts, entertainment, and accommodations sector, professional services, and wholesale trade, the share of jobs exceeds the share of resident workers in that sector, which may indicate that some industries serve a broader regional market or draw workers from outside the city. At the same time, Port St. Lucie has far

more resident workers than jobs overall, which suggests that many residents likely commute to employment opportunities elsewhere in the greater region.

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

Resident and community input suggests that Port St. Lucie's business community needs stronger alignment between its large resident labor force and the number and type of jobs available within the city. The Business Activity Table shows that Port St. Lucie has far more resident workers than local jobs overall, with especially large resident worker concentrations in education and health care services, retail trade, professional and management services, construction, and transportation and warehousing. Recent public engagement points less to a shortage of workers than to a need for more local employment opportunities, particularly higher paying and tech related jobs, technical and vocational training, adult education, and additional medical providers. Workshop participants also called for small business support, small business incubators, and more places for entrepreneurs and professional office activity, while the online survey found that respondents wanted the city to grow services, manufacturing and distribution, and transportation and utilities, and that only 22% agreed there are excellent employment opportunities for recent high school graduates and only 18% agreed for recent college graduates.

Infrastructure needs identified by residents are closely tied to whether businesses can expand and absorb more of that workforce locally. Across the online engagement summary, Citizen Summit, and Comprehensive Plan Workshop responses, residents repeatedly identified traffic, infrastructure, and mobility as major concerns and called for roadway widening, more north south and east west connections, sidewalks, bike facilities, street lighting, better transit, and infrastructure that keeps pace with growth. These concerns are consistent with current City initiatives. The City's Mobility Plan states that Port St. Lucie is planning for roads, sidewalks, trails, bike lanes, and transit, while the roadway resurfacing program reports about 917 centerline miles of roads and the Port St. Lucie Boulevard South project is adding widened roadway capacity, upgraded crosswalks, and wider sidewalks.

Utility and site readiness also remain important business needs. Workshop comments specifically called for increased fiber network capacity, better water quality, and ensuring infrastructure adequacy as growth continues. Current city information indicates that Utility Systems is the primary provider of water and sewer services to businesses and residents, and that the city is adding raw water wells and main piping to increase potable water supply capacity, flexibility, and resiliency. Current City business resources also show that Port St. Lucie provides coordinated support through Planning and Zoning, Public Works, utility engineering, and economic development staff, while Southern Grove is being positioned as a jobs corridor and employment center for high value industries. Overall, the strongest documented business needs are not the creation of a new workforce from scratch, but expanded local job opportunities, training tied to targeted sectors, transportation improvements, reliable utilities, fiber capacity, and development ready sites that can capture more of the city's existing labor force locally.

**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.**

Several major public and private initiatives are likely to affect Port St. Lucie's job and business growth opportunities during the 2026 to 2030 planning period. According to the FY 25/26 Adopted Strategic Plan, the Southern Grove jobs corridor is nearly at buildout about 25 years earlier than projected, and the city has identified "develop additional job corridors of opportunity" as a priority for expanding local employment. Current city information describes Southern Grove as a 3,605 acre employment center along I 95 that was acquired and master planned to attract high value industries, with active retail and mixed use agreements already underway, including a purchase and sale agreement with Costco. These changes are significant because they can expand the city's tax base, create more local jobs, and reduce the long standing pattern of residents commuting elsewhere for work.

A second major change is the city's continued redevelopment and placemaking effort in eastern Port St. Lucie. The strategic plan identifies implementation of the Walton and One Master Plan and an Eastside Economic Development and US 1 Business Revitalization Strategy as priority projects. The Walton and One redevelopment area is planned as a 46 acre mixed use destination with retail, restaurants, residential uses, public facilities, and a proposed professional soccer stadium intended to anchor additional activity. Public engagement materials also show consistent resident interest in a real downtown, more local employment opportunities, more tech and higher paying jobs, small business support, and redevelopment of vacant commercial areas. Together, these efforts may increase demand for construction labor in the near term and for hospitality, retail, operations, management, and small business support services over the planning period.

These investments also create related needs for workforce development, business support, and infrastructure. Resident and stakeholder input points to a need for technical and vocational training, adult education, more local employment pathways, and support for small businesses and entrepreneurs. At the same time, the strategic plan and current city mobility and utility materials show that Port St. Lucie is planning for roads, sidewalks, trails, bike lanes, transit, fiber, and water quality and utility improvements to keep pace with growth. As a result, the main needs created by these changes are not simply more workers, but stronger training pipelines tied to targeted industries, site readiness and permitting support for expanding businesses, and transportation, fiber, water, and sewer infrastructure that can absorb continued commercial and employment growth.

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

Port St. Lucie's current workforce appears to correspond reasonably well to several of the city's major employment sectors, but the match is stronger for some opportunities than for others. The Business Activity Table shows the largest concentrations of resident workers in education and health care services, retail trade, the professional, scientific, and management services sector, construction, and transportation and warehousing. The educational attainment profile also suggests a workforce with a mix of mid skill and higher skill capacity. In the uploaded Educational Attainment by Employment Status table,

the largest numbers of employed residents are those with some college or an associate's degree and those with a bachelor's degree or higher, while unemployment declines as education increases. U.S. Census Bureau QuickFacts further reports that 91.7% of residents age 25 and older have at least a high school diploma and 28.1% have a bachelor's degree or higher.

The strongest alignment appears in sectors that draw on both postsecondary education and technical or occupational training. Port St. Lucie's workforce seems well positioned for health care, business services, construction, logistics, retail, and other service oriented work because the city has a substantial pool of residents with high school completion, some college, associate's degrees, and bachelor's degrees. That suggests the city can support a broad range of employment, from entry level and customer facing jobs to technical, supervisory, and professional positions. The city's economic development framework also continues to market Southern Grove and related employment centers for office, industrial, warehouse, research and development, manufacturing, medical, educational, and similar targeted uses, which generally aligns with this mixed workforce profile.

At the same time, there appears to be some mismatch between workforce capacity and the number or type of jobs available within city limits. The Business Activity Table shows far more resident workers than local jobs overall, which suggests that many workers are likely to commute elsewhere in the region or work in roles not fully captured by the city's current job base. Public engagement findings reinforce that concern. In the city's 2024 to 2025 online engagement process, residents identified services, manufacturing and distribution, and transportation and utilities as priority industries for future growth, while only 22% agreed that Port St. Lucie offers excellent employment opportunities for recent high school graduates and only 18% agreed for recent college graduates. Taken together, the data suggest that Port St. Lucie has a capable and relatively diverse workforce, but would benefit from continued growth in local professional, technical, medical, and higher wage employment opportunities that better capture the skills already present among residents.

**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.**

Current workforce training initiatives serving Port St. Lucie are anchored by CareerSource Research Coast, Indian River State College, and St. Lucie Public Schools career and technical education programs. CareerSource Research Coast, which operates the local workforce development system for St. Lucie County, offers WIOA supported training opportunities for eligible adults and dislocated workers, including classroom or vocational training for in demand careers, on the job training, apprenticeships, training scholarships, career planning, work readiness certification, and support services. CareerSource also convenes a Workforce Readiness Taskforce to align education and training with local industry needs.

Indian River State College is another major workforce asset for the Treasure Coast region. The college offers more than 100 degree training and career training programs across health sciences, business, public safety, science and technology, and industry, manufacturing, and construction, along with continuing education and customized workforce training for employers. IRSC also offers apprenticeships that

combine paid work with structured skill development. At the K 12 level, St. Lucie Public Schools reports more than 35 career and technical education programs that provide industry recognized certifications, work based learning experiences, and articulated college credits, helping students move into postsecondary training or employment pathways.

These efforts support the Consolidated Plan because they help residents improve employability, earnings, and long term housing stability while also supporting local business growth. The Business Activity Table shows that Port St. Lucie has large concentrations of resident workers in education and health care services, retail trade, professional and management services, construction, and transportation and warehousing, while public engagement materials show resident interest in growing services, manufacturing and distribution, transportation and utilities, tech related industries, adult education, technical schools, and more local employment opportunities. Training initiatives that provide scholarships, certifications, apprenticeships, and employer aligned skill development can help lower income residents and younger workers connect to jobs in those sectors, reduce barriers to self-sufficiency, and better capture more of the city's existing workforce locally during the 2026 to 2030 planning period.

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

Yes. Port St. Lucie participates in the Treasure Coast region's Comprehensive Economic Development Strategy through the Treasure Coast Regional Planning Council. The Council's CEDS page states that the region's 2022 to 2027 CEDS was approved in September 2022, and the Council also approved a 2025 update in September 2025. Because Port St. Lucie is within the Treasure Coast Regional Planning Council region, the City is part of that regional CEDS framework.

**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.**

Port St. Lucie's local economic development efforts include City and partner initiatives focused on job creation, redevelopment, infrastructure, and regional business growth. The city's FY 25/26 Strategic Plan identifies expanding job corridors as a priority and notes that Southern Grove is nearly at buildout far earlier than projected, prompting the City to pursue additional job corridors of opportunity. Current city information describes Southern Grove as a 3,605 acre employment center along I-95 designed to address out commuting and limited local job opportunities, while Walton and One is a 46 acre mixed use redevelopment project on U.S. 1 intended to add retail, restaurants, housing, and entertainment activity. These efforts can coordinate with the Consolidated Plan by expanding local job access, strengthening household stability, and improving the tax base that supports community services.

Other local and regional initiatives also affect economic growth. Public engagement materials show consistent resident support for more local employment opportunities, small business support, redevelopment of vacant commercial areas, more tech and higher paying jobs, and better transportation and infrastructure. Workshop 3 specifically identified redevelopment of vacant commercial property, support for small businesses, more tech and higher paying jobs, and more professional office areas as

leading economic priorities. At the regional level, the St. Lucie County Economic Development Partnership states that its mission is to attract, retain, and expand businesses that create higher paying jobs for residents, which aligns with the City's own focus on diversifying the local economy. Together, these initiatives suggest ongoing coordination between redevelopment, workforce opportunity, transportation and utility planning, and broader regional economic growth efforts during the Consolidated Plan period.

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

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

HUD defines “housing problems” based on four specific data points: cost burden, overcrowding, lack of complete plumbing facilities, and lack of complete kitchen facilities. In Port St. Lucie, housing issues are infrequent overall, except for cost burden. According to the 2020-2024 ACS 5-Year Estimates, the rates are as follows:

- Cost burden Renters: 62.7%
- Cost burden Homeowners: 30.9%
- Overcrowding: 1.6%
- Lack of Complete Plumbing Facilities: 0.4%
- Lack of Complete Kitchen Facilities: 0.5%

For an area to be considered "concentrated" with housing issues, it must exhibit two or more problems significantly above the overall averages, using HUD's definition of “disproportionate.” This threshold in Port St. Lucie is set at 10 percentage points higher than these averages, equating to: a cost burdened renter above 72.7%, a cost burdened homeowner above 40.9%, overcrowding above 11.6%, lack of plumbing facilities above 10.4%, and lack of kitchen facilities above 10.5%.

In Port St. Lucie, there are no census tracts with more concentrations of households experiencing multiple housing issues.

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

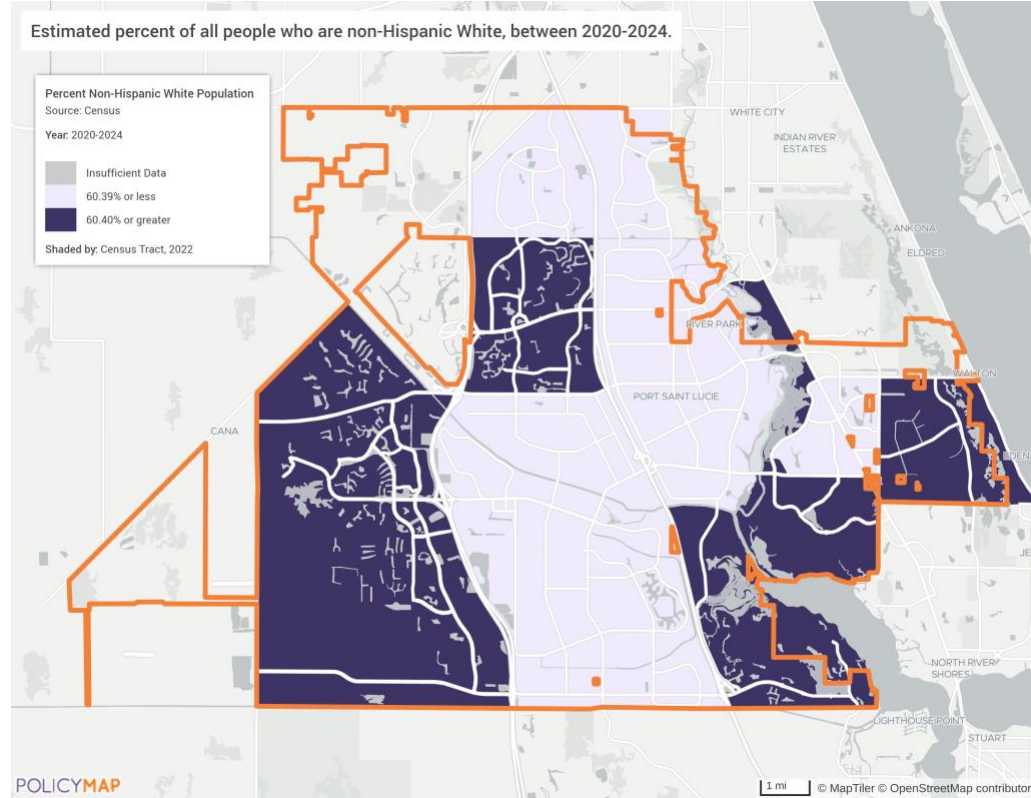
For the purposes of this analysis a “racial or ethnic concentration” will be any Census Tract where a racial or ethnic minority group makes up 10 percent or more of the population than the city as a whole. According to the 2020-2024 ACS 5-Year estimates the racial and ethnic breakdown of Port St. Lucie’s population is:

- White, non-Hispanic: 50.4%
- Black, non-Hispanic: 19%
- American Indian and Alaska Native, non-Hispanic: 0.1%
- Asian, non-Hispanic: 2.1%
- Native Hawaiian and Other Pacific Islander, non-Hispanic: 0%
- Other Race, non-Hispanic: 0.6%
- Two or More Races, non-Hispanic: 3.6%
- Hispanic or Latino: 24%

