



U.S. Department of Housing and Urban Development
Community Planning and Development Division
Region IV, Miami Field Office
Brickell Plaza Federal Building
909 SE First Avenue, Rm. 500
Miami, FL 33131-3042

August 25, 2015

Ms. Cherry Cash Prewitt
Urban Design Manager
Department of Community Dev.
326 W. Marion Avenue
Punta Gorda, FL 33950

Dear Ms. Prewitt:

Subject: City of Punta Gorda
Consolidated Plan Program Years 2015-2019
Action Plan Program Year 2015

We are pleased to notify you that Punta Gorda's Consolidated Plan for Program Years 2015-2019 and One Year Action Plan for Program Year 2015, were received by this office, and are currently under review.

Your Community Planning and Development Representative may contact you after the initial screening, if there are deficiencies which need to be corrected.

If you have any questions, please feel free to contact Dean Taylor, Community Planning and Development Representative at (305) 520-5012 or via e-mail; Dean.M.Taylor@hud.gov.

Sincerely,

A handwritten signature in blue ink, appearing to read "Ann D. Chavis".

Ann D. Chavis
Director
Community Planning and
Development Division

07/08/15 RCVD

cc: Lisa Bustamante, Program Manager, USHUD

HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all.

City of Punta Gorda

CDBG

Consolidated Plan

2015 - 2019

FINAL PLAN REVISIONS & ADOPTION: JULY 8, 2015

DRAFT PLAN UPDATED TO INCLUDE PUBLIC COMMENTS: JULY 1, 2015

DRAFT PLAN: JUNE 1-30, 2015

Adopted City of Punta Gorda Resolution # 3168-15

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EXECUTIVE SUMMARY

ES-05 EXECUTIVE SUMMARY – 24 CFR 91.200(c), 91.220 (B)

1. INTRODUCTION

The Consolidated Plan (ConPlan) is required in order to receive funding through the U. S. Department of Housing and Urban Development (HUD) for the Community Development Block Grant (CDBG) Program.

CDBG funds are used to assist with the development of viable communities by providing decent, affordable housing, a suitable living environment; and economic opportunities for persons with low- and moderate-incomes.

The purpose of the ConPlan is to guide decisions regarding the use of the CDBG funds. The City has prepared this ConPlan to strategically implement housing rehabilitation, homeowner assistance, community development, public services, activities to service those with special needs and economic development activities from October 1, 2015 through September 30, 2019.

The City has also prepared an Annual Action Plan (AAP) covering the period from October 1, 2015 through September 30, 2016. The AAP identifies the funding for projects that address the City's most critical needs in economic development, neighborhood revitalizations, housing development, and public services for low- and moderate-income households.

The information contained in the following narratives form the basis for identifying the City's priority needs and goals.

2. SUMMARY OF THE OBJECTIVES AND OUTCOMES IDENTIFIED IN THE PLAN NEEDS ASSESSMENT OVERVIEW

The City of Punta Gorda is required to use HUD's Performance Outcome Measurement System (System). The System was developed to enable HUD to collect and aggregate standardized performance data on entitlement-funded activities from all entitlement grantees nationwide for use in reporting to Congress on the effectiveness of formula entitlement programs in meeting HUD's strategic objectives.

HUD has three objectives:

- ❖ Creating a suitable living environment
- ❖ Providing decent affordable housing
- ❖ Creating economic opportunities

These objectives are combined with three performance outcome categories:

- ❖ Accessibility/Availability
- ❖ Affordability

❖ Sustainability

The performance outcomes measurement statements are:

- ❖ Accessibility for the purpose of providing decent affordable housing
- ❖ Affordability for the purpose of providing decent affordable housing
- ❖ Suitability for the purpose of providing decent affordable housing
- ❖ Accessibility for the purpose of providing suitable living environments
- ❖ Affordability for the purpose of providing suitable living environments
- ❖ Suitability for the purpose of providing suitable living environments
- ❖ Accessibility for the purpose of creating economic opportunities
- ❖ Affordability for the purpose of creating economic opportunities
- ❖ Suitability for the purpose of creating economic opportunities

The 2015-2019 ConPlan outlines the various activities the City has proposed to carry out to achieve the objectives and associated outcomes required by HUD. The City will undertake activities within the following categories: affordable housing rehabilitation, public services and community development, homeowner assistance, special needs services and economic development activities.

All of the funding priorities will serve low - moderate-income households/persons in Punta Gorda and the special needs populations including: seniors, persons with disabilities, at risk children and youth, housing authority residents, persons returning to the community from correctional institutions and/or with criminal histories.

1. EVALUATION OF PAST PERFORMANCE

The City has reviewed the Consolidated Annual Performance and Evaluation Reports (CAPERs) submitted to HUD for the period of 2009-2013 and HUD's subsequent Annual Community Assessment review letters. The CAPER lists the City's accomplishments in relationship to the goals and priorities established in previous Consolidated Plans.

During the last five years, 2009-2014, the City has demonstrated that the activities carried out complied with the statutes and operating regulations set by HUD. In HUD's annual review, HUD acknowledged:

- ❖ *"The City's actions in the program were consistent with the actions purposed to address identified priority needs. Results in achieving goals that were envisioned in the consolidated Plan were satisfactory."*
- ❖ *"The City's approach to community development activities is comprehensive and creative, and reflects internal coordination and cooperation with its citizens."*

- ❖ *“...the City’s use of funds for handicapped access to four facilities: Cooper Street Learning Center, Laishley Park, Ponce de Leon Park, and Gilchrist Park Gazebo. The also used funds to undertake public service activities to provide for job training for 11 persons and to provide 173 additional patrol hours for community policing in the Historic Trabue Woods neighborhood.”*

In addition, as prescribed by 24 CFR 570.902 the City has demonstrated the ability to expend grant funds in a timely manner in each of the annual assessments and was commended by HUD on its performance in expending 100% of its CDBG funds on activities benefiting low- moderate-income persons.

2. SUMMARY OF CITIZEN PARTICIPATION PROCESS AND CONSULTATION PROCESS

Federal regulations, 24 CFR 91.115(e), require the City to provide for citizen participation in the preparation of the Consolidated Plan and Annual Action Plan. City Staff developed a Citizen Participation Plan (CPP) describing City policies relating to public hearings, public notices, and comment periods. A schedule of citizen participation actions were developed at the beginning of the Consolidated Plan and Annual Action Plan drafting.

The City follows its Citizen Participation Plan for the adoption of both the Consolidated Plan and Annual Action Plan. The Citizen Participation Plan is designed to encourage citizens of Punta Gorda, especially those where CDBG funds are likely to be used, to participate in the development of the ConPlan and Annual Action Plans. In accordance with the Citizen Participation Plan, the development of the ConPlan was initiated through a series of public meetings beginning in March, 2015. Notices for the public meetings were published in the Charlotte Sun, a newspaper of general circulation within the City; posted on the City’s website; posters and flyers were distributed to local churches, non-profits, community centers, within government facilities, and at the local public library.

The City held its public hearings to allow the public to provide input on the 2015-2019 Consolidated Plan and 2015 Annual Action Plan. Public notices of the public hearings were published in local newspapers, weekly information sharing, and on the City’s website. Public hearings were held on July 1, 2015, and July 8, 2015, in City Council Chambers; 326 W. Marion Avenue, Punta Gorda, Florida, 33950.

Where a significant number of non-English speaking residents can be reasonably expected to participate in a public hearing the City Council, upon request, will provide an interpreter.

All public hearings related to the ConPlan and/or Annual Action Plan, substantial change amendment(s) or annual performance report(s) are held in City Council Chambers, which is accessible for persons with disabilities.

To assure continuation of public participation the City makes its Draft and Adopted Consolidated Plan and Annual Actions Plans available to the public through distribution at the following locations:

- ❖ City of Punta Gorda City Clerk’s Office
- ❖ City of Punta Gorda Urban Design Division
- ❖ City of Punta Gorda Public Library

- ❖ Cooper Street Recreation Center
- ❖ City of Punta Gorda Website

3. SUMMARY OF PUBLIC COMMENTS

No comments were received during the 30 day comment period.

Comments from the public hearing held on July 1, 2015 & July 8, 2015 may be viewed in the “Attachment 13”

4. SUMMARY OF COMMENTS OR VIEWS NOT ACCEPTED AND THE REASONS FOR NOT ACCEPTING THEM

The City accepts all comments.

5. SUMMARY

The ConPlan is a prerequisite for receiving funding through the Department of Housing and Urban Development for the Community Development Block Grant program. The purpose of the ConPlan is to guide funding decisions regarding the use of federal resources. The City has prepared the ConPlan to strategically implement the CDBG program to fund housing activities, public services, special needs services, community development and economic development activities within the City over the next five (5) years - October 1, 2015 to September 30, 2019.

The City has also prepared an Annual Action Plan for fiscal year 2015 (October 1, 2015 – September 30, 2016). This plan identifies the funding for projects that address the City’s most critical needs for low- and moderate- income households.

THE PROCESS

PR-05 LEAD & RESPONSIBLE AGENCIES 24 CFR 91.200(B)

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

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

TABLE 1 – RESPONSIBLE AGENCIES

Agency Roll	Name	Department/Agency
CDBG Administrator	Punta Gorda	Urban Design

NARRATIVE

The Urban Design Division directly supervised by the City Manager's office is the lead agency for the City of Punta Gorda Consolidated Plan (ConPlan) and Annual Action Plan(s) (AAP). The ConPlan along with the AAP is approved by the Mayor and City Council after two public hearings (hearings are accessible and sign language/interpreters are available upon request).