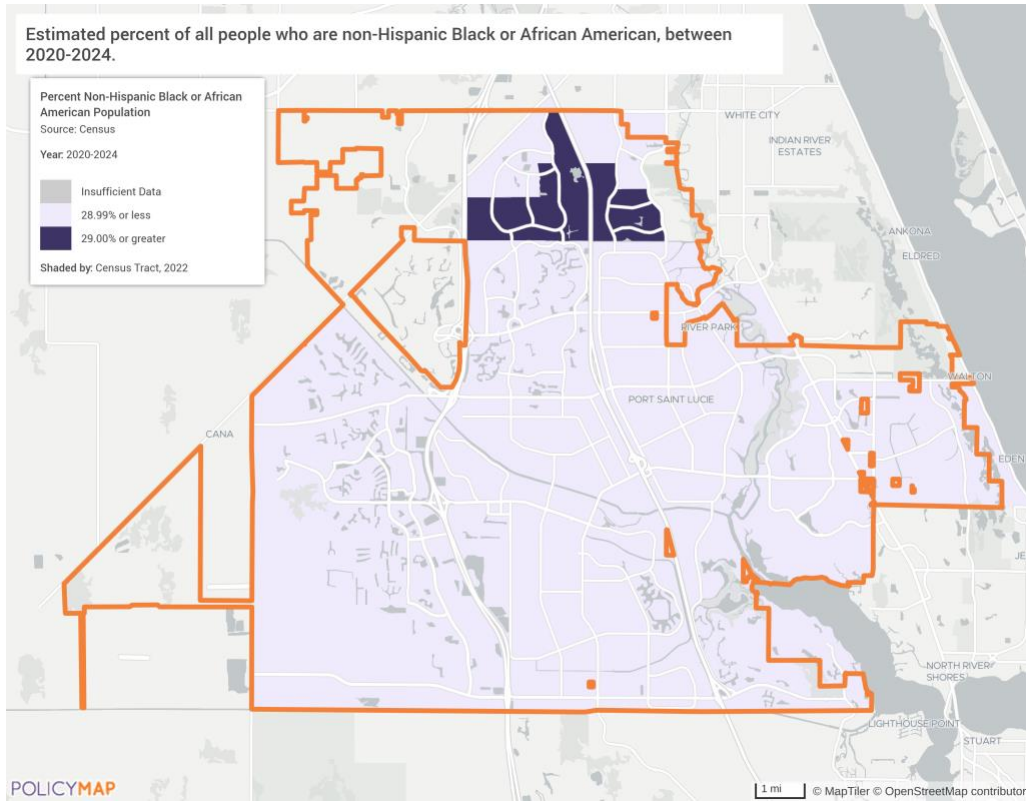
In Port St. Lucie, White households have a majority amongst demographic groups, with significant concentrations in several regions of the city. Certain areas also show higher-than-average concentrations of Black / African American and Hispanic / Latino households, where these populations form a substantial

part of the community. Other racial or ethnic groups do not display notable concentrations based on the established analysis criteria. The maps below illustrate these racial and ethnic distributions across Port St. Lucie, excluding populations without significant concentrations.

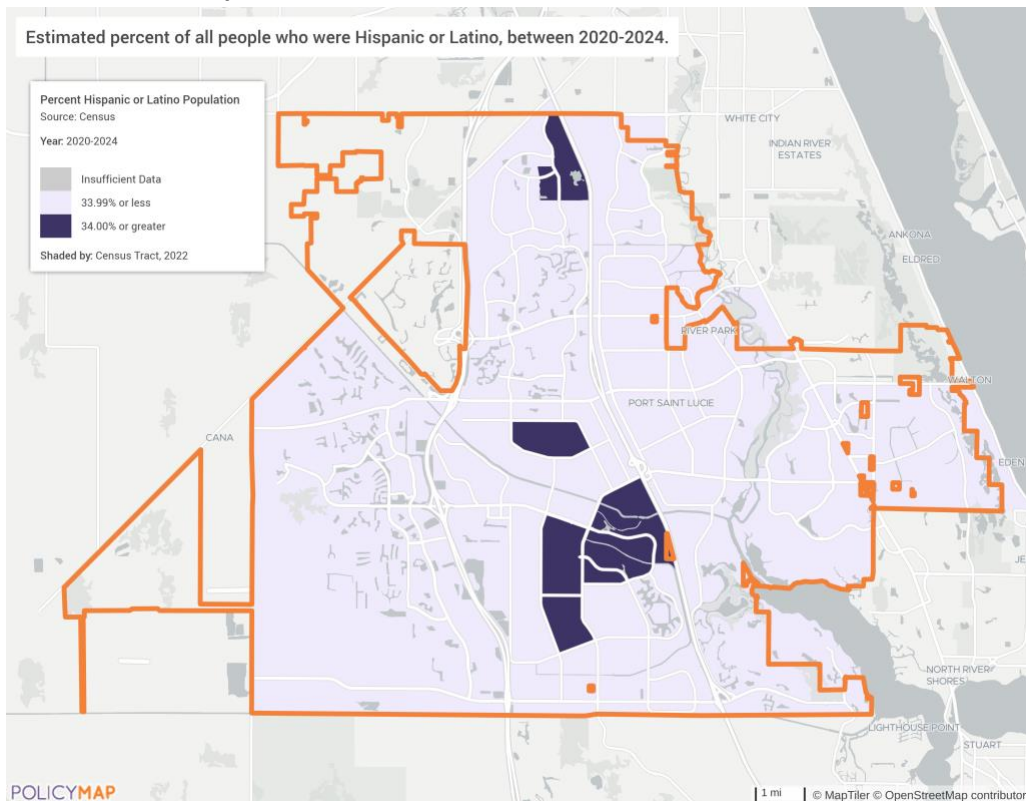
### Concentration White (non-Hispanic) households over 60.4%



### Concentration Black / African American (non-Hispanic) households over 29%



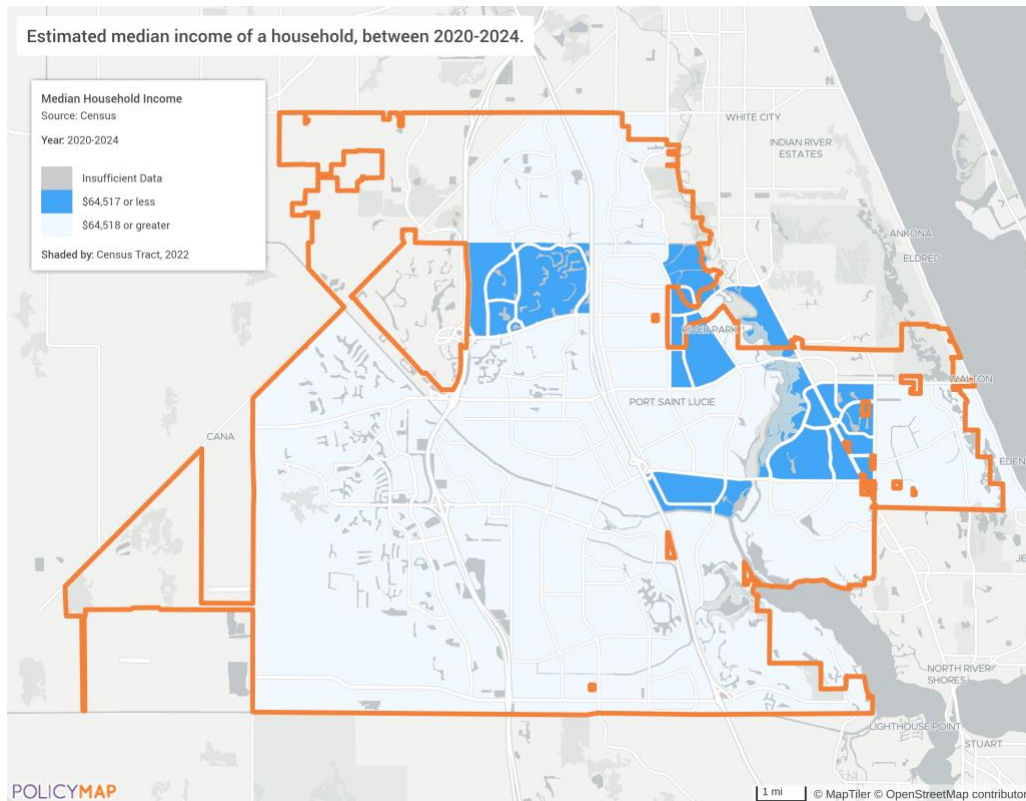
### Concentration Hispanic or Latino households over 34%



## Low-Income Households

A household is considered low-income if it earns less than 80% of the area median household income. A tract has a concentration of low-income families if the tract median household income is less than 80% of the City’s median household income. Based on 2020-2024 ACS data, the median household income for Port St. Lucie is \$80,648 and the low-income threshold is \$64,518 or below. The following Census Tracts report median household incomes below 80% of the city-wide area median household income, followed by a map displaying the locations of these low-income tracts:

#12111382122	#12111381504	#12111382012	#12111382010
#12111382015	#12111382009	#12111381802	



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

Port St. Lucie’s lower income areas are generally located in the city’s older and more established neighborhoods rather than its newer western growth areas. As a result, market conditions in these areas are shaped less by a lack of activity and more by older housing and commercial patterns, affordability pressures, and the need for reinvestment. The city’s earlier development pattern left much of Port St. Lucie without a traditional downtown or enough commercial and employment land in convenient locations, and the city has since used redevelopment and mixed use strategies to modernize those conditions. Recent public input also suggests that affordability, infrastructure, traffic, and access to jobs and services remain important concerns in these neighborhoods and citywide.

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

Many lower income areas appear to benefit from proximity to some of Port St. Lucie's strongest civic, transportation, and redevelopment assets. These include the Community Redevelopment Area along U.S. 1, Walton & One, the Port District, the municipal complex area, community facilities, parks, and county transit connections. The city's Community Hub functions as a connection point for four fixed routes, and St. Lucie County's fare free ART system serves Port St. Lucie through fixed route, microtransit, and paratransit service. Public engagement materials also show that residents value existing parks, central access to services, and fare free transit, suggesting that these neighborhoods already have a base of public assets that can support future investment.

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

The strongest strategic opportunities appear to be corridor revitalization, mixed use infill, reuse of older commercial property, support for small businesses, and transportation improvements that connect residents to jobs and services. The city's redevelopment program is already focused on creating more walkable, mixed use, pedestrian and transit friendly districts, and Walton & One is planned as a 46 acre mixed use redevelopment project on U.S. 1. Public engagement also shows strong support for revitalizing vacant commercial property, expanding local employment opportunities, adding additional higher paying and tech related jobs, supporting small businesses, and improving transit, sidewalks, lighting, and multimodal connections. Together, these conditions suggest good opportunities to pair redevelopment with business support, infrastructure upgrades, and better access to jobs in lower income areas during the Consolidated Plan period.

## **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.**

Internet access is essential for communication and information-sharing in today's economy, supporting business, education, commerce, and daily life. Communities without broadband struggle to keep pace, and the lack of infrastructure can limit residents' access to educational and entrepreneurial opportunities, especially in low- to moderate-income (LMI) areas where options may already be constrained.

Research from the Pew Research Center shows that reliable, high speed internet is linked to expanded education, training, and job seeking opportunities. People with broadband access are more likely to use online learning tools and digital platforms to search and apply for jobs. Federal research, including work by the FCC, also links broadband infrastructure to economic development, with areas that have greater availability often showing stronger job growth, educational attainment, and overall community vitality.

Port St. Lucie has comprehensive broadband coverage, with most households, including in LMI areas able to choose from an average of two broadband quality internet service options. According to ISPReports.org, Port St. Lucie benefits from a variety of infrastructure options, including cable, fiber, fixed wireless, and DSL. Ninety-five percent (95%) of households have an internet connection with 99.61% availability across the city. Of those households, 84% have fiber, cable, or DSL, 7% have satellite, 0% are still on dial-up, and 2% of households have internet but don't pay for a subscription because it's subsidized by the Affordable Connectivity Program. The map below illustrates broadband availability throughout Port St. Lucie, defined as advertised internet speeds of 768 kilobits per second or higher.

See map: Broadband Access

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

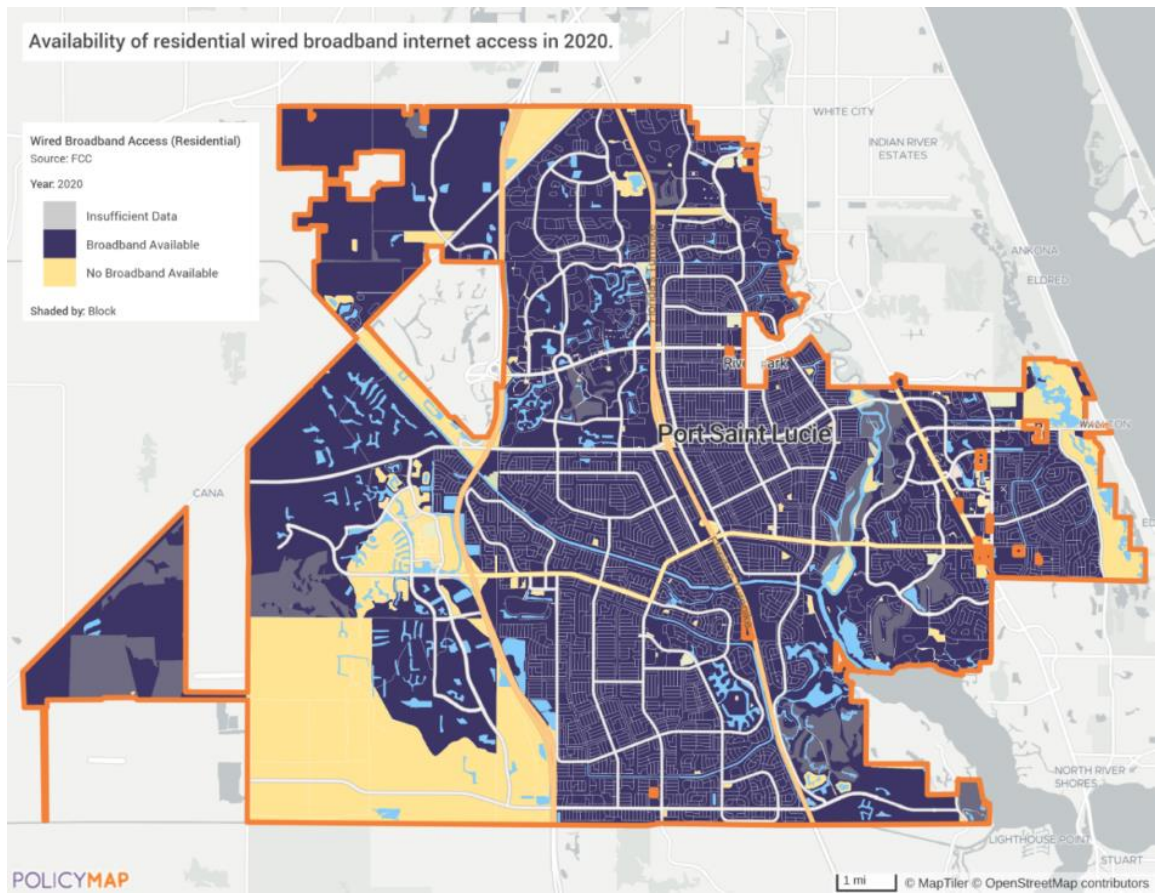
To ensure high-quality broadband service, it is crucial to foster competition among service providers. A lack of competition, where a single provider dominates an area, can diminish the incentive to deliver reliable and consistent services. According to ISPReports.org, Port St. Lucie is served by eight internet and five satellite providers offering residential service. Among these, Xfinity stands out as the leading provider in terms of coverage and speed. Internet providers throughout the city include:

- Xfinity (Fiber and Cable)
- Earthlink (Fiber, DSL, and Fixed Wireless)
- AT&T (Fiber, DSL, and Fixed Wireless)
- Wire 3 (Fiber)

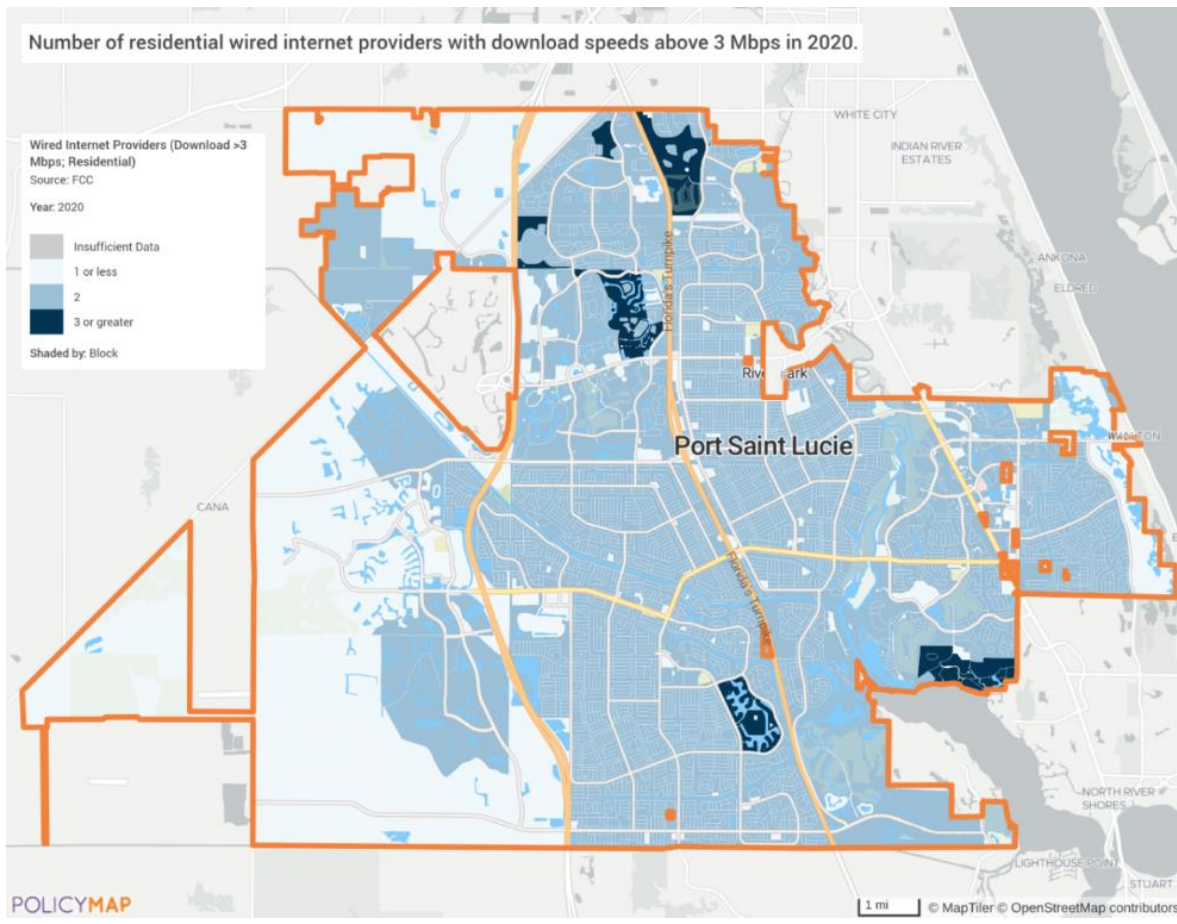
- Blue Stream Fiber (Fiber and Cable)
- Hotwire Communications (Fiber)
- T-Mobile Home Internet (Fixed Wireless)
- Verizon (Fixed Wireless)
- Dish (Satellite)
- DirecTV (Satellite)
- Viasat Internet (Satellite)
- HughesNet (Satellite)
- Starlink (Satellite)

The map below shows the number of broadband service providers by census tract in Port St. Lucie. Most areas of the city have access to two high-speed internet providers, which provides a basic level of competition and gives residents some choice in service options. While this can help support reliability and affordability, additional competition could further improve pricing and service quality. Smaller portions of the city have access to three or more providers, while much of the western side of the city appears to have only one available option. Continued investment in broadband infrastructure and targeted efforts to attract additional providers may help expand affordable, reliable internet access citywide.

See map: High Speed Internet Providers



**Broadband Access**



**High Speed Internet Providers**

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

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

Port St. Lucie faces multiple natural hazards identified in the 2026 Unified Local Mitigation Strategy for St. Lucie County, including flooding, hurricanes and tropical storms, tornadoes, wildland fire, severe thunderstorms, and extreme temperatures. The plan describes hazard conditions influenced by factors such as sea-level rise, intense rainfall, drainage limitations, and rising temperatures, all of which affect the City's risk profile and support the need for continued resilience and hazard mitigation planning.

Flooding and tropical storm impacts remain among the most significant concerns for Port St. Lucie. The plan notes that areas within the 100-year floodplain are vulnerable to inundation from heavy rainfall, storm surge, and river overflow. It also identifies drainage constraints, repetitive-loss areas, and risks near the north fork of the St. Lucie River, with flooding capable of disrupting transportation, damaging property, threatening public safety, and delaying emergency response. Tropical storm and hurricane impacts may include structural damage, fallen trees, inland flooding, blocked roadways, and related disruptions. Severe thunderstorms and tornadoes also contribute to the City's overall hazard profile.

Extreme heat is also addressed in the plan as a concern for Port St. Lucie. The City's urbanized development pattern contributes to higher temperatures associated with the urban heat island effect, increasing the risk of heat-related illness, particularly for residents who work outdoors or lack access to air conditioning. The plan also notes that no physical infrastructure is identified as being at risk from extreme heat in Port St. Lucie, although the hazard remains important from a public health perspective. In addition, while freezing weather is rare, cold events can still create localized risks because buildings, water systems, and other infrastructure are not designed for prolonged freezing temperatures. Potential impacts include burst pipes, localized flooding, hazardous travel conditions, and health risks for residents without adequate heat or shelter.

To support planning and investment decisions, the 2026 Unified Local Mitigation Strategy not only identifies the hazards affecting Port St. Lucie but also outlines mitigation actions intended to reduce risk. Examples include expanding cooling centers and heat relief services; upgrading HVAC systems and backup power at shelters, healthcare facilities, senior centers, and congregate care facilities; increasing tree canopy, shade structures, reflective roofing, and green infrastructure in high-heat areas; expanding CRS public information, drainage maintenance documentation, and mapping; advancing generator and fuel redundancy for Port St. Lucie Utility Systems plants and priority lift stations; and continuing drainage, culvert, and signal power redundancy improvements along major transportation corridors.

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

According to the 2026 Unified Local Mitigation Strategy for St. Lucie County, low- and moderate-income households in Port St. Lucie are particularly vulnerable to natural hazards because they often have fewer financial resources to prepare for, withstand, and recover from extreme weather events. Extreme heat poses heightened risks for socioeconomically disadvantaged residents, older adults, people with

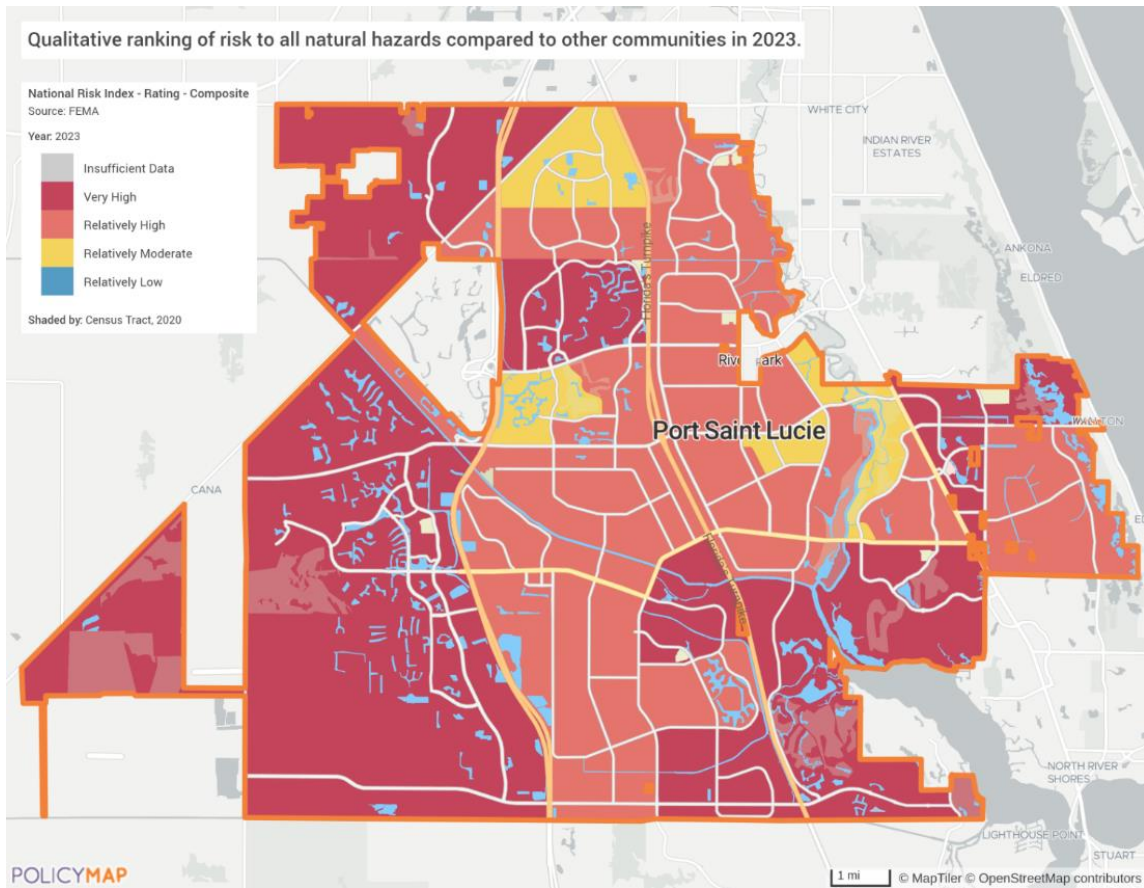
disabilities or chronic illnesses, youth, and unhoused individuals, especially when households lack adequate cooling or other protective resources. Flooding, hurricanes, and heavy rainfall can have disproportionate impacts on lower-income households living in low-lying areas, near canals or retention ponds, or in mobile homes, which may be more susceptible to damage and displacement. Households without vehicles may also face added challenges during emergencies, particularly when evacuation time is limited or roadways are flooded. Limited access to insurance, transportation, and reliable communications can further increase long-term vulnerability and make recovery more difficult for low- and moderate-income residents.

FEMA's National Risk Index identifies St. Lucie County as having a relatively moderate level of community resilience, indicating that its residents have a relatively moderate ability to prepare for, adapt to, and recover from natural hazards. This assessment encompasses six broad categories: social, economic, community capital, institutional, infrastructural, and environmental factors at the county level. The map below illustrates FEMA's qualitative risk to natural hazards at the census tract level in Port St. Lucie providing an intuitive way to gauge community risk based on Expected Annual Loss (EAL), Social Vulnerability, and Community Resilience scores.

Risk levels vary across the city, ranging from relatively moderate to very high. This indicates that hazard risk is not uniform, and some areas may require more targeted attention and resources to address specific hazards, making them more vulnerable than other parts of the city. These two indexes measure risk from different perspectives, FEMA's risk index evaluates a community's ability to respond to hazards (resilience), while the city's qualitative assessment concentrates on the likelihood and severity of those hazards. This dual approach ensures that resources are allocated where they are most needed, promoting both preparedness and targeted intervention.

The City of Port St. Lucie Division of Emergency Management, in coordination with St. Lucie County, serves as a key link to residents and businesses and follows the four phases of emergency management: mitigation, preparedness, response, and recovery. The Division helps reduce community vulnerability to hazards and supports disaster response and recovery. Residents can access information through the City's website, social media platforms, and ALERT St. Lucie, St. Lucie County's emergency notification system. Residents can also access the Volunteer Florida Emergency Management page and the FL VOAD Facebook page, which share informational guidebooks, videos, and emergency resources to help build disaster resiliency in the community.

See map: Risk to All Natural Hazards



**Risk to All Natural Hazards**

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The Strategic Plan outlines the City of Port St. Lucie's housing and community development strategy for the 2026-2030 Consolidated Plan. The plan describes how CDBG funds will be used to achieve HUD's goals of providing a suitable living environment and safe, decent, and affordable housing for low- to moderate-income (LMI) households and special need groups in the City. The City identified priority needs through data analysis and citizen participation involving local nonprofit stakeholder organizations. Addressing these priority needs forms the basis of the five-year Strategic Plan.

While the City does not have any specific geographic target areas to invest CDBG funds, certain activities in the program will target low/mod areas (LMA). Low/mod areas are defined by HUD as block group tracts where at least 51% of persons are low- to moderate-income. The City also provides assistance to low- and moderate-income clientele (individuals) and households (LMC/LMH) who earn 80% of the Area Median Income (AMI) or less. This assistance is provided citywide and is based on income eligibility. These benefits are associated with direct services to individuals and families that are not targeted to areas; however, must meet income qualifications in order to be eligible.