Urban Design Staff prepares the ConPlan in light of ongoing dialogs with the citizens of the Trabue Woods Neighborhood (CDBG geographic area) as well as community based organizations, churches, and concerned individuals.

The primary focus of the Urban Design Staff and other organizations within the community are children, elderly, housing needs, economic development and providing a livable environment. There has been no community feedback in relation to issues faced by the chronically homeless, persons with HIV/AIDS or with non-elderly persons with disabilities.

The Urban Design Staff will continue to seek out public input for the revitalization of the Trabue Woods Neighborhood. Staff is committed to seeing improvements in community livability within the neighborhood; continuing dialog with the Punta Gorda Housing Authority, area organizations, service providers, and churches are a vital part of this effort.

CONSOLIDATED PLAN PUBLIC CONTACT INFORMATION

Questions or comments regarding the 2015-2019 Consolidated Plan or the 2015 Annual Action Plan may be directed to:

Cherry Cash Prewitt

Phone: 941-575-3373

Email: urbandesign@pgorda.us

Address: City of Punta Gorda

326 W. Marion Avenue

Punta Gorda, FL 33950

PR-10 CONSULTATION - 91.100, 91.200(B), 91.215(L)

1. INTRODUCTION

PROVIDE A CONCISE SUMMARY OF THE JURISDICTION'S ACTIVITIES TO ENHANCE COORDINATION BETWEEN PUBLIC AND ASSISTED HOUSING PROVIDERS AND PRIVATE AND GOVERNMENTAL HEALTH, MENTAL HEALTH AND SERVICE AGENCIES (91.215(I)).

City Staff developed an outreach effort to secure input from a cross-section of stakeholders. This outreach effort included public meetings, published meeting notices, community posters, open houses, and one-on-one meetings with concerned citizens and civic leaders.

DESCRIBE COORDINATION WITH THE CONTINUUM OF CARE AND EFFORTS TO ADDRESS THE NEEDS OF HOMELESS PERSONS (PARTICULARLY CHRONICALLY HOMELESS INDIVIDUALS AND FAMILIES, FAMILIES WITH CHILDREN, VETERANS, AND UNACCOMPANIED YOUTH) AND PERSONS AT RISK OF HOMELESSNESS

Because homelessness is not as concentrated within the City of Punta Gorda it is not as noticeable as it is within unincorporated Charlotte County. Therefore homelessness and other special needs are addressed through a collaborative effort of Charlotte County non-profits and government agencies (aka Charlotte County Homeless Coalition (CCHC)). The CCHC identifies gaps and develops collaborative approaches to eliminating these gaps identified under HUD’s Continuum of Care Program. As the lead agency, the CCHC has recently completed the Gulf Coast Partnership Charlotte County 10-Year Plan to Prevent and End Homelessness 2015-2025, a two year collaboration of government agencies, non-profit organizations, and faith based groups, community foundations and individuals providing services to homeless persons/persons at risk.

The 10-Year Plan is a community-wide initiative to understand homelessness, identify best practices to meet the needs of the homeless and those at-risk of homelessness and to forge a community consensus to implement goals and strategies to raise the quality of life for all Charlotte County residents.

DESCRIBE CONSULTATION WITH THE CONTINUUM(S) OF CARE THAT SERVES THE JURISDICTION'S AREA IN DETERMINING HOW TO ALLOCATE ESG FUNDS, DEVELOP PERFORMANCE STANDARDS AND EVALUATE OUTCOMES, AND DEVELOP FUNDING, POLICIES AND PROCEDURES FOR THE ADMINISTRATION OF HMIS

The City of Punta Gorda does not receive ESG funding.

2. DESCRIBE AGENCIES, GROUPS, ORGANIZATIONS AND OTHERS WHO PARTICIPATED IN THE PROCESS AND DESCRIBE THE JURISDICTIONS CONSULTATIONS WITH HOUSING, SOCIAL SERVICE AGENCIES AND OTHER ENTITIES

TABLE 2 – AGENCIES, GROUPS, ORGANIZATIONS WHO PARTICIPATED		
1	Agency /Group/Organization	Punta Gorda Housing Authority
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed?	Housing Need Assessment
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with to provide data/input for relevant Consolidated Plan sections.
2	Agency/Group/Organization	Cooper Street Recreation Center
	Agency/Group/Organization Type	Services – Children Services – Education
	What section of the Plan was addressed?	Services – Youth Services – Economic Development Services – Housing
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved	Met with the President of the Organization to discuss needs and other related Consolidated Plan sections.

	coordination?	
3	Agency/Group/Organization	City of Punta Gorda
	Agency/Group/Organization Type	Housing Services – Housing Services – Children Services – Persons with Disabilities Services - Homeless Services – Education Services – Employment Service – Fair Housing
	What section of the Plan was addressed?	Housing Need Assessment Lead Based Paint Public Housing Needs Homeless Needs Non-Homeless Special Needs Economic Development Market Analysis
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Met with various City Staff to discuss and develop needs assessment and provided data for relevant Consolidated Plan sections.
4	Agency/Group/Organization	PMG Associates
	Agency/Group/Organization Type	Consultant
	What section of the Plan was addressed?	Housing Needs Assessment Market Analysis
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with to provide data / input for relevant Consolidated Plan Sections.
5	Agency/Group/Organization	City of Punta Gorda Urban Design Division
	Agency/Group/Organization Type	Civic Leaders Community Residents
	What section of the Plan was addressed?	Citizen Input

	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Urban Design Division assisted with solicitation of a survey and input through the public meetings.
6	Agency/Group/Organization	Trabue Woods Initiative
	Agency/Group/Organization Type	Community Organization
	What section of the Plan was addressed?	Services – Youth Services – Economic Development Services – Housing
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Met with the organization’s liaison to discuss affordable housing, homeownership opportunities, and economic development opportunities.
7	Agency/Group/Organization	Bernice Russell CDC
	Agency/Group/Organization Type	Community Development
	What section of the Plan was addressed?	Services – Housing Services – Education Services – Youth
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Met with the Executive Director to discuss housing, transportation, and youth education and activities.

IDENTIFY ANY AGENCY TYPES NOT CONSULTED AND PROVIDE RATIONALE FOR NOT CONSULTING

City Staff made every effort to include agencies in and around the City of Punta Gorda.

OTHER LOCAL/REGIONAL/STATE/FEDERAL PLANNING EFFORTS CONSIDERED WHEN PREPARING THE PLAN

TABLE 3 – OTHER LOCAL / REGIONAL / FEDERAL PLANNING EFFORTS – THIS TABLE IS N/A

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
10-Year Plan to Prevent & End Homelessness 2015-2025	Gulf Coast Partnership	The plan provides framework for activities to bring assistance to homeless individuals and families.
City of Punta Gorda Comprehensive Plan 2025	City of Punta Gorda	Establishes long range planning goals and objectives in areas of General Land Use, Public Facilities, Circulation, and Community Environment.
Council on Homelessness 2014 Report	State of Florida	Study of identifying targeted solutions to the issue of homelessness including job creation and affordable housing.
Out of Reach 2015	National Low Income Housing Coalition	Identify obstacles to affordable housing, the need for job growth and higher minimum wages
PGHA 5-Year Plan	Punta Gorda Housing Authority (PGHA)	PGHA looks at how to effectively and efficiently meet residents need for housing that is affordable and use federal and local funds to increase affordable housing opportunities.
Analysis of Impediments to Fair Housing Choice	City of Punta Gorda	The City contracted with independent consultants PMG Associates to produce the Analysis of Impediments to Fair Housing Choice Report. The report discusses the nature of the City's barriers to fair housing choice and provides recommendations to lift these barriers.

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 Punta Gorda works cooperatively with various public entities. The City coordinates various aspects of the Consolidated Plan with neighboring local government, Charlotte County. The City also actively engages with the Punta Gorda Housing Authority which manages public housing for all of Charlotte County, including Punta Gorda. The Urban Design Division is consciously aware of the quality and quantity of public housing within unincorporated Charlotte County and Punta Gorda.

NARRATIVE (OPTIONAL):

N/A

PR-15 CITIZEN PARTICIPATION

1. SUMMARY OF CITIZEN PARTICIPATION PROCESS/EFFORTS MADE TO BROADEN CITIZEN PARTICIPATION

SUMMARIZE CITIZEN PARTICIPATION PROCESS AND HOW IT IMPACTED GOAL-SETTING

Federal regulations require the City to provide for citizen participation in the preparation of the ConPlan. Throughout the development of the ConPlan, citizen input is encouraged. The City provides its citizens many opportunities to provide input to the decision making process. In accordance with, 24 CFR 91.115(e), the City has developed a Citizen Participation Plan (CPP). The CPP describes City policies relating to public hearings, public notices, and comment period(s). A schedule of citizen participation actions was developed at the beginning of the ConPlan drafting process.