The following are the four (4) priority needs and associated goals identified in the Strategic Plan. More details of the priority needs are given in the SP-25 and the goals are detailed in the SP-45.

#### **Priority: Public Facilities & Infrastructure**

Goal: 1A Improve Public Facilities & Infrastructure

#### **Priority: Affordable Housing**

Goal: 2A Increase Access to Affordable Housing

#### **Priority: Public Services**

Goal: 3A Public Services for LMI & Special Need

#### **Priority: Grant Administration**

Goal: 4A Grant Administration

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

### Geographic Area

<b>1</b>	<b>Area Name:</b>	Citywide Low/Mod Eligible
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	N/A
	<b>HUD Approval Date:</b>	N/A
	<b>% of Low/ Mod:</b>	N/A
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	N/A
	<b>Identify the neighborhood boundaries for this target area.</b>	<p>The Citywide Low/Mod Eligible areas in Port St. Lucie are block group tracts where at least 51 percent of the residents are low- and moderate-income persons. HUD designates this objective as a low/mod area benefit (LMA).</p> <p>The City also provides assistance to low- and moderate-income clientele (individuals) and households (LMC/LMH) who earn 80% of the Area Median Income (AMI) or less. This assistance is provided citywide and is based on income eligibility. These benefits are associated with direct services to individuals and families that are not targeted to areas; however, must meet income qualifications in order to be eligible.</p>
<b>Include specific housing and commercial characteristics of this target area.</b>	<p>The housing units in Port St. Lucie are relatively new with more than half of all units built after 2000. There are still a portion of older units within the housing stock. An estimated 8% of owner-occupied and 11% of renter-occupied housing were built before 1980 (Source: 2020-2024 ACS). Naturally, older housing units may have higher maintenance needs, and a greater risk of lead-based paint hazards.</p> <p>Single-family 1-unit structures are by far the largest housing type in the City with 87% of all units. This housing type experienced a jump in home values of over 180% in the past decade to \$369,200. While rentals were a much smaller segment of the housing stock, they too saw an increase of 81% in that same period to \$1,732.</p>	

<p><b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b></p>	<p>As part of the development process, the City of Port St. Lucie held a public hearing and provided a public comment period to give citizens the chance to review and comment on the plan. Additionally, the City consulted with local community stakeholders to identify housing and community development needs. These needs were determined through meetings with nonprofits, local government offices, and citizens throughout the City. Finally, a community survey was also made available online for public input. The results of the citizen participation process have been summarized in the PR-15.</p>
<p><b>Identify the needs in this target area.</b></p>	<p>Affordable housing development and preservation is a priority for Port St. Lucie and its residents. As with many cities across the country, cost burden is the biggest housing issue in the City. The most recent ACS data also shows that housing is relatively new, however there are still some older units in the City. As housing units continue to age, rehabilitation becomes critical to maintaining safe and habitable living conditions.</p> <p>Public facility needs in Port St. Lucie are tied to continued population growth and the need to maintain safe, accessible, and functional spaces for residents. As reported in the NA-50, residents identified the need for more public amenities, including schools, libraries, medical providers, parks, recreational spaces, and community gathering areas to serve a growing population. Public infrastructure improvement needs in the City center on transportation, pedestrian safety, and infrastructure capacity.</p> <p>Also identified in the NA-50 were the need for public services. Public service needs in Port St. Lucie include services that support housing stability, affordability, and access to daily needs. The Comprehensive Plan Update: Workshop 1 Summary notes resident concern with affordable housing, transportation access, and amenities needed to support families, seniors, and persons with disabilities.</p>

<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>Affordable housing rehabilitation activities will increase and maintain affordable housing stock for LMI households in the City. These include code enforcement activities that help to maintain the health and safety of homes.</p> <p>Public services will help improve the quality of life for residents, address housing instability and homelessness. These activities will help with housing stability, affordability, and access to daily needs.</p> <p>Public facilities and infrastructure improvement activities will improve and revitalize neighborhoods and increase other public and private investments into these areas. Continued investments demonstrated the positive impact of infrastructure improvements on mobility, safety, and environmental challenges. With proper planning and investments the City can successfully manage transportation, drainage, utility, and related infrastructure improvements that help neighborhoods remain safe and functional as the City grows.</p>
<p><b>Are there barriers to improvement in this target area?</b></p>	<p>Access to funding is a barrier to improvements in the City of Port St. Lucie.</p>

**Table 46 - Geographic Priority Areas**

**General Allocation Priorities**

*Describe the basis for allocating investments geographically within the jurisdiction.*

The City of Port St. Lucie does not allocate funding based solely on geographic requirements. When the project or planned activities are intended to serve individual clientele (LMC) or households (LMH) directly, such as housing rehab or public services with direct benefits, beneficiaries must meet income and residency requirements in order to receive assistance. CDBG program funds will be used to develop programs and activities that provide assistance to low- and moderate-income residents and benefit the City as a whole by improving residents' quality of life.

The City has also identified public facilities and infrastructure improvement needs in Port St. Lucie. These planned activities have a “low/mod area-wide” benefit (LMA). Per HUD requirements, low/mod areas are eligible Census Block Group Tracts, as defined by HUD-CDBG regulations, in which the majority of residents are low- to moderate-income (51%).

To determine these tracts, the City utilizes HUD’s CDBG Low Mod Income Summary Data (LMISD) from the HUD Exchange website, which has defined the eligible block group tracts within the jurisdiction. The tracts can be found at: <https://www.hudexchange.info/programs/acs-low-mod-summary-data/>

Census Tract	Block Group	Population	Percent Low/Mod
382130	1	1,025	87.80%
382119	1	1,775	84.80%
382129	6	1,555	78.50%
381603	2	655	77.90%
381804	1	1,815	76.60%
381603	3	2,470	73.50%
381804	3	1,410	72.00%
381802	1	1,655	70.70%
382124	2	440	70.50%
381508	2	890	70.20%
382117	3	2,950	69.80%
382012	1	2,060	69.40%
382112	2	3,695	67.90%
382115	3	2,550	65.90%
382009	1	2,385	65.80%
382008	2	1,600	65.00%
381504	1	2,455	64.40%
382010	1	1,480	63.90%
382115	2	2,370	62.90%
382012	3	1,485	62.30%
382010	2	460	62.00%
382015	2	3,870	61.20%
382121	3	1,260	60.70%
381804	2	1,620	59.60%
381506	3	1,485	58.90%
382130	2	1,565	58.80%
382015	1	885	58.20%
382126	4	855	57.90%
382129	4	1,150	56.10%
382121	1	1,920	55.20%
381802	2	2,690	54.10%
381508	1	1,985	52.90%
382014	3	1,935	52.20%
382016	3	2,200	51.80%
382129	5	1,885	51.50%
382124	1	1,720	51.20%

Source: HUD FY 2024 LMISD



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

### Priority Needs

Table 47 – Priority Needs Summary

1	<b>Priority Need Name</b>	Public Facilities & Infrastructure
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Non-housing Community Development
	<b>Geographic Areas Affected</b>	Citywide Low/Mod Eligible
	<b>Associated Goals</b>	1A Improve Public Facilities & Infrastructure
	<b>Description</b>	Improve access to public facilities and expand and improve public infrastructure in low- and moderate-income (LMI) neighborhoods and for special need populations such as the elderly and persons with a disability. Public facility needs in Port St. Lucie are tied to continued population growth and the need to maintain safe, accessible, and functional spaces for residents. Public infrastructure improvement needs center on transportation, pedestrian safety, and expanding infrastructure capacity.
	<b>Basis for Relative Priority</b>	During the development of the Consolidated Plan, community residents and city staff identified the need for broad improvements to public facilities and infrastructure and particularly in low- and moderate-income areas. The basis for this need is to provide a suitable living environment and accessibility for LMI residents in Port St. Lucie.
2	<b>Priority Need Name</b>	Affordable Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	Citywide Low/Mod Eligible
	<b>Associated Goals</b>	2A Increase Access to Affordable Housing

	<b>Description</b>	Creating affordable housing opportunities is one of the highest priorities for the residents in the City of Port St. Lucie. According to data analysis in the MA-20, Port St. Lucie has a notable portion of housing stock that was built before 1980, placing many units at risk for lead-based paint hazards. An estimated 8% of owner-occupied and 11% of renter-occupied housing were built before 1980 (Source: 2020-2024 ACS). This presents a significant public health concern, particularly for vulnerable populations such as young children, emphasizing the importance of targeted mitigation efforts to reduce exposure risks.
	<b>Basis for Relative Priority</b>	During the development of the Consolidated Plan, community residents and city staff identified the need for affordable housing preservation. The basis for this priority is safe, decent and affordable housing for LMI residents in Port St. Lucie.
<b>3</b>	<b>Priority Need Name</b>	Public Services
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Families with Children Elderly Non-housing Community Development
	<b>Geographic Areas Affected</b>	Citywide Low/Mod Eligible
	<b>Associated Goals</b>	3A Public Services for LMI & Special Need
	<b>Description</b>	Fund supportive services for LMI and special needs populations in Port St. Lucie. Public service needs in the City include services that support housing stability, housing affordability, and access to daily needs. Public service needs are also shaped by access barriers and growth-related pressures. The Comprehensive Plan Update: Workshop 1 Summary notes resident concern with affordable housing, transportation access, and amenities needed to support families, seniors, and persons with disabilities.

	<b>Basis for Relative Priority</b>	Through community participation and consultation of local stakeholder organizations the need for public services for LMI and special needs groups was identified. Public Services offered by the City and partner non-profit organizations provide for vital and essential services for LMI persons in the City. The basis for this priority is to enhance sustainability and accessibility for residents in Port St. Lucie.
4	<b>Priority Need Name</b>	Grant Administration
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Non-housing Community Development
	<b>Geographic Areas Affected</b>	Citywide Low/Mod Eligible
	<b>Associated Goals</b>	4A Grant Administration
	<b>Description</b>	The City of Port St. Lucie will continue supporting HUD funded programs with administration of the programs, monitoring subrecipients, keeping strict grant-based accounting, improved, fair housing outreach, and other eligible activities. Comprehensive planning requirements will include the development of AAPs, an evaluation of the performance of the programs through annual reports, and meeting citizen participation requirements.
	<b>Basis for Relative Priority</b>	Effective program management of HUD funded programs is vital to having a successful program and meeting the goals and objectives identified in the plan. Effective program management will also ensure compliance in keeping with the regulations of the grant.

## 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)	N/A. CDBG funds will not be used for Tenant Based Rental Assistance (TBRA).
TBRA for Non-Homeless Special Needs	N/A. CDBG funds will not be used for Tenant Based Rental Assistance (TBRA).
New Unit Production	<p>New Unit Production will be provided in response to the needs identified below:</p> <ul style="list-style-type: none"> <li>• There is a limited supply of affordable housing for LMI households as housing cost burden is the biggest housing problem in the City. See the NA-10 for more details.</li> <li>• High development costs limit the construction of affordable housing.</li> <li>• While the median value of owner-occupied housing is \$369,200, homeownership still remains out of reach for many low-income households in Port St. Lucie. The median household income in Port St. Lucie is \$80,648 (Source: 2020-2024 ACS).</li> <li>• In the past ten years the median contract rent has increased 81% from \$956 to \$1,732; pricing out low-income households.</li> <li>• As reported in the MA-15, there is a shortage of affordable rental units for lower income households.</li> </ul>
Rehabilitation	<p>Housing Rehabilitation activities will be provided in response to the needs identified below:</p> <ul style="list-style-type: none"> <li>• A significant portion of the housing stock is aging and a growing number of units may be in need of repairs (MA-20). An estimated 8% of owner-occupied and 11% of renter-occupied housing were built before 1980 (Source: 2020-2024 ACS).</li> <li>• LMI households may lack the finances to maintain their homes.</li> <li>• The cost of new construction is prohibitive for lower income households.</li> <li>• The condition of older housing units are also likely to require higher maintenance costs.</li> <li>• There is a higher risk of lead-based paint hazards for older housing built before 1978.</li> </ul>
Acquisition, including preservation	<p>See above.</p> <ul style="list-style-type: none"> <li>• The cost of new construction and/or housing replacement is not affordable for lower income households.</li> </ul>

**Table 48 – Influence of Market Conditions**

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

### Introduction

The City of Port St. Lucie receives an annual entitlement allocation of Community Development Block Grant (CDBG) program funds from the U.S. Department of Housing and Urban Development (HUD). This annual grant is provided on a formula basis to entitlement cities and urban counties to develop viable communities by providing safe, decent, and affordable housing; suitable living environments; and expanding economic opportunities, primarily for low- and moderate-income (LMI) persons.

PY 2026 marks the first year of the 2026-2030 Consolidated Plan, and the City anticipates receiving \$1,151,524 to fund the CDBG program activities. The activities are aimed at addressing the priorities identified in the Consolidated Plan, which include improvements to facilities and public infrastructure, the development and preservation of affordable housing and public services for low- to moderate-income and special needs persons. The City expects similar allocation amounts for the remainder of the five-year Consolidated Plan period.

### 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	1,151,524	0	0	1,151,524	4,606,096	PY 2026 is the first year of the 2026-2030 ConPlan period, and the expected amount available for the remainder of the ConPlan is four (4x) more years of the annual allocation.

Table 49 - Anticipated Resources

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

Federal CDBG funds play a critical role in leveraging local and state resources to maximize the impact of the City’s affordable housing initiatives. CDBG funds leverage and are strategically combined with the State Housing Initiatives Partnership (SHIP) program to enhance owner-occupied rehabilitation, acquisition/rehabilitation, and new construction efforts. By integrating CDBG with SHIP and other funding sources, the City is able to expand the reach and effectiveness of its programs, making more substantial progress toward affordable housing goals.

Additionally, program income generated from the City’s Neighborhood Stabilization Programs (NSP 1 and 3) may be transferred to the CDBG program, further increasing available resources. The City actively seeks new and existing funding opportunities to supplement CDBG investments, and collaborates with other entities to pursue competitive grant funding. This comprehensive approach ensures that federal CDBG dollars are used to attract and amplify additional funding, thereby fulfilling the objectives of the Consolidated Plan and Annual Action Plan.

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

The City maintains a substantial inventory of publicly owned land, most of which is reserved for capital projects such as road expansions, stormwater retention, and lift stations. State law requires the City to review this inventory annually to identify surplus property that could be used for affordable housing. In the most recent review, the City designated approximately seven residential lots as suitable for affordable housing.