Time	Activity
February 1-28, 2015	Staff preparation for community meetings
March 5, 2015	Public meeting for community input
March 17, 2015	Public meeting for community input
March 17, 2015	CDBG Application available for FY2015
March 23, 2015	Open House & Technical Assistance Meeting
April 15, 2015	CDBG Applications due
April 16-30, 2015	Staff review of submitted CDBG Applications
May 1-30, 2015	Finalize Consolidated Plan and 2015 Annual Action Plan Drafts
June 1-30, 2015	Public comment period
July 1, 2015	Public Hearing - Punta Gorda City Council - First Reading
July 8, 2015	Public Hearing - Punta Gorda City Council - Adoption
August 12, 2015	Submittal of Five Year Consolidated Plan and FY2015 Annual Action Plan to HUD (due August 16, 2015)

The City held several community meetings for both the ConPlan and the Annual Action Plan. The meetings outlined the schedules for both, provided background information regarding goals for the two (2) plans, and asked residents to comment on community needs. In addition, a short survey (Appendix 1) was provided, and posted on the City's website.

Once proposals for the Annual Action Plan are received, City Staff evaluates them for eligibility with program regulations and performance measures, and makes funding recommendations to the City Council. A 30-day comment period, June 1 – 30, 2015, allows for citizens, public

agencies, or other interested parties wishing to comment on the plan(s) an opportunity to do so prior to City Council's adoption of the plan(s). Comments are received by email, mail, telephone and/or in person.

The City posts/distributes drafts of the ConPlan/Annual Action Plan on the City's website, City of Punta Gorda City Clerk's office, City of Punta Gorda Urban Design Division, Punta Gorda Public Library, and the Cooper Street Recreation Center.

The City values all comments received from the community and includes all comments in the final draft of the plan(s) prior to submittal to City Council for review and adoption.

In an effort to broaden citizen participation the City publishes notices of the adoption process and opportunities to participate in the local newspaper, the City's weekly information, the City's City Manager's weekly news column, on the City's website, and posted in various locations within City Hall and in prominent location(s) within the City; and CDBG funding applications are made available on the City's website, City of Punta Gorda City Clerk's office, City of Punta Gorda Urban Design Division, Punta Gorda Public Library, and the Cooper Street Recreation Center. All locations for meetings are ADA accessible, and notices provided contact information for anyone needing special accommodations. All notices/handouts/applications provided for accommodations for anyone requiring alternative formats, i.e. in language other than English and/or interpreters. For further convenience, all meetings were held at various times (early evening, morning, afternoon, set times and open house hours) to give residents options from which to choose.

NOTE: A copy of the City of Punta Gorda Citizen Participation Plan, as adopted on May 20, 2015, is included as Appendix 2.

CITIZEN PARTICIPATION OUTREACH

TABLE 4 – 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
1	Public Meeting	Non-targeted/broad community	Approximately 25 citizens provided input	Comments received were positive. Comments ranged from the importance of need for employment, transportation, housing, and health. Projects presented to the community addressed employment, housing assistance, economic development and health.	All comments received or views were accepted
2	Public Meeting	Non-Profit	One non-profit was represented and presented multiple ideas for inclusion in the ConPlan	All comments/requests received were accepted and in-line with the City's proposed ConPlan	All comments received or views were accepted
3	Internet Outreach	Residents of Public and Assisted Housing	Emails were directed at non-profits and community leaders advising them of available funds	All comments/requests received were reviewed and will be included in the ConPlan/Action for presentation to City Council	All comments received or views were accepted
4	One-on-One Meetings	Non-targeted/broad community	Various	Various	None
5	Comment Period	Non-targeted/broad community	TBD	TBD	TBD
6	Public Hearing	City Council	TBD	TBD	TBD

NEEDS ASSESSMENT OVERVIEW

The United States Department of Housing and Urban Development (HUD) receives “custom tabulations” of data from the U. S. Census Bureau’s American Community Surveys (ACS) that is largely not available through standard Census products. These data, known as CHAS data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low income households. The CHAS data are used by local government for housing planning and as part of the Consolidated Plan process.

Based on the HUD provided figures (ACS/CHAS) the Needs Assessment of the ConPlan describes housing needs assessment based on housing needs for households by size, racial/ethnic composition, cost burden, and the number and percentage of renters and homeowners based on income levels.

The following assessment utilizes HUD’s pre-populated CHAS data within the Integrated Disbursement and Information System (IDIS) to assist in identifying priorities in the City’s Consolidated Plan and Annual Action Plan(s).

Income levels are defined as (Average Median Income – AMI):

- ❖ Extremely low-income: 0-30% AMI
- ❖ Low-income: 30-50% AMI
- ❖ Moderate-income: 50-80% AMI
- ❖ Middle-income: 80-100% AMI

NA-10 HOUSING NEEDS ASSESSMENT – 24 CFR 91.405, 24 CDR 91.205 (A,B,C)

SUMMARY OF HOUSING NEEDS

Housing needs are assessed using the custom tabulation of data from the U. S. Census’s Bureau ACS/CHAS. The data provides counts of households with one or more housing problems by income level, tenure, and household type. The housing problems identified by HUD include:

Substandard – a dwelling unit condition characterized by non-compliance with acceptable housing and building code standards

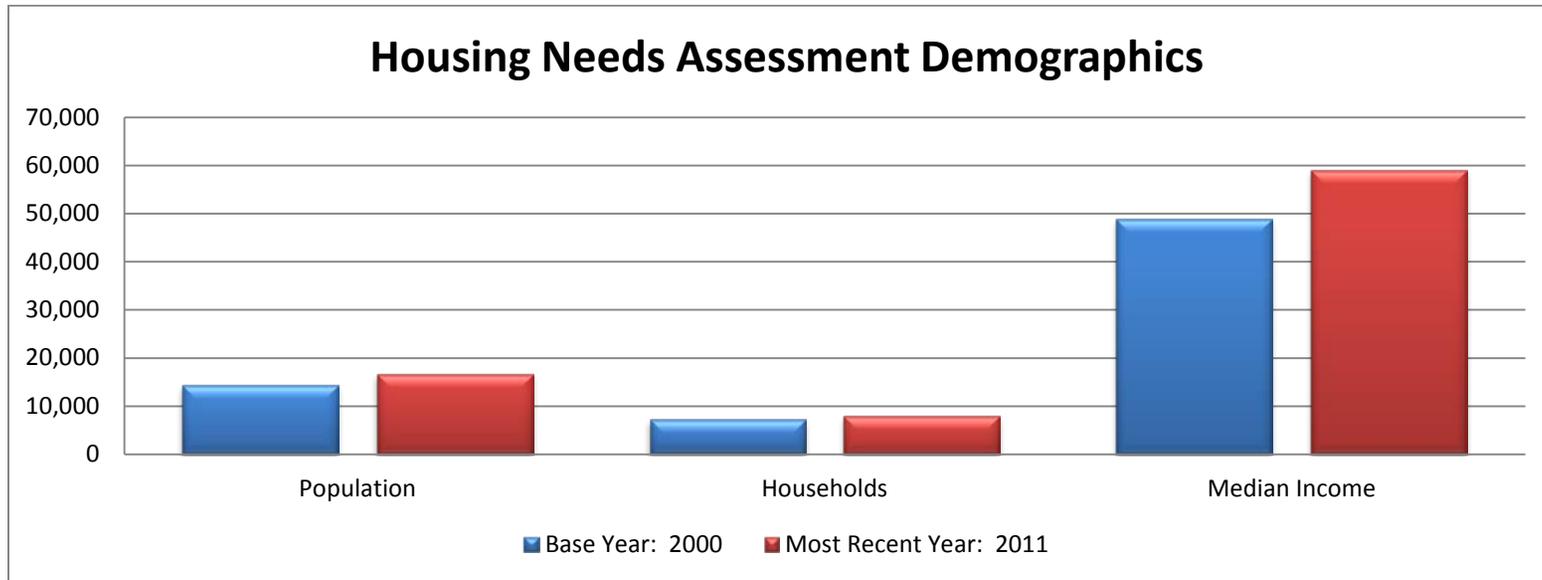
- ❖ Overcrowding – dwelling units with more than 1 person per room
- ❖ Severe Overcrowding – dwelling units with more than 1.5 persons per room
- ❖ Cost burdening – monthly housing costs (including utilities) that exceed 30% of monthly income
- ❖ Severe cost burdening – monthly housing costs (including utilities) that exceed 50% of monthly income NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

NA-10 HOUSING NEEDS ASSESSMENT - 24 CFR 91.205 (A,B,C)

SUMMARY OF HOUSING NEEDS

TABLE 5 - HOUSING NEEDS ASSESSMENT DEMOGRAPHICS			
	Base Year: 2000	Most Recent Year: 2011	% Change
Population	14,344	16,652	16%
Households	7,219	8,018	11%
Median Income	\$48,916	\$59,090	21%

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)



NUMBER OF HOUSEHOLDS TABLE

TABLE 6 - TOTAL HOUSEHOLDS TABLE					
	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% FAMI	>100 HAMFI
Total Households*	570	620	1,100	655	5,075
Small Family Households*	120	65	215	105	1,610
Large Family Households*	0	0	10	0	95
Household contains at least one person 62-74 years of age	120	170	435	335	2,410
Household contains at least one person age 75 or older	150	215	375	185	905
Households with one or more children 6 years old or younger*	50	0	10	25	190
* the highest income category for these family types is >80% HAMFI (Housing Average Median Family Income)					

Data Source: 2007-2011 CHAS

HOUSING NEEDS SUMMARY TABLES

1. HOUSING PROBLEMS (HOUSEHOLDS WITH ONE OF THE LISTED NEEDS)

TABLE 7 – HOUSING PROBLEMS TABLE										
	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	0	0	10	0	10	0	0	0	15	15
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	0	0	0	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	115	180	0	0	295	250	160	245	115	770
Housing cost burden greater than 30% of income (and none of the above problems)	55	50	120	20	245	0	115	295	120	530
Zero/negative Income (and none of the above problems)	30	0	0	0	30	85	0	0	0	85

Data Source: 2007-2011 CHAS

2. HOUSING PROBLEMS 2 (HOUSEHOLDS WITH ONE OR MORE SEVERE HOUSING PROBLEMS: LACKS KITCHEN OR COMPLETE PLUMBING, SEVERE OVERCROWDING, SEVERE COST BURDEN)

TABLE 8 – HOUSING PROBLEMS 2										
	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	115	180	10	0	305	250	160	245	130	785
Having none of four housing problems	90	85	215	85	475	0	195	630	440	1,265
Household has negative income, but none of the other housing problems	30	0	0	0	30	85	0	0	0	85

Data Source: 2007-2011 CHAS

3. COST BURDEN > 30%

TABLE 9 – 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	60	50	30	140	10	15	55	80
Large Related	0	0	0	0	0	0	0	0
Elderly	15	45	35	95	215	245	490	950
Other	100	140	70	310	30	15	0	45
Total need by income	175	235	135	545	255	275	545	1,075

Data Source: 2007-2011 CHAS

4. COST BURDEN > 50%

TABLE 10 – 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	35	40	0	75	10	15	55	80
Large Related	0	0	0	0	0	0	0	0
Elderly	15	30	0	45	215	130	195	540
Other	65	115	0	180	30	15	0	45
Total need by income	115	185	0	300	255	160	250	665

Data Source: 2007-2011 CHAS

5. CROWDING (MORE THAN ONE PERSON PER ROOM)

TABLE 11 – CROWDING INFORMATION – 1/2										
	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	0	0	0	0	0	0	0	0	0	0
Multiple, unrelated family households	0	0	0	0	0	0	0	0	0	0
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	0	0	0	0	0	0	0	0	0	0

Data Source: 2007-2011 CHAS

TABLE 12 – CROWDING INFORMATION – 2/2								
	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Data Source: 2007-2011 CHAS

DESCRIBE THE NUMBER AND TYPE OF SINGLE PERSON HOUSEHOLDS IN NEED OF HOUSING ASSISTANCE.

The City does not have data available to estimate the number of single person households in need of housing assistance.

ESTIMATE THE NUMBER AND TYPE OF FAMILIES IN NEED OF HOUSING ASSISTANCE WHO ARE DISABLED OR VICTIMS OF DOMESTIC VIOLENCE, DATING VIOLENCE, SEXUAL ASSAULT AND STALKING.

The City does not have data available to estimate the number of persons or households of disabled or victims of domestic violence, dating violence, sexual assault, and staffing who may be in need of housing assistance.

WHAT ARE THE MOST COMMON HOUSING PROBLEMS?

The most common housing problem is the cost burden of affording and maintaining a household in Punta Gorda. HUD’s standard is families paying more than 30% of their gross income in housing are cost burdened. According to the data provided (CHAS 2007-2011) 38% (115) of renter households earning 0-30% AMI were paying 50% or more of their income on housing compared to 32% (250) of owner households earning 0-30% AMI. Similar data was reflected within the 30%-50% AMI group where 61% (180) of renter households and 20% (160) of owner households spent 50% or more of their income on housing (see Housing Needs Summary Table; Housing Cost Burden None of the Above Problems).

ARE ANY POPULATIONS/HOUSEHOLD TYPES MORE AFFECTED THAN OTHERS BY THESE PROBLEMS?

Extremely low-income renters are affected by extreme cost burden. The greatest numbers of households to be affected are:

- ❖ Household containing at least one person age 75 or older
- ❖ Household containing at least one person 62-74 years of age
- ❖ Small family households

Persons with poor credit histories and/or criminal backgrounds have also been shown to be impacted. However, overall the 0-30% AMI income groups are shown to be the most affected with a significant burden also on those households within the 30%-50% AMI and 50%-80% AMI. The elderly and small households also face a severe cost burden.

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

The lack of affordable housing makes it challenging for low-income individuals and families with children to maintain a stable household. The City knows of no data that estimates at-risk or formerly homeless populations or rapid –rehousing recipients nearing termination of that assistance.

IF A JURISDICTION PROVIDES ESTIMATES OF THE AT-RISK POPULATION(S), IT SHOULD ALSO INCLUDE A DESCRIPTION OF THE OPERATIONAL DEFINITION OF THE AT-RISK GROUP AND THE METHODOLOGY USED TO GENERATE THE ESTIMATES:

The City does not provide estimates of the at-risk population.

SPECIFY PARTICULAR HOUSING CHARACTERISTICS THAT HAVE BEEN LINKED WITH INSTABILITY AND AN INCREASED RISK OF HOMELESSNESS

The most fundamental characteristic shared by the homeless and at-risk populations is their poverty. From a financial standpoint, the housing characteristic most linked with instability would be higher housing cost burden, inability to pay rent, transportation, and defaulting on a mortgage. Other factors that may be considered can include unemployment, lack of job skills, rent/mortgage in arrears, transportation problems, doubled-up housing situations, limited education, language barriers, and eviction/foreclosure.

DISCUSSION

When a household is expending greater than 50% of their gross monthly income on housing they are considered to be severely cost burdened. The decrease in their finances due to the cost of living (rent/mortgage and utilities) leave little to no money available for essential expenses such as food, healthcare, childcare, education, transportation or clothing. These types of situations may force the family to continually relocate to housing more affordable, which may also require the children to change schools, both factors lead to family instability. Family instability due to these factors can eventually lead to homelessness.

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

The HUD definition of disproportionately greater number of housing problems when the members of a racial or ethnic group at an income level experience housing problems at a greater rate (10% or more) than the income level as a whole. The following tables demonstrate the percentage of each minority group experiencing any of the four severe housing problems:

1. Cost burden – paying more than 30% of income (including utilities) for monthly housing
2. Overcrowding – more than 1.5 persons per room per dwelling
3. Lacking complete kitchen facilities – substandard housing
4. Lacking complete plumbing facilities – substandard housing

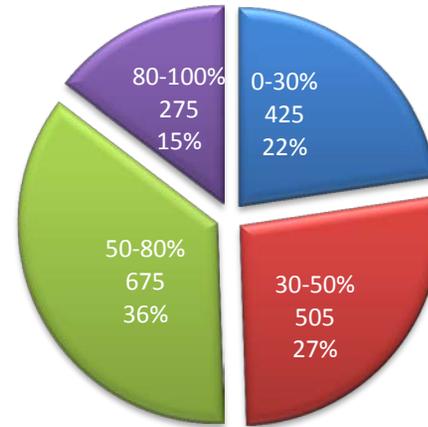
Income classifications are defined as:

1. Extremely low – under 30% of AMI
2. Low – between 30-50% of AMI
3. Moderate – between 50-80% AMI
4. Middle – between 80-100% AMI

The City of Punta Gorda identifies priority needs and offers services and programs to eligible households regardless of race.

Racial/Ethnic Group	# with one or more severe housing problems			
	0-30%	30-50%	50-80%	80-100%
Jurisdiction as Whole	425	505	675	275
White	88%	90%	96%	100%
Black	0	3%	2%	0
Asian	0	0	0	0
American Indian/ Alaska Native	0	0	0	0
Pacific Islander	0	0	0	0
Hispanic	7%	7%	1.50%	0

**Jurisdiction as Whole
with one or more severe housing problems**



0%-30% OF AREA MEDIAN INCOME

TABLE 13 - DISPROPORTIONALLY GREATER NEED 0 - 30% AMI

Housing Problems	Has one or more of four housing problems (substandard)	Has none of the four housing problems (substandard)	Household has no/negative income, but none of the other housing problems (substandard)
Jurisdiction as a whole	425	30	115
White	375	30	70
Black / African American	0	0	0
Asian	0	0	0
American Indian, Alaska Native	0	0	15
Pacific Islander	0	0	0
Hispanic	30	0	15

Data Source: 2007-2011 CHAS

*The four housing problems (substandard) are:

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

30%-50% OF AREA MEDIAN INCOME

TABLE 14 - DISPROPORTIONALLY GREATER NEED 30 - 50% AMI

Housing Problems	Has one or more of four housing problems (substandard)	Has none of the four housing problems (substandard)	Household has no/negative income, but none of the other housing problems (substandard)
Jurisdiction as a whole	505	115	0
White	455	95	0
Black / African American	15	0	0
Asian	0	0	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0
Hispanic	35	0	0

Data Source: 2007-2011 CHAS

50%-80% OF AREA MEDIAN INCOME

TABLE 15 - DISPROPORTIONALLY GREATER NEED 50 - 80% AMI

Housing Problems	Has one or more of four housing problems (substandard)	Has none of the four housing problems (substandard)	Household has no/negative income, but none of the other housing problems (substandard)
Jurisdiction as a whole	675	425	0
White	650	310	0
Black / African American	15	10	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	10	105	0

Data Source: 2007-2011 CHAS

80%-100% OF AREA MEDIAN INCOME

TABLE 16 - DISPROPORTIONALLY GREATER NEED 80 - 100% AMI

Housing Problems	Has one or more of four housing problems (substandard)	Has none of the four housing problems (substandard)	Household has no/negative income, but none of the other housing problems (substandard)
Jurisdiction as a whole	275	380	0
White	275	350	0
Black / African American	0	10	0
Asian	0	0	0
American Indian, Alaska Native	0	25	0
Pacific Islander	0	0	0
Hispanic	0	0	0

Data Source: 2007-2011 CHAS

DISCUSSION

In the City of Punta Gorda, the total number of households experiencing one or more of four housing problems is 1,880, or 16% of the total number of households.