**Discussion**

Port St. Lucie’s anticipated funding allocation will address many of the City’s goals, including housing, non-homeless special needs, and community development. The City also has a network of public or social service providers located in St. Lucie County to help address these goals through financial leveraging, as well as other Federal funding sources and agency and program funding.

The City anticipates continued collaboration with various federal, state, and local funding sources to support its affordable housing and community development initiatives. Funding from programs such as the HOME Consortium and the State Housing Initiatives Partnership (SHIP) is leveraged alongside CDBG funds to expand the reach of services, including tenant-based rental assistance, homeowner repair, and rehabilitation programs. Income generated from other grants, such as Neighborhood Stabilization Programs (NSP), may also be reinvested to support housing services or transferred to the CDBG program as appropriate. Additionally, the City has established programs to facilitate the construction, acquisition, and

retention of affordable housing stock. This flexible and comprehensive approach ensures that the City can adapt to changing funding landscapes while continuing to advance its housing and community development goals.

## 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
City of Port St. Lucie	Government	Non-homeless special needs Planning neighborhood improvements public facilities public services	Jurisdiction
Treasure Coast Homeless Services Council	Regional organization	Homelessness	Region

**Table 50 - Institutional Delivery Structure**

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

The Neighborhood Services Department coordinates closely with local agencies and service providers to align programs and funding with the goals of the Consolidated Plan, ensuring efficient and effective delivery of community services.

The City faces challenges in maintaining consistent coordination with local agencies outside of formal meetings. Neighborhood Services staff regularly refer individuals to organizations that may provide funding for specialized needs; however, the availability of such resources fluctuates frequently due to changing client demand and limited funding. As a result, it is difficult to keep an up-to-date record of available resources and current organizational priorities, which can lead to gaps in service delivery.

Several social service agencies serving low- and very-low-income clients operate across a large, four-county region. These agencies coordinate primarily through the Homeless Management Information System (HMIS), implemented by the Treasure Coast Homeless Services Council. However, HMIS is limited in scope, focusing specifically on the homeless or at-risk of homeless population, while other management information systems target distinct groups, such as the elderly. There is currently no single system capable of integrating data for all client populations in need of service. Furthermore, the effectiveness of existing systems depends on timely and accurate data entry, which can be challenging for smaller agencies with limited staff resources. These limitations contribute to gaps in service delivery, as agencies may not have access to comprehensive or current information to inform referrals and outreach. Agencies and governmental entities continue to work collaboratively to improve coordination and data systems.

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

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

**Table 51 - Homeless Prevention Services Summary**

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

The Treasure Coast Homeless Services Council (TCHSC) serves as the lead agency for the region’s homeless Continuum of Care, covering St. Lucie, Martin, and Indian River Counties. TCHSC coordinates planning, resource allocation, and service delivery to prevent and reduce homelessness. The agency brings together local governments and service providers to implement federal and state strategies, streamline assistance, and address the needs of homeless and at-risk populations across the region.

The CoC prioritizes services for homeless families with children, followed by homeless disabled adults and elderly disabled adults, contingent upon available resources. These priorities are informed by annual Point-in-Time homeless survey data, which is analyzed to develop the CoC priorities which align with HUD’s goals to end homelessness.

**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**

Strengths and Gaps in Service Delivery:

Strengths:

- The Treasure Coast Homeless Services Council (TCHSC) leads a coordinated regional Continuum of Care, fostering collaboration among local agencies.
- The CoC organizes, funds, and oversees services across three counties, ensuring a unified response to homelessness.
- The agency brings together local governments and service providers, streamlining resources and strategies.
- Centralized planning and coordination help align efforts and reduce duplication.

Gaps:

- Service delivery relies on accurate and timely data input, which can be challenging for smaller agencies with limited staff.
- Existing management information systems (such as HMIS) are targeted to specific populations and do not integrate data for all groups in need.
- No single system covers all populations, which can result in incomplete information for referrals and outreach.
- Fluctuating funding and changing organizational priorities can create inconsistencies and gaps in available services.

**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**

The City of Port St. Lucie employs a coordinated strategy to overcome gaps in the institutional structure and service delivery system. To address priority needs—such as affordable housing and supportive services for low-income and homeless households—the City brings together local service providers and community partners to streamline planning, funding, and program implementation in the City.

To address challenges related to fragmented data systems and fluctuating resources, the City prioritizes improved information sharing, regular communication, and collaborative problem-solving among agencies. This includes efforts to ensure timely updates on available services and support smaller agencies with limited capacity. By fostering partnerships and leveraging regional resources, the City aims to create a unified, efficient system that responds flexibly to changing needs and maximizes the impact of available funding for housing and supportive services.

## SP-45 Goals - 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	1A Improve Public Facilities & Infrastructure	2026	2030	Non-Housing Community Development	Citywide Low/Mod Eligible	Public Facilities & Infrastructure	CDBG: \$2,981,600	Public Facility or Infrastructure Activities other than Low/Mod Income Housing Benefit: 26,750 Persons Assisted
2	2A Increase Access to Affordable Housing	2026	2030	Affordable Housing	Citywide Low/Mod Eligible	Affordable Housing	CDBG: \$875,000	Housing Code Enforcement/Foreclosed Property Care: 205,450 Household Housing Unit Homeowner Housing Rehabilitated: 20 LMI Household Housing Units
3	3A Public Services for LMI & Special Need	2026	2030	Non-Housing Community Development	Citywide Low/Mod Eligible	Public Services	CDBG: \$750,000	Public service activities other than Low/Mod Income Housing Benefit: 10,000 Persons Assisted
4	4A Grant Administration	2026	2030	Non-Housing Community Development	Citywide Low/Mod Eligible	Grant Administration	CDBG: \$1,151,020	Other: 5 Other

Table 52 – Goals Summary

## Goal Descriptions

1	<b>Goal Name</b>	1A Improve Public Facilities & Infrastructure
	<b>Goal Description</b>	Improve and create access to public facilities such as parks, neighborhood centers, and senior centers, in low/mod areas. The City will also provide infrastructure improvement in the form of sidewalks, streets, water/sewer, drainage facilities to low income/primarily residential areas within the City of Port St. Lucie.
2	<b>Goal Name</b>	2A Increase Access to Affordable Housing
	<b>Goal Description</b>	Rehabilitate owner-occupied housing units to address health, safety, and welfare concerns. This includes minor home repairs, accessibility improvements and connecting low-income owner-occupied homes to city water and sewer systems. The City will also acquire properties for affordable housing rehabilitation for LMI households. Code enforcement activities are provided to ensure the health and safety of housing units occupied by low- and moderate-income households.
3	<b>Goal Name</b>	3A Public Services for LMI & Special Need
	<b>Goal Description</b>	Fund vital services that improve the quality of life for low- and moderate-income and special needs persons in the City of Port St. Lucie. Eligible public services to low- and moderate-income persons include but are not limited to senior services, educational opportunities, mental health counseling, and child abuse or domestic violence services.
4	<b>Goal Name</b>	4A Grant Administration
	<b>Goal Description</b>	Provide effective program management of the HUD CDBG grant programs that will ensure compliance with grant regulations and that the program activities meet their established objectives. Planning will involve the development of annual action plans, reports, fair housing outreach and citizen participation requirements.

### **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)**

In the 5-Year Consolidated Plan period, the City estimates it will assist low- to moderate-income households with affordable housing activities:

Homeowner Housing Rehabilitated: 20 LMI (extremely low-, low-, and moderate-income) Household Housing Units

## **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 City of Port St. Lucie does not have a local Public Housing Authority (PHA). Housing assistance is managed primarily by the St. Lucie County Housing Division and the City's Neighborhood Services Department. Although these offices are not PHAs, they administer affordable housing programs such as the SHIP Program and rental assistance. The Fort Pierce Housing Authority offers Section 8 voucher services in St. Lucie County; however, there is very little collaboration on publicly supported housing between the agency and the City.

### **Activities to Increase Resident Involvements**

N/A

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

N/A

### **Plan to remove the 'troubled' designation**

N/A

## **SP-55 Strategic Plan Barriers to Affordable Housing - 91.215(h)**

### **Barriers to Affordable Housing**

Public policies influence the cost, timing, and feasibility of affordable housing and residential investment in Port St. Lucie. The City has adopted policies intended to support affordable housing, but development fees, infrastructure costs, land use patterns, and state level housing laws still shape how quickly lower cost housing can be produced or preserved. According to the City's adopted Housing Element, Port St. Lucie has identified strategies such as impact fee modification, density flexibility, affordable accessory residential units, reduced parking and setback requirements, flexible lot configurations, and modification of street requirements for affordable housing. Even with those tools, the overall policy environment still presents barriers for many lower cost projects.

### **Zoning and Land Use Restrictions**

Port St. Lucie's long standing low density development pattern can limit the efficient delivery of affordable housing, especially where larger lot patterns, separation of uses, and neighborhood compatibility concerns make higher density or mixed use development more difficult. The adopted Comprehensive Plan Elements show that low density residential land use remains the city's dominant pattern, while recent public engagement found strong resident concern about traffic, infrastructure, and growth impacts. Those conditions can make infill, redevelopment, and increased residential density harder to advance even where the City has policies that allow more flexibility for affordable housing.

### **Regulatory and Process Barriers**

Development impact fees and related local charges remain an important cost factor. The City's current fee schedules show that residential development is subject to multiple one time charges, including parks, law enforcement, and public building impact fees, while mobility and impact fee materials explain that new development and redevelopment are assessed fees to help cover infrastructure and service demands. These costs can be especially challenging for affordable housing developments unless offset by subsidies, incentives, or other financial assistance.

### **Infrastructure and Location Based Costs**

Transportation and infrastructure funding policy can also affect where affordable housing is more feasible. The City's November 2025 Mobility Fee Technical Report indicates that mobility fees vary by assessment area, and related City materials show that combined city and county fee levels can be higher in western growth areas than in older eastern areas. This can influence whether affordable housing is more feasible as infill and redevelopment in established areas or as new construction in expansion areas that require greater infrastructure investment.

### **State Level Policy Effects**

At the state level, Florida's Live Local Act reduces some local barriers by requiring local governments to allow qualifying affordable housing developments in certain commercial, industrial, and mixed use areas and by limiting some local restrictions on density, height, floor area ratio, and parking. Those provisions can support production, but they do not remove all local fees, infrastructure obligations, or site specific constraints. As a result, Port St. Lucie's policy environment includes both supportive tools and continuing headwinds for affordable housing and residential investment.

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

The City of Port St. Lucie implements a state-mandated regulatory reduction program to address barriers to affordable housing production and preservation. The City prioritizes development review for qualifying affordable housing projects, maintains an inventory of suitable city-owned land, and reviews proposed ordinances for their impact on housing costs before adoption. The Affordable Housing Advisory Committee (AHAC) meets monthly to evaluate land development regulations, Comprehensive Plan policies, and other local requirements affecting housing affordability, and provides formal recommendations to the City Manager and City Council for corrective action.

To reduce regulatory and cost barriers for affordable housing developers, the City's SHIP Local Housing Assistance Plan (2025-2028) offers incentives such as impact fee waivers, expedited permitting, flexible density allowances, reduced parking and setback requirements, flexible lot configurations, and support for development near transportation hubs and major employment centers. These incentives are available to qualifying projects and are intended to lower significant one-time and ongoing costs for affordable development. The Neighborhood Services Department monitors impact fee schedules and advises on using CDBG and SHIP resources to offset development costs, including water and sewer connection fees for low- and moderate-income homeowners.

The City targets CDBG infrastructure investments to low- and moderate-income Census block groups, reducing location-based cost disadvantages for affordable housing in established neighborhoods. Funded activities include culvert repairs, water and sewer connections, ADA sidewalk improvements, and wastewater system upgrades to lower the cost of rehabilitating and maintaining affordable housing. The City is also advancing a County-wide Housing Needs Assessment (HNA) with St. Lucie County and the City of Fort Pierce. The completed HNA will provide a data-driven framework for long-term regulatory, zoning, and infrastructure reform, and will be incorporated into the City's five-year work plan to guide future CDBG and SHIP programming.

The City enforces its fair housing ordinance, proclaims Fair Housing Month each year, and displays fair housing materials in all appropriate public buildings. Fair housing brochures are distributed in English and Spanish at City facilities and through social service agency partners. The City collaborates with community and professional organizations to conduct fair housing training and educational events, including outreach on the rights and available services for persons with disabilities. These activities are coordinated with the Treasure Coast Homeless Services Council and the Council of Social Agencies to ensure coverage for all protected classes and special needs populations.

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

**Describe how the jurisdiction's strategic plan goals contribute to:**

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

The City is a member of the area's Continuum of Care managed by Treasure Coast Homeless Services Council, Inc. (TCHSC). TCHSC conducts the HUD-mandated annual Point-in-Time (PIT) Count across Indian River, St. Lucie, and Martin Counties. The three most recent PIT Counts reflect the following results: The January 2024 PIT Count, conducted January 25, 2024, identified 701 literally homeless individuals across the tri-county area, representing a 24 percent decrease from the prior year. The February 2025 PIT Count, held February 20, 2025 following a HUD-approved delay due to Hurricane Milton disaster relief operations, recorded 569 literally homeless individuals, a 19 percent decrease from 2024. The January 2026 PIT Count, conducted January 29, 2026, recorded 574 literally homeless individuals across the tri-county region, a 9 percent increase from 2025. The 2026 count by county was as follows: St. Lucie County, 164 individuals (a 6 percent decrease from 2025); Martin County, 212 individuals (an 8 percent increase from 2025); and Indian River County, 198 individuals (unchanged from 2025).

The City has partnered with other municipalities in the County, including St. Lucie County and Fort Pierce, as well as local stakeholders to address homelessness. The St. Lucie County Board of County Commissioners established the One St. Lucie Community Homelessness Task Force, which subsequently recommended the creation of a Homeless Advisory Committee tasked with developing a Ten-Year Plan to End Homelessness as prescribed by HUD. In April 2024, the St. Lucie County Board of County Commissioners approved a \$1.15 million purchase of a motel at 3455 US-1, Fort Pierce, to be converted into a shelter for homeless veterans, with TCHSC selected as the shelter operator. Construction bids were issued in October 2025, with project completion anticipated in mid-2026.

The City of Port St. Lucie supports the goals of the regional CoC which include the following:

1. Provide rapid rehousing for homeless persons and families, including barrier free permanent supportive housing for severely mentally ill persons;
2. Secure state and federal funding to provide rental assistance to low- and moderate-income families to prevent homelessness;
3. Provide affordable housing to Veterans returning from recent conflicts through cooperation with HUD VASH and Supportive Services for Veteran Families programs.