- ❖ 0-30% AMI: 7% Hispanic households
- ❖ 30-50% AMI: 7% Hispanic households
- ❖ 50-80% AMI: 2% Black/African American households

Households at 80-100% of the AMI have a greater ability to lessen their housing problem due to greater income and mobility when compared to others in lower income levels.

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.

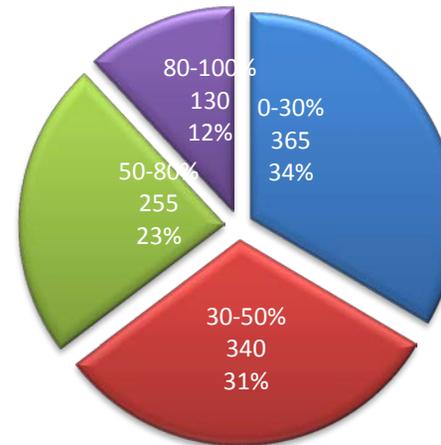
INTRODUCTION

The HUD definition of disproportionately greater severe housing problems when the members of a racial or ethnic group experience housing problems at a greater rate (10% or more) than the income level as a whole. The following tables demonstrate the percentage of each minority group experiencing any of the four severe housing problems:

1. Cost burden – paying more than 50% of income (including utilities) for monthly housing
2. Overcrowding – more than 1.5 persons per room per dwelling
3. Lacking complete kitchen facilities – substandard housing
4. Lacking complete plumbing facilities – substandard housing

	# with one or more severe housing problems			
	0-30%	30-50%	50-80%	80-100%
Jurisdiction as Whole	365	340	255	130
White	95%	88%	96%	100%
Black	0	3%	0	0
Asian	0	0	0	0
American Indian, Alaska Native	0	0	0	0
Pacific Islander	0	0	0	0
Hispanic	0	7.40%	4%	0

Jurisdiction as Whole
with one or more severe housing problems



0%-30% OF AREA MEDIAN INCOME

TABLE 17 – SEVERE HOUSING PROBLEMS 0 - 30% AMI

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	365	90	115
White	350	60	70
Black / African American	0	0	0
Asian	0	0	0
American Indian, Alaska Native	0	0	15
Pacific Islander	0	0	0
Hispanic	0	30	15

Data Source: 2007-2011 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; and
4. Cost Burden over 50%

30%-50% OF AREA MEDIAN INCOME

TABLE 18 – SEVERE HOUSING PROBLEMS 30 - 50% AMI

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	340	280	0
White	305	245	0
Black / African American	10	4	0
Asian	0	0	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0
Hispanic	25	10	0

Data Source: 2007-2011 CHAS

50%-80% OF AREA MEDIAN INCOME

TABLE 19 – SEVERE HOUSING PROBLEMS 50 - 80% AMI

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	255	840	0
White	245	715	0
Black / African American	0	25	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	10	105	0

Data Source: 2007-2011 CHAS

80%-100% OF AREA MEDIAN INCOME

TABLE 20 – SEVERE HOUSING PROBLEMS 80 - 100% AMI

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	130	525	0
White	130	495	0
Black / African American	0	10	0
Asian	0	0	0
American Indian, Alaska Native	0	25	0
Pacific Islander	0	0	0
Hispanic	0	0	0

Data Source: 2007-2011 CHAS

DISCUSSION

In the City of Punta Gorda, the total number of households experiencing one or more of four housing problems is 1,090, or 9.5% of the total number of households of 11,500.

- ❖ 0-30% AMI: N/A
- ❖ 30-50% AMI: 7.4% Hispanic households
- ❖ 50-80% AMI: 4% Black/African American households

As noted previously, households at 80-100% of the AMI have a greater ability to lessen their housing problem due to greater income and mobility when compared to others in lower income levels.

NA-25 DISPROPORTIONATELY GREATER NEED: HOUSING COST BURDENS – 91.205 (B)(2)

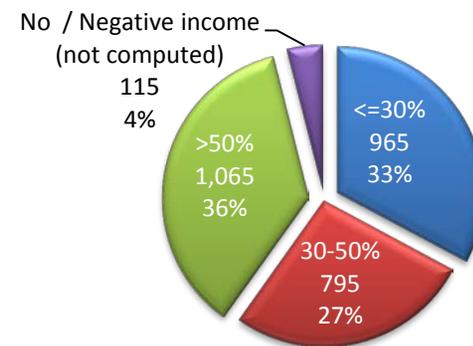
ASSESS THE NEED OF ANY RACIAL OR ETHNIC GROUP THAT HAS DISPROPORTIONATELY GREATER NEED IN COMPARISON TO THE NEEDS OF THAT CATEGORY OF NEED AS A WHOLE.

INTRODUCTION:

The HUD definition of disproportionately greater number of housing cost burdens is when the members of a racial or ethnic group experience housing problems at a greater rate (10% or more) than the income level as a whole. The data is broken into groups paying under 30% of income for housing, between 30-50%, and over 50%. The last column is labeled Not Computed equals households paying 100% of their gross income for housing.

Racial/Ethnic Group	# with one or more severe housing problems			
	<=30%	30-50%	>50%	No / Negative income (not computed)
Jurisdiction as Whole	965	795	1,065	115
White	N/A	N/A	N/A	N/A
Black	14.5%	5.6%	<1%	0
Asian	4.6%	.5%	0	0
American Indian / Alaska Native	5.7%	0	0	13%
Pacific Islander	0	0	0	0
Hispanic	20%	6.2%	2.3%	13%

Jurisdiction as Whole
with one or more severe housing problems



Housing Cost Burden

TABLE 21 – GREATER NEED: HOUSING COST BURDENS AMI				
Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	965	795	1,065	115
White	4,695	1,320	1,290	75
Black / African American	140	45	10	0
Asian	45	4	0	0
American Indian, Alaska Native	55	0	0	15
Pacific Islander	0	0	0	0
Hispanic	195	50	25	15

Data Source: 2007-2011 CHAS

DISCUSSION:

In the City of Punta Gorda about 3.7%, or 425, of all households are not cost-burdened spending less than or equal to 30% of their income on housing. Approximately 4.4% of all households are cost-burdened spending between 30-50% of their income on housing and 5.8% are severely cost-burdened spending greater than 50% on housing costs.

- ❖ <=30% AMI: 20% Hispanic households
- ❖ 30-50% AMI: 6.2% Hispanic households
- ❖ >50% AMI: 2.3% Hispanic households

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?

As shown in the previous sections, in the income categories a disproportionately greater need exists among Hispanics.

Hispanic households experience a disproportionately greater need in the income category of 0-30% and 30-50% when looking at housing problems and severe housing problems. Hispanics also demonstrate a disproportionately greater need in severe housing cost-burden.

Black/African American households experience a slight disproportionately greater need in the 50-80% income category when looking at housing problems; however, compared to the entire community Black/African American households are not disproportionate.

IF THEY HAVE NEEDS NOT IDENTIFIED ABOVE, WHAT ARE THOSE NEEDS?

Punta Gorda has experienced a 161.8% increase in the Hispanic population between 2000 and 2010. The large percentage increase is due to the small number of Hispanic residents (285). An increase of 461 residents generates a percentage increase of 161.8%. The percentage of the total population for Hispanics increased from 2% in 2000 to 4.5% in 2010, a 2.5% point increase. The higher percentage increase is due to the low base number that existed in 2000.

The Hispanic community within Punta Gorda is relatively underrepresented within the government. As noted in the recently completed Analysis of Impediments to Fair Housing, resident with English as their second language are more likely to face housing discrimination. The City has made a concerted effort to accommodate non-English speaking residents through having City Staff available fluent in numerous languages, and the ability to translate the City information/website into multiple languages.

ARE ANY OF THOSE RACIAL OR ETHNIC GROUPS LOCATED IN SPECIFIC AREAS OR NEIGHBORHOODS IN YOUR COMMUNITY?

According to the City's Analysis of Impediments to Fair Housing, the distribution of the concentration of the minority population of the City is in the Northeast quadrant, west of I-75.

NA-35 PUBLIC HOUSING – 91.205(B)

INTRODUCTION

The primary role of a Public Housing Authority is the delivery of quality, affordable rental housing and rental subsidies to qualified low-income households within its jurisdiction.

The Punta Gorda Housing Authority (PGHA) is a public body corporate and politic established pursuant to State law; it is not a Federal agency. PGHA has a contractual relationship with HUD to implement programs established by Congress according to federal laws and regulations. The Federal government, through its annual budget process, provides funds to operate these programs.

The PGHA currently operates the Public Housing program, the Housing Choice Voucher program (also known as Section 8) and the Shelter Plus Care program for all of Charlotte County.

The PGHA is responsible for the delivery of public housing in the City of Punta Gorda and Charlotte County. The City Council appoints the Board of the Housing Authority.

TOTALS IN USE

TABLE 22 - PUBLIC HOUSING BY PROGRAM TYPE									
	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
# of units vouchers in use	0	0	113	359	1	324	34	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition / Data Source: PIC (PIH Information Center)

CHARACTERISTICS OF RESIDENTS

TABLE 23 – CHARACTERISTICS OF PUBLIC HOUSING RESIDENTS BY PROGRAM TYPE								
	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	10,984	12,323	24,148	12,403	11,216	0
Average length of stay	0	0	2	3	15	3	0	0
Average Household size	0	0	2	2	2	2	1	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	11	118	0	115	3	0
# of Disabled Families	0	0	31	93	0	72	21	0
# of Families requesting accessibility features	0	0	113	359	1	324	34	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

Data Source: PIC (PIH Information Center)

RACE OF RESIDENTS

TABLE 24 – RACE OF PUBLIC HOUSING RESIDENTS BY PROGRAM TYPE

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
White	0	0	92	275	0	244	31	0	0
Black/African American	0	0	19	82	1	78	3	0	0
Asian	0	0	2	1	0	1	0	0	0
American Indian/Alaska Native	0	0	0	1	0	1	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Data Source: PIC (PIH Information Center)

ETHNICITY OF RESIDENTS

TABLE 25 – ETHNICITY OF PUBLIC HOUSING RESIDENTS BY PROGRAM TYPE

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
Hispanic	0	0	30	43	0	41	2	0	0
Not Hispanic	0	0	83	316	1	283	32	0	0

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

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:

According to the Punta Gorda Housing Authority (PGHA) the waiting lists for all of the public housing units located within Punta Gorda are closed. The total number of those on the waiting list is 800. Of the total persons on the waiting list, 579 are for Section 8 vouchers, and 221 are for Public-Housing. The vast majority of those on the waiting list are White, 520 or 65%, followed by Black at 274 or 34%, Mixed or unknown race at 36 or .04%, and Indian/Asian at 4 or .005%.

As shown by the table below, the PGHA waiting list of 800 includes:

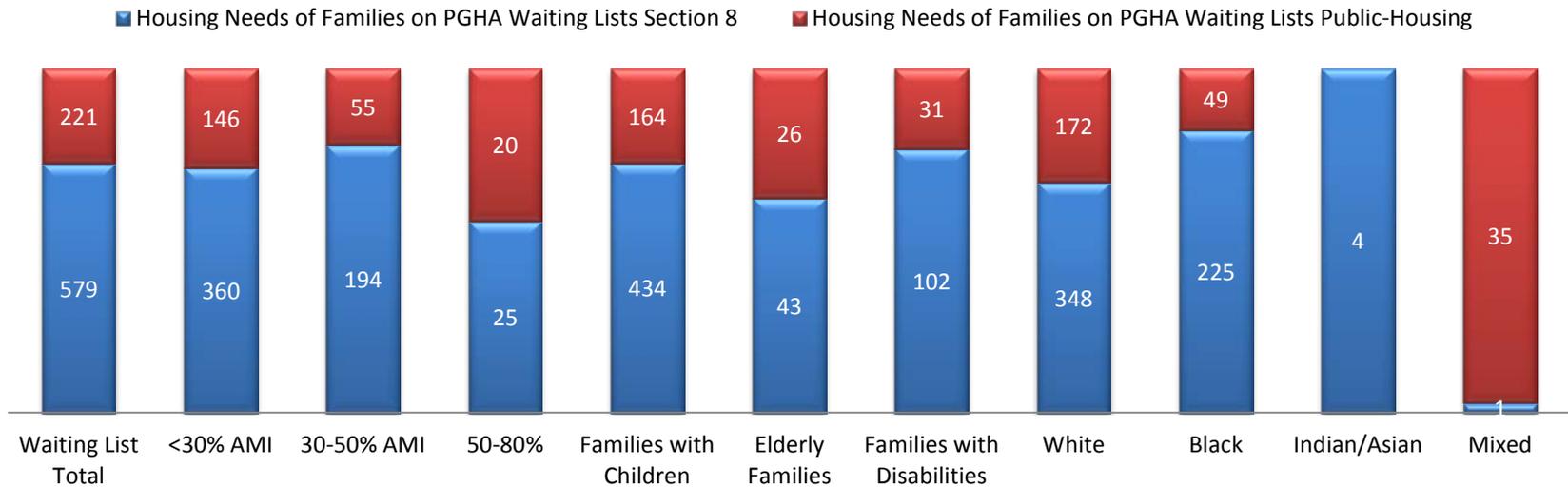
- ❖ 598 families with children
- ❖ 133 families with disabilities
- ❖ 69 elderly families

The City supported the PGHA’s application to the Florida Finance Corporation for tax credits for the construction of a 120 unit senior living facility, the Verandas.

Housing Needs of Families on PGHA Waiting Lists		
	Section 8	Public-Housing
Waiting List Total	579	221
<30% AMI	360	146
30-50% AMI	194	55
50-80%	25	20
Families with Children	434	164
Elderly Families	43	26
Families with Disabilities	102	31
White	348	172
Black	225	49
Indian/Asian	4	0
Mixed	1	35

Data Source: PGHA 5-Year and Annual Plan

Housing Needs of Families on PGHA Waiting Lists



MOST IMMEDIATE NEEDS OF RESIDENTS OF PUBLIC HOUSING AND HOUSING CHOICE VOUCHER HOLDERS

There is an unmet need for public housing resources. The PGHA has a total waiting list of 800 and it is currently closed to new applicants. The demand for affordable housing continues to outweigh the supply. The City will continue to work with the PGHA regarding their efforts to maintain and increase affordable housing.

HOW DO THESE NEEDS COMPARE TO THE HOUSING NEEDS OF THE POPULATION AT LARGE

The population at large and residents of public housing share a similar need for increased affordable housing. The number of persons on the PGHA closed waiting list, 800, and the percentage of cost burdened households in Punta Gorda, 25%, illustrates this point. Additionally, the residents of public housing and the population at large have additional unmet needs in supportive services, i.e. job training, medical, mental health, youth and child care services. Increased housing and services will be of benefit to the entire community of Punta Gorda.

NA-40 HOMELESS NEEDS ASSESSMENT – 91.205(c)

INTRODUCTION:

More Americans are homeless now than at any other time since the Great Depression, despite the growing awareness of this complex problem. In order to ease the plight of the homeless, most experts agree that more decent special purpose housing—emergency, transitional, and special family centers as well as permanent, low-cost housing is needed.

One major difficulty in providing shelters and other supportive housing for the homeless is trying to project the size of the homeless population. The difficulty is that the homeless population changes constantly in response to the economic, health care and substance abuse factors. The 2014 Florida Department of Children and Families Annual Report to the Governor and the legislature, which uses data collected from a Point-In-Time Count (Appendix 3), indicates that there were 511 homeless persons in Charlotte County. According to State of Florida statistics approximately 65% of homeless are men, 35% women. The bulk of homeless persons (85%) are single. The low percentage of married persons in the homeless population is reflective of one of the causes of homelessness, family problems and the break-up of family unit. Homeless and other special needs are being addressed through a collaborative effort of Charlotte County non-profits and governmental agencies. The Charlotte County Collective or "C3" has organized to identify and prepare a Gaps Analysis for submission under HUD's Continuum of Care Program. The Continuum of Care Program is defined as the community's plan to organize and deliver housing and services to meet the specific needs of people who are homeless as they move to stable housing and maximum self-sufficiency. Continuum Care also includes action steps to end homelessness and prevent the return to homelessness. The Charlotte County Collective focuses on stabilizing families through the provision of an array of services to meet the needs of the homeless population in Charlotte County. Childcare is an essential component of the package of service provision. With proper childcare, homeless children can be cared for in an enriched, stable and safe environment, while adult family members are in the process of becoming a self-sufficient family unit.

Charlotte County has a total inventory of 218 beds that are available to assist homeless persons. These include 16 beds available for victims of domestic violence and other criminal activity, 12 beds available for homeless juveniles, and 60 beds available for elderly persons being treated for mental illness. All beds are managed by state-licensed agencies and include case management and treatment modalities.

There is no emergency shelter available in Charlotte County. Emergency housing needs are typically handled by one of a half dozen non-profit or faith-based organizations on a case-by-case basis. Homeless persons are provided shelter in local motels for a limited (usually three night maximum) period of time while volunteers attempt to develop short-term solutions to the individual situation. The primary goal of the "C3" Continuum of Care is to develop a collaborative process of outreach, assessment and treatment of homeless needs. The process will utilize the resources of current providers and encourage the development of resources to address gaps in the system.

****Charlotte County Public Schools did not participate in the 2014 PIT Count, no data reported on homeless youth from the school district.***

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):

Data is not available for the number of days that person experience homelessness. The current data available is the 2014 PIT Count from Charlotte County. It is of use to examine the estimated number of persons experiencing homelessness, gender, age, ethnicity, race, veteran, household type, disability, prior episodes of homelessness, and cause of homelessness in order to gain a greater understanding. A copy of the PIT County by Charlotte County may be found in the Appendix.