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

There are several initiatives that help to address the emergency shelter and transitional housing needs in the TCHSC CoC area. These include past and current activities:

- The City of Port St. Lucie, in partnership with TCHSC and St. Lucie County, addresses the emergency shelter and transitional housing needs of homeless persons through a coordinated network of facilities and programs.
- TCHSC operates two branches of the Housing Hub in St. Lucie County, providing gender-separated emergency shelter with 24-hour monitoring, on-site case management, health services, and benefits enrollment. These services provide a safe, structured environment for individuals experiencing homelessness while stable housing is being secured. In 2024, the St. Lucie County Housing Finance Authority invested \$150,000 in renovations to the Housing Hub to expand and improve its capacity to serve homeless individuals. These improvements continue to benefit clients today.
- All client intake and service delivery is coordinated through TCHSC's Coordinated Entry System, ensuring that individuals in need are matched to the most appropriate available resources without duplication.
- Emergency shelter and transitional housing services are funded through a combination of the Emergency Solutions Grant (ESG), Supportive Services for Veteran Families (SSVF), FEMA, Community Church, the Challenge Grant, and local government allocations.

**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.**

Permanent supportive housing (PSH) is a model that combines long-term rental assistance with case management and supportive services. Research supported by HUD demonstrates that PSH helps individuals experiencing chronic homelessness achieve long-term housing stability while also reducing public expenditures associated with emergency services, including hospital emergency departments, jails, and emergency shelters. TCHSC manages 45 units of affordable rental housing across Indian River and St. Lucie Counties through its Neighborhood Stabilization Program (NSP) properties. All permanent supportive housing within the FL-509 CoC is tenant-based rental assistance.

TCHSC has a Coordinated Entry program referring individuals and families experiencing or at-risk of homelessness to housing and services. The best approach to reducing homelessness is to provide timely short-term interventions to prevent individuals and families from losing housing in the first place. TCHSC provides Housing Assistance and Emergency Housing services, including homeless prevention, rapid rehousing, veterans housing services, emergency shelter, hotel/motel placement, and mortgage assistance, with grant funding from the Challenge Grant, ESG, FEMA, SSVF, and the St. Lucie County Diversion program. The TCHSC Rapid-Rehousing program connects individuals and families experiencing homelessness with stable, permanent housing solutions, pairing housing placement with supportive services including housing stabilization case management, housing navigation, and referrals. TCHSC

continues to coordinate with the St. Lucie County Housing Hub on Eviction Diversion, Social Security applications, document services, SNAP/EBT applications, and medical services referrals. The CoC Coordinated Entry is located at: <https://tchelpspot.org/coordinated-entry-homeless-assistance/>

**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**

TCHSC administers Emergency Solutions Grant (ESG) funds for the Treasure Coast, paying rental costs and utilities directly to landlords and utility providers to prevent eviction and utility shutoff for at-risk individuals and families. TCHSC uses an automated Homeless Management Information System (HMIS) database to track assistance provided by member agencies, enabling unduplicated service delivery across the tri-county region. TCHSC is a HUD-certified housing counseling agency and works with lenders and lien holders to prevent foreclosure and facilitate mortgage modifications on behalf of households at or below 50 percent of Area Median Income. TCHSC also coordinates with Children's Home Society to ensure that youth experiencing homelessness receive adequate shelter and services. Through its Veteran Services program, TCHSC provides Supportive Services for Veteran Families (SSVF) assistance, employing a Housing First model to quickly connect eligible veteran families with permanent housing followed by VA health care, benefits, and supportive services. For more information on VA services see link: <https://tchelpspot.org/veteran-services/>

To address the acute need for rapid rehousing, the City of Port St. Lucie deployed \$400,000 in federal Emergency Rental Assistance 2 (ERA2) funds to TCHSC in October 2024. The resulting ERA2 Rapid-Rehousing Program, which connects homeless individuals and families to permanent housing with supportive services, reached maximum applicant capacity within days of opening, underscoring the severity of housing instability in the community.

## **SP-65 Lead-based Paint Hazards - 91.215(i)**

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

The County Public Health Department has implemented a lead screening process for school children under 7 years old to identify and treat high levels of lead exposure. All elevated results are reported to EPI and investigated by an EPI nurse. The City aims to reduce or eliminate lead-based paint hazards and prevent childhood lead poisoning through coordinated efforts between public and private sectors.

All housing proposed for rehabilitation under the City's program is screened by year built to assess potential lead-based paint hazards before funds are allocated. If a hazard is suspected, the homeowner receives the EPA Fact Sheet 'Identifying Lead Hazards in Your Home' and the publication 'Protect Your Family From Lead In Your Home.' During the feasibility inspection, if the inspector identifies a potential lead-based paint issue, the owner is notified and the area may be tested with a swab or a sample may be sent to the County Health Department. NSP homes are also inspected for lead-based paint. If repairs will disturb any surface containing lead, abatement procedures must be completed before work proceeds. If lead paint is detected, abatement costs are eligible expenses under SHIP or NSP funding.

For all programs using federal funds on housing units, the City follows current hazard reduction and lead-based paint abatement procedures as defined in 24 CFR Part 35.

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

Lead poisoning represents the most significant environmental hazard to children, resulting in severe and irreversible health consequences. The primary source of lead poisoning is exposure to dust generated from deteriorating paint in homes constructed prior to 1978, when paint contained high concentrations of lead, especially in homes built before 1950. Housing built before 1978 and occupied by lower-income households with children presents particularly elevated risks of lead exposure, largely due to generally lower levels of home maintenance. The hazard arises not from the presence of lead paint itself, but from its deterioration, which releases lead-contaminated dust and produces flakes that children may ingest. Key risk factors for lead poisoning include:

- Residence in a home constructed before 1950; and
- Residence in a recently rehabilitated home originally constructed prior to 1978.

The actions above are tied to the size of the City's older housing stock, where lead-based paint is more likely to be present. The 2020-2024 ACS estimates that 8% of homeowner housing and 11% of renter housing in the City were built before 1980. That amounts to over 5,900 homeowner housing units and 1,400 renter housing units. The ACS does not break out units built specifically prior to 1978; therefore, housing built before 1980 is used as a reasonable proxy for estimating the prevalence of older housing that may include pre-1978 units.

According to the Centers for Disease Control and Prevention, children under the age of 6 are at greatest risk for health problems caused by lead exposure. Exposure to lead can seriously harm a child's health and cause well-documented health effects, including damage to the brain and nervous system, slowed growth

and development, learning and behavior problems, and hearing and speech problems. If any child under the age of 6 tests for lead poisoning, the City will refer the family immediately to the local health department.

See MA-20 Housing Market Analysis: Condition of Housing for more information.

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

The City of Port St. Lucie's housing program has incorporated the requirements of 24 CFR Part 35 into its policies and procedures for federally assisted housing programs, both those directly administered by the City and those managed by subrecipient organizations. Affected programs include housing rehabilitation and acquisition, as outlined in 24 CFR Part 35. The homebuyer assistance program and single-family owner-occupied rehabilitation programs, when addressing homes constructed before 1978, will conduct comprehensive visual assessments of all painted surfaces to identify deteriorated paint, perform paint stabilization where necessary, and complete clearance examinations as required. Information regarding lead-based paint hazards will be provided to all homebuyers participating in these programs. The City will adhere to its Lead Based Paint Hazards Policies in administering the housing program to reduce and eliminate lead-based paint hazards in local housing units. Furthermore, lead-based paint regulations will be incorporated into all subrecipient agreements, and compliance will be monitored by the agency.

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

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

The City of Port St. Lucie Neighborhood Services Department addresses the problem of poverty through its strategic goals identified in this plan. The City, as lead agency in the implementation of the Consolidated Plan, will coordinate with local organizations to ensure that goals are met.

CDBG funding will fund the preservation of affordable housing by helping low- to moderate-income (LMI) households maintain safe living conditions and avoid homelessness. These types of activities help to alleviate housing instability as vital services are provided, in particular educational programs for the youth to reduce poverty in the City. Neighborhood revitalization activities also bring investments into low/mod areas of Port St. Lucie such as improvements to streets, sidewalks and public facilities.

The City's approach emphasizes job creation and retention through small business support, workforce development, and implementation of Section 3 policies that create economic opportunities for residents in target communities. Activities funded through CDBG—including housing rehabilitation, any construction, and facility improvements—are designed to not only meet infrastructure needs but also to economically empower the populations they serve.

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

The Consolidated Plan provides a framework of priority needs, goals, and planned programs the City will undertake to reduce poverty. The City works closely with various nonprofit service providers and other City departments that provide assistance for LMI households. Through these partnerships, the City will fund activities that are designed to reduce the number of persons in poverty during the five-year ConPlan period. Actions that the City may implement include:

- Targeting federal resources to public facilities and infrastructure improvements in low/mod block group tracts with high poverty rates;
- Funding public service programs that promote housing stability and financial self-sufficiency;
- Supporting special needs populations including persons with disabilities, the elderly, homeless individuals, and victims of domestic violence;
- Creating and retaining jobs through small business economic development activities and Section 3 hiring requirements; and
- Fund code enforcement activities that will improve the health and safety of low/mod residential neighborhoods.

## **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**

Regulatory Authority: The City of Port St. Lucie's monitoring program is governed by 24 CFR Part 570, Subpart O (Sections 570.900–570.910), which establishes HUD's performance review standards for CDBG Entitlement grantees. Subrecipient oversight must also comply with 2 CFR Part 200, Subpart D.

Monitoring Standards and Procedures: The City of Port St. Lucie has established the following standards and procedures to monitor activities authorized under federal grant programs, ensure long-term compliance with applicable program requirements, and advance the goals and objectives set forth in the Consolidated Plan. Monitoring serves to measure resources consumed, track project status and expenditure timeliness, compare accomplishments against projections, and identify opportunities for correction or improvement. The City updates IDIS on a quarterly basis and tracks all activities against approved budgets and scopes of work.

In accordance with CPD Notice CPD-22-04, the City conducts risk-based monitoring, prioritizing subrecipients and activities based on factors such as funding amount, prior performance, organizational capacity, and program complexity. At minimum, each CDBG-funded subrecipient receives one on-site or desk monitoring visit per program year.

Housing Program Monitoring: The City utilizes CDBG funding for housing rehabilitation activities serving low- and moderate-income (LMI) homeowners. Rehabilitation work is governed by St. Lucie County's Rehab Specifications, coordinated with the City's Building Department to ensure consistency with current local and federal code requirements. Specifications are updated as housing codes change. All contractor bids involving housing rehabilitation are processed through the Office of Management and Budget (OMB) using these specifications.

Environmental compliance checklists and lead-based paint requirements are incorporated into all housing files, consistent with HUD's Lead Safe Housing Rule (24 CFR Part 35). All contractors working on pre-1978 housing must hold current EPA Renovation, Repair, and Painting (RRP) Rule certification. On-site inspections are conducted by building inspectors and/or housing program staff during construction and upon project completion. Payments are withheld until work meets program standards.

Subrecipient Monitoring: The City will conduct on-site and/or desk monitoring of all CDBG public services subrecipients each program year, using HUD's Subrecipient Oversight Guidebook and monitoring checklists as a framework. Monitoring reviews assess conformance to the subrecipient agreement, levels of accomplishment, financial management systems, procurement practices (2 CFR 200.317–200.327), recordkeeping, and civil rights compliance. The City will issue written monitoring findings and require corrective action responses within 30 days where deficiencies are identified.

Contract Agreements: The City will enter binding contractual agreements with all parties participating in federal programs. These agreements enforce program compliance and establish remedies in the event of noncompliance. Required agreement elements include:

- Type and description of activity
- Scope of services and budget
- Reporting requirements and schedule
- Standard boilerplate federal provisions (including civil rights, environmental, labor standards)
- Special program requirements applicable to the activity
- Audit requirements under 2 CFR Part 200
- Annual Reporting and Effectiveness Review

The City submits an annual Consolidated Annual Performance and Evaluation Report (CAPER) to HUD, documenting accomplishments, expenditures, and compliance with national objectives. Monitoring of the Consolidated Plan is ongoing, with effectiveness measured through performance outcomes aligned with the objectives and indicators established in the AAP.

## Expected Resources

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

#### Introduction

The City of Port St. Lucie receives an annual entitlement allocation of Community Development Block Grant (CDBG) program funds from the U.S. Department of Housing and Urban Development (HUD). This annual grant is provided on a formula basis to entitlement cities and urban counties to develop viable communities by providing safe, decent, and affordable housing; suitable living environments; and expanding economic opportunities, primarily for low- and moderate-income (LMI) persons.

PY 2026 marks the first year of the 2026-2030 Consolidated Plan, and the City anticipates receiving \$1,151,524 to fund the CDBG program activities. The activities are aimed at addressing the priorities identified in the Consolidated Plan, which include improvements to facilities and public infrastructure, the development and preservation of affordable housing and public services for low- to moderate-income and special needs persons. The City expects similar allocation amounts for the remainder of the five-year Consolidated Plan period.

#### 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	1,151,524	0	0	1,151,524	4,606,096	PY 2026 is the first year of the 2026-2030 ConPlan period, and the expected amount available for the remainder of the ConPlan is four (4x) more years of the annual allocation.

**Table 53 - Expected Resources – Priority Table**

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

Federal CDBG funds play a critical role in leveraging local and state resources to maximize the impact of the City’s affordable housing initiatives. CDBG funds leverage and are strategically combined with the State Housing Initiatives Partnership (SHIP) program to enhance owner-occupied rehabilitation, acquisition/rehabilitation, and new construction efforts. By integrating CDBG with SHIP and other funding sources, the City is able to expand the reach and effectiveness of its programs, making more substantial progress toward affordable housing goals.

Additionally, program income generated from the City’s Neighborhood Stabilization Programs (NSP 1 and 3) may be transferred to the CDBG program, further increasing available resources. The City actively seeks new and existing funding opportunities to supplement CDBG investments, and collaborates with other entities to pursue competitive grant funding. This comprehensive approach ensures that federal CDBG dollars are used to attract and amplify additional funding, thereby fulfilling the objectives of the Consolidated Plan and Annual Action Plan.

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

The City maintains a substantial inventory of publicly owned land, most of which is reserved for capital projects such as road expansions, stormwater retention, and lift stations. State law requires the City to review this inventory annually to identify surplus property that could be used for affordable housing. In the most recent review, the City designated approximately seven residential lots as suitable for affordable housing.