NATURE AND EXTENT OF HOMELESSNESS: (OPTIONAL)

Race:	Sheltered:	Unsheltered (optional)
Ethnicity:	Sheltered:	Unsheltered (optional)

ESTIMATE THE NUMBER AND TYPE OF FAMILIES IN NEED OF HOUSING ASSISTANCE FOR FAMILIES WITH CHILDREN AND THE FAMILIES OF VETERANS.

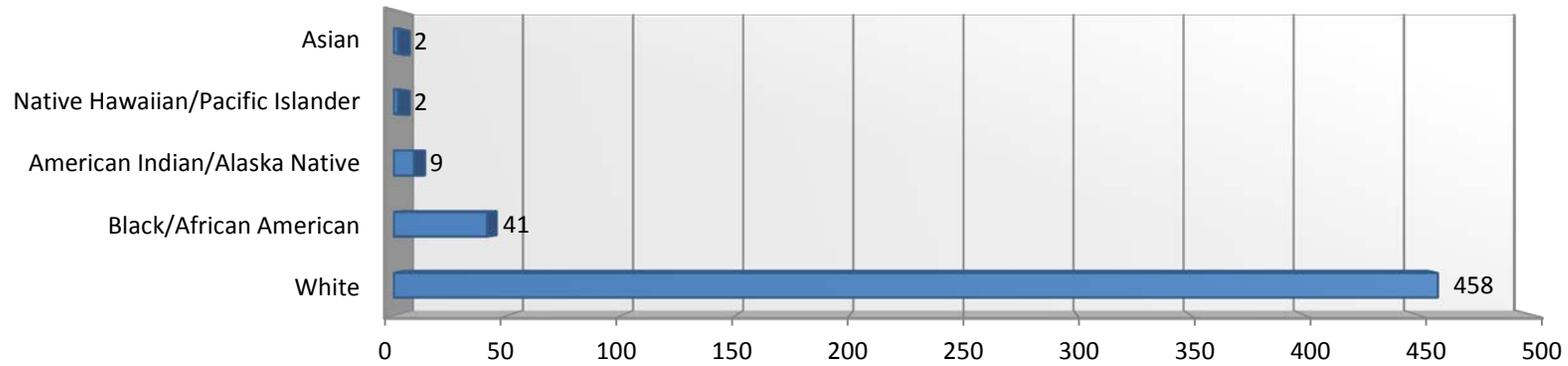
According to the 2014 PIT Count completed by Charlotte County for Charlotte County as a whole there were a total of 511 person homeless and 406 households. Of the total homeless households, 406, 57 or 14% were families with one or more children were in need of assistance and of a total count of 511 persons, 63 or 18% were veterans were and in need of assistance.

DESCRIBE THE NATURE AND EXTENT OF HOMELESSNESS BY RACIAL AND ETHNIC GROUP.

Based on the data available from the 2014 PIT County, of the total 512 persons that were counted as homeless:

- ❖ 458 or 90% were White
- ❖ 41 or 8% were Black/African American
- ❖ 9 or 2% were American Indian/Alaska Native
- ❖ 2 or 0% were Native Hawaiian/Pacific Islander
- ❖ 2 or 0% were Asian

2014 PIT County - Persons counted as homeless



DESCRIBE THE NATURE AND EXTENT OF UNSHELTERED AND SHELTERED HOMELESSNESS.

There was no data available distinguishing between unsheltered and sheltered homeless persons/households.

DISCUSSION:

Presenting an accurate count of the homeless in Punta Gorda is difficult due to the PIT Count report being for entire boundaries of Charlotte County. However, the City of Punta Gorda will continue to work with the Gulf Coast Partnership in their efforts to decrease homelessness.

NA-45 NON-HOMELESS SPECIAL NEEDS ASSESSMENT - 91.205 (B,D)

INTRODUCTION:

The special needs population consists of persons who are not homeless but for various reasons, require assistance and supportive housing. This includes elderly, frail elderly, persons with disabilities, persons with alcohol or drug addiction, person with HIV/Aids and their families, and victims of domestic violence, dating violence, sexual assault and stalking. Given the deficit in the supply of affordable housing and the high cost of living within the City and surrounding area, provision of facilities for these special needs populations has been challenging.

DESCRIBE THE CHARACTERISTICS OF SPECIAL NEEDS POPULATIONS IN YOUR COMMUNITY:

- ❖ Elderly – persons 62 years of age or older.
- ❖ Frail Elderly – persons 62 years of age or older, dependent on others for activities of daily living, and often in institutional care
- ❖ Persons with Disabilities – a person who (a) has a disability as defined Section 2 of the Social Security Act; (b) has a physical, mental, or emotional impairment that (1) is expected to be of long-continues and indefinite duration; (2) substantially impedes his or her ability to live independently; and (3) is of such a nature that such ability could be improved by more suitable housing conditions; OR (c) has a developmental disability.
- ❖ Persons with Alcohol Addiction – any person whose persistent and excessive indulgence in alcoholic liquor is causing or is likely to cause serious injury to their health or is a source of harm, suffering, or serious annoyance to others or renders them incapable or properly managing themselves or their affairs
- ❖ Persons with Drug Addiction – any person whose addiction to intoxicating, stimulating, narcotic, or sedative drugs is causing or is likely to cause serious injury to their health or is a source of harm, suffering, or serious annoyance to others or renders themselves incapable or properly managing themselves or their affairs
- ❖ Persons with HIV/Aids and their families – persons with infected with acquired immune deficiency syndrome
- ❖ Victims of Domestic Violence – violent or aggressive behavior within the home, typically involving the violent abuse of a spouse or partner
- ❖ Victims of Dating Violence – controlling, abusive, and aggressive behavior in a romantic relationship; including verbal, emotional, physical or sexual abuse or a combination
- ❖ Victims of Sexual Assault – persons who have experienced any type of sexual contact or behavior that occurs without the explicit consent of the recipient
- ❖ Victims of Stalking – persons experiencing unwanted or obsessive attention by an individual or group. Stalking behaviors are related to harassment and intimidation and may include following the victim in person or monitoring them.

WHAT ARE THE HOUSING AND SUPPORTIVE SERVICE NEEDS OF THESE POPULATIONS AND HOW ARE THESE NEEDS DETERMINED?

Based on the City’s recently updated Analysis of Impediments to Fair Housing and the Housing Element of the Comprehensive plan it is noted that:

- ❖ There is a need for permanent supportive housing to address the needs of the homeless, and/or special needs persons.
- ❖ There is a need for more supportive services to assist persons with special needs.

DISCUSS THE SIZE AND CHARACTERISTICS OF THE POPULATION WITH HIV/AIDS AND THEIR FAMILIES WITHIN THE ELIGIBLE METROPOLITAN STATISTICAL AREA:

According to the January 2015 Florida AIDS/STD Monthly Surveillance Update Report (Appendix 4), there were a total of 2,690 reported cases of HIV/Aids statewide in 2014. Of the total 2,690 cases reported, 9 were reported from Charlotte County. The number of people presumed living with HIV/Aids within Charlotte County as of January 2015 totaled 215.

****the January Monthly Surveillance Report (MSR) is an expanded report that serves as a comprehensive summary for the previous year. It contains year-end data. All data referenced is for Charlotte County.***

DISCUSSION:

The special needs population consists of persons who are not homeless but for various reasons, require assistance and supportive housing. This includes elderly, frail elderly, persons with disabilities, persons with alcohol or drug addiction, person with HIV/Aids and their families, and victims of domestic violence, dating violence, sexual assault and stalking. Given the deficit in the supply of affordable housing and the high cost of living within the City and surrounding area, provision of facilities for these special needs populations has been challenging.

NA-50 NON-HOUSING COMMUNITY DEVELOPMENT NEEDS – 91.215 (F)

DESCRIBE THE JURISDICTION’S NEED FOR PUBLIC FACILITIES:

Based on a recent needs assessment, March 2015, conducted by the Charlotte County Health Department the following public facilities were identified and ranked in the top 20 issues:

- ❖ Transportation
- ❖ Affordable Housing
- ❖ Child and Elder Care
- ❖ Sidewalks
- ❖ Street Lighting
- ❖ Bike Paths
- ❖ Flooding

HOW WERE THESE NEEDS DETERMINED?

These needs were identified in a report conducted via the Charlotte County Health Department as a part of the Protocol for Assessing Community Excellence in Environmental Health (PACE-EH) (Appendix 5) .

DESCRIBE THE JURISDICTION'S NEED FOR PUBLIC IMPROVEMENTS:

The following public improvements needs were identified by community meetings, surveys, and City Staff as priority needs:

- ❖ Sidewalks
- ❖ Flooding/Drainage Mitigation

HOW WERE THESE NEEDS DETERMINED?

Needs for public improvements were identified by community meetings, surveys, needs assessment reports and City Staff.

DESCRIBE THE JURISDICTION'S NEED FOR PUBLIC SERVICES:

The following public services have been identified as priority needs:

- ❖ Youth services
- ❖ Job training
- ❖ Health Services
- ❖ Senior/Elder Services
- ❖ Affordable permanent housing linked with support services and case management
- ❖ Employment opportunities and workforce development programs

These public services needs are partially within the community through City and other service providers. However, funding levels do not permit programs that fully meet the demand for services. Due to CDBG regulations limiting public service funding to 15% of the total grant amount, prioritization of CDBG funding is essential to meeting the most urgent need of the community.

HOW WERE THESE NEEDS DETERMINED?