**Discussion**

Port St. Lucie’s anticipated funding allocation will address many of the City’s goals, including housing, non-homeless special needs, and community development. The City also has a network of public or social service providers located in St. Lucie County to help address these goals through financial leveraging, as well as other Federal funding sources and agency and program funding.

The City anticipates continued collaboration with various federal, state, and local funding sources to support its affordable housing and community development initiatives. Funding from programs such as the HOME Consortium and the State Housing Initiatives Partnership (SHIP) is leveraged alongside CDBG funds to expand the reach of services, including tenant-based rental assistance, homeowner repair, and rehabilitation programs. Income generated from other grants, such as Neighborhood Stabilization Programs (NSP), may also be reinvested to support housing services or transferred to the CDBG program as appropriate. Additionally, the City has established programs to facilitate the construction, acquisition, and

retention of affordable housing stock. This flexible and comprehensive approach ensures that the City can adapt to changing funding landscapes while continuing to advance its housing and community development goals.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives - 91.220(c)(3)&(e)

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	1A Improve Public Facilities & Infrastructure	2026	2030	Non-Housing Community Development	Citywide Low/Mod Eligible	Public Facilities & Infrastructure	CDBG: \$596,320	Public Facility or Infrastructure Activities other than Low/Mod Income Housing Benefit: 5,350 Persons Assisted
2	2A Increase Access to Affordable Housing	2026	2030	Affordable Housing	Citywide Low/Mod Eligible	Affordable Housing	CDBG: \$175,000	Housing Code Enforcement/Foreclosed Property Care: 41,090 Household Housing Unit
3	3A Public Services for LMI & Special Need	2026	2030	Non-Housing Community Development	Citywide Low/Mod Eligible	Public Services	CDBG: \$150,000	Public service activities other than Low/Mod Income Housing Benefit: 2,000 Persons Assisted
4	4A Grant Administration	2026	2030	Non-Housing Community Development	Citywide Low/Mod Eligible	Grant Administration	CDBG: \$230,204	Other: 5 Other

**Table 54 – Goals Summary**

## Goal Descriptions

<b>1</b>	<b>Goal Name</b>	1A Improve Public Facilities & Infrastructure
	<b>Goal Description</b>	Improve and create access to public facilities such as parks, neighborhood centers, and senior centers, in low/mod areas. The City will also provide infrastructure improvement in the form of sidewalks, streets, water/sewer, drainage facilities to low income/primarily residential areas within the City of Port St. Lucie.
<b>2</b>	<b>Goal Name</b>	2A Increase Access to Affordable Housing
	<b>Goal Description</b>	Rehabilitate owner-occupied housing units to address health, safety, and welfare concerns. This includes minor home repairs, accessibility improvements and connecting low-income owner-occupied homes to city water and sewer systems. The City will also acquire properties for affordable housing rehabilitation for LMI households. Code enforcement activities are provided to ensure the health and safety of housing units occupied by low- and moderate-income households.
<b>3</b>	<b>Goal Name</b>	3A Public Services for LMI & Special Need
	<b>Goal Description</b>	Fund vital services that improve the quality of life for low- and moderate-income and special needs persons in the City of Port St. Lucie. Eligible public services to low- and moderate-income persons include but are not limited to senior services, educational opportunities, mental health counseling, and child abuse or domestic violence services.
<b>4</b>	<b>Goal Name</b>	4A Grant Administration
	<b>Goal Description</b>	Provide effective program management of the HUD CDBG grant programs that will ensure compliance with grant regulations and that the program activities meet their established objectives. Planning will involve the development of annual action plans, reports, fair housing outreach and citizen participation requirements.

## AP-35 Projects - 91.220(d)

### Introduction

The City of Port St. Lucie's CDBG program provides funding for projects within the City limits. For PY 2026, the City will focus its CDBG funding on housing code enforcement, public facility and infrastructure improvements, and public services for low- to moderate-income and special need persons.

#	Project Name
1	CDBG: Grant Administration
2	CDBG: Public Facilities & Infrastructure
3	CDBG: Housing Programs
4	CDBG: Public Services

Table 55 – Project Information

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

The City of Port St. Lucie has identified the need for public improvements, affordable housing opportunities and supportive services for low- to moderate-income individuals and families. These needs were identified during the development of the Consolidated Plan, which serves as the foundation for the City's housing and community development strategy. To enhance the quality of life for all residents in Port St. Lucie, the Neighborhood Services Department will fund programs that address the priorities identified in the five year plan.

According to the NA-10 assessment of the 5-Year Consolidated Plan, lower-income households are more heavily burdened with housing costs. As LMI households in Port St. Lucie are more heavily cost-burdened, they are much less likely to be able to afford housing rehab and prevent housing conditions that lead to homelessness. Further, code enforcement activities will help to improve the health and safety of residents living in low/mod areas and promote the creation of affordable housing opportunities.

The City will also continue to fund local nonprofits to provide public services that improve the quality of life for LMI and special needs residents. Public improvements such as sidewalk and street improvement projects in targeted Low/Mod areas will provide enhanced safety and revitalize neighborhoods.

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	CDBG: Grant Administration
	<b>Target Area</b>	Citywide Low/mod Eligible
	<b>Goals Supported</b>	4A Grant Administration
	<b>Needs Addressed</b>	Grant Administration
	<b>Funding</b>	CDBG: \$230,204
	<b>Description</b>	Administration and planning of the CDBG program in PY 2026.
	<b>Target Date</b>	9/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A, Other: 1
	<b>Location Description</b>	Citywide, eligible.
	<b>Planned Activities</b>	Planned activities include admin and planning of the CDBG program (HUD Matrix Code: 21A)
2	<b>Project Name</b>	CDBG: Public Facilities & Infrastructure
	<b>Target Area</b>	Citywide Low/mod Eligible
	<b>Goals Supported</b>	1A Improve Public Facilities & Infrastructure
	<b>Needs Addressed</b>	Public Facilities & Infrastructure
	<b>Funding</b>	CDBG: \$596,320
	<b>Description</b>	The City will fund activities to improve public facilities and infrastructure including park facilities and water/sewer improvements.
	<b>Target Date</b>	9/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Public Facility or Infrastructure Activities other than Low/Mod Income Housing Benefit: 5,350 Persons Assisted
	<b>Location Description</b>	Citywide, eligible.

	<b>Planned Activities</b>	Planned activities include:  Public Works Department, Whispering Pines Phase 6, Replace Culvert Sections 33, 34, & 41 to alleviate storm water and flooding hazards (HUD Matrix Code: 03J)  Rotary Park Parking Lot Lighting and Security Cameras (HUD Matrix Code: 03F)  This project includes contingency funds of \$7,320.
<b>3</b>	<b>Project Name</b>	CDBG: Housing Programs
	<b>Target Area</b>	Citywide Low/mod Eligible
	<b>Goals Supported</b>	2A Increase Access to Affordable Housing
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$175,000
	<b>Description</b>	The City will fund salaries for Code Compliance Officers to help support LMI households maintain their homes which may otherwise lead to instability and risk of homelessness.
	<b>Target Date</b>	9/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Housing Code Enforcement/ Foreclosed Property Care: 41,090 Household Housing Unit (Citywide low/mod population)
	<b>Location Description</b>	Citywide, eligible.
<b>Planned Activities</b>	Planned activities include:  Code Enforcement, Compliance Officers (HUD Matrix Code: 15)	
<b>4</b>	<b>Project Name</b>	CDBG: Public Services
	<b>Target Area</b>	Citywide Low/mod Eligible
	<b>Goals Supported</b>	3A Public Services for LMI & Special Need
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$150,000
	<b>Description</b>	The City will fund supportive services that help improve the lives or low- to moderate-income individuals living in Port St. Lucie.
	<b>Target Date</b>	9/30/2027

<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Public service activities other than Low/Mod Income Housing Benefit: 2,000 Persons Assisted
<b>Location Description</b>	Citywide, eligible.
<b>Planned Activities</b>	Planned activities include:  Boys and Girls Club Mobile Club, STEM educational opportunities and tutoring (HUD Matrix Code: 05D)  Love Your Block, community positive impact programming (HUD Matrix Code: 05Z)

## **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**

Incorporated in 1961, the City of Port St. Lucie covers 120 square miles in southern St. Lucie County. As one of Florida's fastest-growing communities, the City has expanded from 331 residents in 1970 to over 250,000 today. It is now the second largest city in South Florida, the sixth largest in the state, and the ninety-sixth largest in the United States. Growth is expected to continue, with the city estimated to be only halfway built out. CDBG activities play a vital role in managing this rapid expansion. Funds are targeted towards low- to moderate-income persons and/or low/mod areas helping to ensure that there is balanced growth in Port St. Lucie. The following analysis has been made to help determine where assistance will be directed.

#### *Low-Income Households Concentration*

A "low-income concentration" is any census tract where the median household income (MHI) is 80% or less than the MHI for Port St. Lucie. According to the 2020-2024 ACS 5-Year Estimates, the MHI in the City is \$80,648. A tract is considered to have a low-income concentration if the MHI is \$64,518 or less. Eight tracts in the northeast of the City have a concentration: 3815.04, 3816.03 (partial tract), 3820.09, 3820.10, 3820.11, 3820.12, 3820.15 & 3821.22.

#### *Race/Ethnic Minority Concentration*

A "racial or ethnic concentration" is any census tract where a racial or ethnic minority group makes up 10% or more of that group's citywide percentage. Data was taken from the 2020-2024 ACS 5-Year estimates. Due to the small sample size, only racial or ethnic groups making up at least 1% of the City's population were analyzed.

**Black or African American, non-Hispanic:** This group makes up 19.0% of the citywide population, and a census tract is considered a concentration if 29.0% of the population is part of this racial group. There are three census tracts in the northern area of the City with a concentration: 3815.06, 3821.23 & 3821.25.

**Asian, non-Hispanic:** Approximately 2.1% of the City population identifies as Asian. A census tract is considered a concentration if 12.1% of the population is part of this racial group. There are no census tracts with a concentration.

**Hispanic:** Hispanic persons comprise 24.0% of the City's population, and a census tract is considered a concentration if 34.0% of the population is part of this ethnic group. There are four census tracts running north and south of the City with a concentration: 3821.15, 3821.19, 3821.25 & 3821.30.

## Geographic Distribution

Target Area	Percentage of Funds
Citywide Low/mod Eligible	100

Table 56 - Geographic Distribution

### Rationale for the priorities for allocating investments geographically

The City of Port St. Lucie does not allocate funding based solely on geographic requirements. When the project or planned activities are intended to serve individual clientele (LMC) or households (LMH) directly, such as housing rehab or public services with direct benefits, beneficiaries must meet income and residency requirements in order to receive assistance. CDBG program funds will be used to develop programs and activities that provide assistance to low- and moderate-income residents and benefit the City as a whole by improving residents' quality of life.

The City has also identified public facilities and infrastructure improvement needs in Port St. Lucie. These planned activities have a “low/mod area-wide” benefit (LMA). Per HUD requirements, low/mod areas are eligible Census Block Group Tracts, as defined by HUD-CDBG regulations, in which the majority of residents are low- to moderate-income (51%).

To determine these tracts, the City utilizes HUD’s CDBG Low Mod Income Summary Data (LMISD) from the HUD Exchange website, which has defined the eligible block group tracts within the jurisdiction. The tracts can be found at: <https://www.hudexchange.info/programs/acs-low-mod-summary-data/>

## Affordable Housing

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

#### Introduction

In PY 2026 the City will fund Code Enforcement activities, and these activities will continue to benefit LMI households living in low/mod areas. While code enforcement activities such as inspections and enforcement of permits help ensure properties meet safety, health, and structural standards, they are not listed below in the affordable housing tables as these activities do not produce new units or are considered housing preservation construction activities.

The annual goals listed in this section and the AP-20 specify the following goals and outcomes for affordable housing assistance for non-homeless populations. The terms for affordable housing are defined in 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership. This section only reports grant program activities under the CDBG program.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	0
Non-Homeless	0
Special-Needs	0
Total	0

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

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	0

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

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

### **Introduction**

The City of Port St. Lucie does not have a local Public Housing Authority (PHA). Housing assistance is managed primarily by the St. Lucie County Housing Division and the City's Neighborhood Services Department. Although these offices are not PHAs, they administer affordable housing programs such as the SHIP Program and rental assistance. The Fort Pierce Housing Authority offers Section 8 voucher services in St. Lucie County; however, there is very little collaboration on publicly supported housing between the agency and the City.

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

N/A

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

N/A

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

N/A

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

### **Introduction**

The City of Port St. Lucie does not receive direct funding to address homeless needs. HUD provides program funding for homeless services in St. Lucie County through the Continuum of Care (CoC) administered by the Treasure Coast Homeless Services Council, Inc. (TCHSC). TCHSC serves as the lead agency for the FL-509 Continuum of Care, collaborating with 63 service providers across Indian River, St. Lucie, and Martin Counties. The City of Port St. Lucie maintains its membership on the Council, and the priorities established in this Action Plan align with those of the regional CoC. The City supports TCHSC's grant applications to HUD and the achievement of its goals through its programs and facilities. In October 2024, the City awarded TCHSC \$400,000 in federal Emergency Rental Assistance 2 (ERA2) funds to support a Rapid-Rehousing program serving Port St. Lucie residents at imminent risk of or currently experiencing homelessness. Those funds are available to assist program participants until exhausted or by September 30, 2025, whichever comes first.

### **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 City is a member of the area's Continuum of Care managed by Treasure Coast Homeless Services Council, Inc. (TCHSC). TCHSC conducts the HUD-mandated annual Point-in-Time (PIT) Count across Indian River, St. Lucie, and Martin Counties. The three most recent PIT Counts reflect the following results: The January 2024 PIT Count, conducted January 25, 2024, identified 701 literally homeless individuals across the tri-county area, representing a 24 percent decrease from the prior year. The February 2025 PIT Count, held February 20, 2025 following a HUD-approved delay due to Hurricane Milton disaster relief operations, recorded 569 literally homeless individuals, a 19 percent decrease from 2024. The January 2026 PIT Count, conducted January 29, 2026, recorded 574 literally homeless individuals across the tri-county region, a 9 percent increase from 2025. The 2026 count by county was as follows: St. Lucie County, 164 individuals (a 6 percent decrease from 2025); Martin County, 212 individuals (an 8 percent increase from 2025); and Indian River County, 198 individuals (unchanged from 2025).

The City has partnered with other municipalities in the County, including St. Lucie County and Fort Pierce, as well as local stakeholders to address homelessness. The St. Lucie County Board of County Commissioners established the One St. Lucie Community Homelessness Task Force, which subsequently recommended the creation of a Homeless Advisory Committee tasked with developing a Ten-Year Plan to End Homelessness as prescribed by HUD. In April 2024, the St. Lucie County Board of County Commissioners approved a \$1.15 million purchase of a motel at 3455 US-1, Fort Pierce, to be converted into a shelter for homeless veterans, with TCHSC selected as the shelter operator. Construction bids were

issued in October 2025, with project completion anticipated in mid-2026.

The City of Port St. Lucie supports the goals of the regional CoC which include the following:

4. Provide rapid rehousing for homeless persons and families, including barrier free permanent supportive housing for severely mentally ill persons;
5. Secure state and federal funding to provide rental assistance to low- and moderate-income families to prevent homelessness;
6. Provide affordable housing to Veterans returning from recent conflicts through cooperation with HUD VASH and Supportive Services for Veteran Families programs.

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

There are several initiatives that help to address the emergency shelter and transitional housing needs in the TCHSC CoC area. These include past and current activities:

- The City of Port St. Lucie, in partnership with TCHSC and St. Lucie County, addresses the emergency shelter and transitional housing needs of homeless persons through a coordinated network of facilities and programs.
- TCHSC operates two branches of the Housing Hub in St. Lucie County, providing gender-separated emergency shelter with 24-hour monitoring, on-site case management, health services, and benefits enrollment. These services provide a safe, structured environment for individuals experiencing homelessness while stable housing is being secured. In 2024, the St. Lucie County Housing Finance Authority invested \$150,000 in renovations to the Housing Hub to expand and improve its capacity to serve homeless individuals. These improvements continue to benefit clients today.
- All client intake and service delivery is coordinated through TCHSC's Coordinated Entry System, ensuring that individuals in need are matched to the most appropriate available resources without duplication.
- Emergency shelter and transitional housing services are funded through a combination of the Emergency Solutions Grant (ESG), Supportive Services for Veteran Families (SSVF), FEMA, Community Church, the Challenge Grant, and local government allocations.

**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**

Permanent supportive housing (PSH) is a model that combines long-term rental assistance with case management and supportive services. Research supported by HUD demonstrates that PSH helps

individuals experiencing chronic homelessness achieve long-term housing stability while also reducing public expenditures associated with emergency services, including hospital emergency departments, jails, and emergency shelters. TCHSC manages 45 units of affordable rental housing across Indian River and St. Lucie Counties through its Neighborhood Stabilization Program (NSP) properties. All permanent supportive housing within the FL-509 CoC is tenant-based rental assistance.

TCHSC has a Coordinated Entry program referring individuals and families experiencing or at-risk of homelessness to housing and services. The best approach to reducing homelessness is to provide timely short-term interventions to prevent individuals and families from losing housing in the first place. TCHSC provides Housing Assistance and Emergency Housing services, including homeless prevention, rapid rehousing, veterans housing services, emergency shelter, hotel/motel placement, and mortgage assistance, with grant funding from the Challenge Grant, ESG, FEMA, SSVF, and the St. Lucie County Diversion program. The TCHSC Rapid-Rehousing program connects individuals and families experiencing homelessness with stable, permanent housing solutions, pairing housing placement with supportive services including housing stabilization case management, housing navigation, and referrals. TCHSC continues to coordinate with the St. Lucie County Housing Hub on Eviction Diversion, Social Security applications, document services, SNAP/EBT applications, and medical services referrals. The CoC Coordinated Entry is located at: <https://tchelpspot.org/coordinated-entry-homeless-assistance/>

**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.**

TCHSC administers Emergency Solutions Grant (ESG) funds for the Treasure Coast, paying rental costs and utilities directly to landlords and utility providers to prevent eviction and utility shutoff for at-risk individuals and families. TCHSC uses an automated Homeless Management Information System (HMIS) database to track assistance provided by member agencies, enabling unduplicated service delivery across the tri-county region. TCHSC is a HUD-certified housing counseling agency and works with lenders and lien holders to prevent foreclosure and facilitate mortgage modifications on behalf of households at or below 50 percent of Area Median Income. TCHSC also coordinates with Children's Home Society to ensure that youth experiencing homelessness receive adequate shelter and services. Through its Veteran Services program, TCHSC provides Supportive Services for Veteran Families (SSVF) assistance, employing a Housing First model to quickly connect eligible veteran families with permanent housing followed by VA health care, benefits, and supportive services. For more information on VA services see link: <https://tchelpspot.org/veteran-services/>

To address the acute need for rapid rehousing, the City of Port St. Lucie deployed \$400,000 in federal Emergency Rental Assistance 2 (ERA2) funds to TCHSC in October 2024. The resulting ERA2 Rapid-

Rehousing Program, which connects homeless individuals and families to permanent housing with supportive services, reached maximum applicant capacity within days of opening, underscoring the severity of housing instability in the community.

## **AP-75 Action Plan Barriers to Affordable Housing - 91.220(j)**

### **Introduction**

Public policies influence the cost, timing, and feasibility of affordable housing and residential investment in Port St. Lucie. The City has adopted policies intended to support affordable housing, but development fees, infrastructure costs, land use patterns, and state level housing laws still shape how quickly lower cost housing can be produced or preserved. According to the City's adopted Housing Element, Port St. Lucie has identified strategies such as impact fee modification, density flexibility, affordable accessory residential units, reduced parking and setback requirements, flexible lot configurations, and modification of street requirements for affordable housing. Even with those tools, the overall policy environment still presents barriers for many lower cost projects.

### **Zoning and Land Use Restrictions**

Port St. Lucie's long standing low density development pattern can limit the efficient delivery of affordable housing, especially where larger lot patterns, separation of uses, and neighborhood compatibility concerns make higher density or mixed use development more difficult. The adopted Comprehensive Plan Elements show that low density residential land use remains the city's dominant pattern, while recent public engagement found strong resident concern about traffic, infrastructure, and growth impacts. Those conditions can make infill, redevelopment, and increased residential density harder to advance even where the City has policies that allow more flexibility for affordable housing.

### **Regulatory and Process Barriers**

Development impact fees and related local charges remain an important cost factor. The City's current fee schedules show that residential development is subject to multiple one time charges, including parks, law enforcement, and public building impact fees, while mobility and impact fee materials explain that new development and redevelopment are assessed fees to help cover infrastructure and service demands. These costs can be especially challenging for affordable housing developments unless offset by subsidies, incentives, or other financial assistance.

### **Infrastructure and Location Based Costs**

Transportation and infrastructure funding policy can also affect where affordable housing is more feasible. The City's November 2025 Mobility Fee Technical Report indicates that mobility fees vary by assessment area, and related City materials show that combined city and county fee levels can be higher in western growth areas than in older eastern areas. This can influence whether affordable housing is more feasible as infill and redevelopment in established areas or as new construction in expansion areas that require greater infrastructure investment.

### **State Level Policy Effects**

At the state level, Florida's Live Local Act reduces some local barriers by requiring local governments to allow qualifying affordable housing developments in certain commercial, industrial, and mixed use areas and by limiting some local restrictions on density, height, floor area ratio, and parking. Those provisions can support production, but they do not remove all local fees, infrastructure obligations, or site specific constraints. As a result, Port St. Lucie's policy environment includes both supportive tools and continuing headwinds for affordable housing and residential investment.

**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**

The City of Port St. Lucie implements a state-mandated regulatory reduction program to address barriers to affordable housing production and preservation. The City prioritizes development review for qualifying affordable housing projects, maintains an inventory of suitable city-owned land, and reviews proposed ordinances for their impact on housing costs before adoption. The Affordable Housing Advisory Committee (AHAC) meets monthly to evaluate land development regulations, Comprehensive Plan policies, and other local requirements affecting housing affordability, and provides formal recommendations to the City Manager and City Council for corrective action.

To reduce regulatory and cost barriers for affordable housing developers, the City's SHIP Local Housing Assistance Plan (2025-2028) offers incentives such as impact fee waivers, expedited permitting, flexible density allowances, reduced parking and setback requirements, flexible lot configurations, and support for development near transportation hubs and major employment centers. These incentives are available to qualifying projects and are intended to lower significant one-time and ongoing costs for affordable development. The Neighborhood Services Department monitors impact fee schedules and advises on using CDBG and SHIP resources to offset development costs, including water and sewer connection fees for low- and moderate-income homeowners.

The City targets CDBG infrastructure investments to low- and moderate-income Census block groups, reducing location-based cost disadvantages for affordable housing in established neighborhoods. Funded activities include culvert repairs, water and sewer connections, ADA sidewalk improvements, and wastewater system upgrades to lower the cost of rehabilitating and maintaining affordable housing. The City is also advancing a County-wide Housing Needs Assessment (HNA) with St. Lucie County and the City of Fort Pierce. The completed HNA will provide a data-driven framework for long-term regulatory, zoning, and infrastructure reform, and will be incorporated into the City's five-year work plan to guide future CDBG and SHIP programming.

The City enforces its fair housing ordinance, proclaims Fair Housing Month each year, and displays fair housing materials in all appropriate public buildings. Fair housing brochures are distributed in English and Spanish at City facilities and through social service agency partners. The City collaborates with community and professional organizations to conduct fair housing training and educational events, including outreach on the rights and available services for persons with disabilities. These activities are coordinated with the Treasure Coast Homeless Services Council and the Council of Social Agencies to ensure coverage for all protected classes and special needs populations.

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

### **Introduction**

In PY 2026, the City of Port St. Lucie will implement various initiatives to address the needs of low- to moderate-income (LMI) households. These goals include increasing the availability of safe, decent, and affordable housing, reducing the number of families living in poverty, reducing lead-based paint hazards, and enhancing the collaboration among public and private housing agencies. The details of these actions are outlined in the following section.

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

The City of Port St. Lucie continues to fund activities that meet the needs identified in the Consolidated Plan. This funding is intended to assist residents who are often underserved by local agencies, including low- to moderate-income individuals, as well as special needs groups.

Each year the City funds activities that benefit senior citizens, the frail and elderly, the mentally or physically disabled, and young children and/or the youth. The City continues to work diligently to offer programs that meet the needs of the underserved. Please see the AP-35 Projects for specific projects and planned activities that will address underserved needs.

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

CDBG funds have been allocated towards code enforcement activities in PY 2026 to help ensure the health and safety of housing units occupied by low- and moderate-income households. During the five-year Consolidated Plan period, the City may also fund housing rehabilitation activities. This rehabilitation work aims to keep housing units affordable and to maintain conditions that prevent homelessness. Rehabilitation can reduce costs for property managers and landlords, potentially making rental units more affordable for tenants. For homeowners, they can help maintain conditions and help protect the value of properties. Affordable housing development programs in the City are also funded by the State Housing Initiatives Partnership (SHIP) program. Activities that may be funded by SHIP include owner-occupied rehabilitation, acquisition/rehabilitation, and new construction efforts.

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

The City recognizes that lead-based paint poses a significant health risk. Historically, the City has not encountered homes constructed prior to 1978, and lead-based paint hazards have not been identified. However, certain homes acquired through the Neighborhood Stabilization Program (NSP) that were built before 1978 were tested, and lead-based paint was abated as necessary. The City does not operate conventional public housing units, and the relatively new housing stock throughout the City has substantially reduced the potential risks associated with lead-based paint hazards.

The County Public Health Department has implemented a lead screening process for school children under seven years of age to identify and treat elevated levels of lead exposure. All cases of high lead levels are reported to the Epidemiology (EPI) unit and investigated by an EPI nurse.

All housing units constructed prior to 1978 and proposed for rehabilitation under the City's program are screened for potential lead-based paint (LBP) hazards before funds are allocated. If a hazard is suspected, the homeowner receives the EPA Fact Sheet titled *Identifying Lead Hazards in Your Home* and the EPA publication *Protect Your Family from Lead in Your Home*. If repairs are expected to disturb any surface containing lead, abatement procedures must be completed prior to commencing the repair. In all programs utilizing federal funds for housing units, the City adheres to current hazard reduction and LBP abatement guidelines as specified in 24 CFR Part 35.

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

The activities outlined in this Annual Action Plan are designed to reduce the number of families living at or below the poverty level. As detailed in the AP-35 Projects section, a range of housing assistance and public service programs funded by the CDBG program aim to alleviate poverty by reducing the financial burden on residents. Initiatives such as providing quality, accessible, and affordable housing, eliminating substandard housing, and preserving affordable housing through rehabilitation enable families to lower their housing expenses, thereby increasing the funds available for other essential needs.

The Section 3 program is intended to create economic opportunities for area residents, particularly those targeted by housing and community development initiatives. Activities under this program that support and assist small businesses also serve to address community needs while providing economic benefits to the intended population. These development efforts may include neighborhood construction, housing development, and rehabilitation projects.

### **Actions planned to develop institutional structure**

The Neighborhood Services Department administers the SHIP program, CDBG, the Neighborhood Stabilization Program (NSP1 and 3), and other community and economic development grants for the City of Port St. Lucie. To coordinate needs assessments and service delivery, a Grant Committee meets with the City Manager and assistants to discuss departmental priorities. The City also regularly participates in Lender Consortium meetings with County and Fort Pierce Community Services staff to support low-income homeownership in St. Lucie County. Additionally, the Department maintains active memberships in the following social service groups and boards:

A Neighborhood Services staff member attends meetings of the Treasure Coast Homeless Services Council, Inc., which coordinates the Continuum of Care Plan in partnership with agencies serving the homeless.

Neighborhood Services is also represented on the St. Lucie Council of Social Agencies (COSA Connects), where members collaborate to improve client services.

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

**service agencies**

The City collaborates regularly with local social service providers, lenders, builders, developers, housing providers, and other governmental agencies as part of the St. Lucie Council of Social Agencies (COSA Connects), which includes public and private housing, health, and social service agencies, the Treasure Coast Homeless Services Council, and the St. Lucie / Martin Lending Consortium. Ongoing feedback from these organizations remains a priority and will continue to inform activities planned for the upcoming year.

**Discussion**

The City of Port St. Lucie bases its activities on available funding to address needs identified in the Consolidated Plan. As new resources become available, we reassess and reprioritize needs according to current conditions and the extent to which previous needs have been met.

# Program Specific Requirements

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

### Introduction

This section describes the program specific requirements of the CDBG program. Based on HUD allocation notices, the City of Port St. Lucie anticipates receiving \$1,151,524 in CDBG funding during PY 2026. The City anticipates that there will be no program income generated from program activities, and 100% of CDBG funds will be used to benefit low- and moderate-income persons.

### 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	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
<b>Total Program Income:</b>	<b>0</b>

### 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%