The City's needs for improvements/services are determined through a series of community meetings, surveys, assessments and City Staff. Preparation of the Consolidated Plan and Annual Action Plan(s) help to identify need improvements and services which are presented to the City of Punta Gorda City Council for final review and adoption.

HOUSING MARKET ANALYSIS

MA-05 OVERVIEW

HOUSING MARKET ANALYSIS OVERVIEW:

The cost of housing in Punta Gorda continues to be a barrier to securing housing for low- moderate income residents. Most of the growth in housing units and overall development is in the form of market rate and luxury single family detached and multi-family attached owner occupied or vacant (seasonally occupied) housing in the waterfront and more affluent areas within the City.

The low- moderate income neighborhood(s) have experienced a higher level of job losses than the rest of the City. The unemployment and underemployment, coupled with a high cost of living are factors that contribute to the struggles of the low- moderate income residents in Punta Gorda. The following tables will illustrate the composition and condition of the City's housing market and economy.

MA-10 NUMBER OF HOUSING UNITS – 91.210(A)&(B)(2)

INTRODUCTION

According to ACS 2007-2011, the City had 11,492 occupied housing units. The majority of the units were single family detached (73.7%), followed by structures with 5-19 units (15.2%) and 2-4 units (3.2%) respectively. The ACS reports that 55.8% of the City's total housing units are held in owner-occupancy, and an additional 15.1% of the total housing units are considered renter occupied, and the remaining 29.1% are vacant.

Over 70% of all owner-occupied housing units in the City have 3 or more bedrooms; while 275 of all owner-occupied housing units are 2 bedrooms. Respectively rental units consists of 37% with 3 or more bedrooms and 49% 2 bedrooms.

The majority of the City's housing stock was constructed after 1980. According to the 2008-2012 ACS, units built prior to 1970 (now 45 years and older) constitute less than 7% of the total housing stock for the City and roughly 12% in unincorporated Charlotte County.

ALL RESIDENTIAL PROPERTIES BY NUMBER OF UNITS

TABLE 26 – RESIDENTIAL PROPERTIES BY UNIT NUMBER		
Property Type	Number	%
1-unit detached structure	6,788	59%
1-unit, attached structure	348	3%
2-4 units	1,002	9%
5-19 units	2,066	18%
20 or more units	954	8%
Mobile Home, boat, RV, van, etc.	334	3%
<i>Total</i>	<i>11,492</i>	<i>100%</i>

Data Source: 2007-2011 ACS

UNIT SIZE BY TENURE

TABLE 27 – UNIT SIZE BY TENURE				
	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	13	1%
1 bedroom	13	0%	215	13%
2 bedrooms	1,729	27%	793	49%
3 or more bedrooms	4,654	73%	601	37%
<i>Total</i>	<i>6,396</i>	<i>100%</i>	<i>1,622</i>	<i>100%</i>

Data Source: 2007-2011 ACS

DESCRIBE THE NUMBER AND TARGETING (INCOME LEVEL/TYPE OF FAMILY SERVED) OF UNITS ASSISTED WITH FEDERAL, STATE, AND LOCAL PROGRAMS.

The Punta Gorda Public Housing Authority (PGHA) has a number of programs for low income persons, families and special needs groups. The PGHA was decimated by Hurricane Charlie in 2004 when all units were destroyed except for Oak Tree Village and is still working to recover from the loss of units. The following is a listing of the units and program commitments (data provided by the Punta Gorda Housing Authority). The PGHA is the only entity in the County for these types of programs.

- ❖ The PGHA is responsible for approximately 341 Section 8 vouchers in Charlotte County.
- ❖ The PGHA has 115 units within the City.

- ❖ The PGHA manages 30 public housing units at the Oak Tree Village.
- ❖ PGHA is responsible for the long term management of 4 affordable units located at Fitzhugh Commons. This property was developed by the Punta Gorda Development Corporation, a Non-Profit Affiliate of the PGHA.
- ❖ Gulf Breeze Apartments consists of 171 units and the PGHA provides tenants for the property. There are 85 Tax Credit Units and 85 Public Housing Units currently at the site.
- ❖ The PGHA recently opened the application process for their units and had over 800 people sign up. A lottery was held for the future possible 550 spaces. These entries then established a new waiting list for opening.
- ❖ The PGHA applied for and was granted funding from the Florida Housing Finance Corporation for a one year program. This allows the PGHA to assist eligible people/households for no more than one year with temporary assistance.
- ❖ The Shelter Care Program is run in cooperation with two mental health organizations in the county. The organizations assist the special needs population to obtain housing. The recipient must be under the care of one of the mental health organizations. The case managers help the individuals to obtain housing. This program is received as a lump sum funding and 13 to 18 households have benefited.

Private housing units in Punta Gorda subsidized by the Federal government. This data represents those projects recognized by the State of Florida as qualifying for subsidized rents.

Development Name and Area of County	Street Address	Units	Households Served	Housing Program
Charlotte Crossing	520 Rio De Janeiro Avenue	82	Elderly; Family	Housing Credits 9%; Local Bonds; State HOME; Tax Credit Assistance Program
Punta Gorda Housing Authority	402 Fitzhugh Avenue	30	Elderly; Family	Public Housing
Gulf Breeze	340 Gulf Breeze Avenue	170	Elderly; Family	Housing Credits 4%; Local Bonds; Public Housing; Rental Recovery Loan Program
Seven Palms	1200 Slash Pine Circle	336	Family	Housing Credits 9%; State HOME
William Place	218 West William Street	12	Persons with Disabilities	Rental Assistance/HUD; Section 811 Capital Advance
Punta Gorda Total		630		
Source: Shimberg Center for Affordable Housing at the University of Florida, 2013				

PROVIDE AN ASSESSMENT OF UNITS EXPECTED TO BE LOST FROM THE AFFORDABLE HOUSING INVENTORY FOR ANY REASON, SUCH AS EXPIRATION OF SECTION 8 CONTRACTS.

Affordable housing inventory and/or Section 8 vouchers are not expected to decrease over the next five-year period.

DOES THE AVAILABILITY OF HOUSING UNITS MEET THE NEEDS OF THE POPULATION?

Charlotte County ranks as the 31st most expensive of Florida's 67 counties and 24th among 35 coastal counties in the median value of housing. The City has a proportionally greater share of housing valued at \$350,000 or more. This discrepancy reflects higher levels of urban services and the relatively larger number of waterfront housing unit in the City compared to the County. The City has a higher median value for owner-occupied units than the surrounding Region. Affordable lower and middle-income housing is in shorter supply in the City than in the County.

DESCRIBE THE NEED FOR SPECIFIC TYPES OF HOUSING:

It is evident that the City lacks in affordable housing. It is clear that safe and affordable housing for low-income residents is a strong need. Another group that may have difficulty finding sufficiently-sized rental units is households with children. A rule of thumb for determining whether there are an adequate number of rental units for households with children are the number of units with 3 or more bedrooms. Owner-occupied homes easily accommodate this need, as over 70% of the stock has 3 or more bedrooms. But with only 37% of rental units having 3 or more bedrooms, and rents on the rise, low-income families with children are likely to have a difficult time locating affordable rentals.

DISCUSSION

The City of Punta Gorda does not have an abundance or over supply of housing. According to the City's Analysis of Impediments to Fair Housing 76.2% of existing single family homes are affordable to a family on a median income. That ranks 94th out of 225 metropolitan statistical areas in the country and 27th out of 64 metropolitan statistical areas in the South Region. (Source: National Association of Home Builders/Wells Fargo Housing Opportunity Index 2nd Quarter, 2014).

The type of housing that is available is not matching the demand. Persons with disabilities, aging in place, persons with low income face challenges in finding suitable and affordable housing. Even with planned future development only a small percentage of these persons in need will be accommodated.

MA-15 HOUSING MARKET ANALYSIS: COST OF HOUSING - 91.210(A)

COST OF HOUSING

TABLE 28 – COST OF HOUSING

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	\$185,000	\$313,400	69%
Median Contract Rent	\$481	\$721	50%

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

TABLE 29 - RENT PAID

Rent Paid	Number	%
Less than \$500	352	21.7%
\$500-999	849	52.4%
\$1,000-1,499	304	18.7%
\$1,500-1,999	66	4.1%
\$2,000 or more	51	3.1%
<i>Total</i>	<i>1,622</i>	<i>100.0%</i>

Data Source: 2007-2011 ACS

HOUSING AFFORDABILITY

TABLE 30 – HOUSING AFFORDABILITY

% Units affordable to Households earning	Renter	Owner
30% HAMFI	85	No Data
50% HAMFI	240	90
80% HAMFI	790	325
100% HAMFI	No Data	745
<i>Total</i>	<i>1,115</i>	<i>1,160</i>

Data Source: 2007-2011 CHAS

MONTHLY RENT

TABLE 31 – MONTHLY RENT

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$508	\$669	\$854	\$1212	\$1217
High HOME Rent	N/A	N/A	N/A	N/A	N/A
Low HOME Rent	N/A	N/A	N/A	N/A	N/A

Data Source: HUD FMR and HOME Rentals

IS THERE SUFFICIENT HOUSING FOR HOUSEHOLDS AT ALL INCOME LEVELS?

Punta Gorda has an ample supply of housing for those who are not low- moderate income. However, as previously stated growing housing cost burden, unemployment and/or underemployment creates a large deficit in affordable housing within the City.

HOW IS AFFORDABILITY OF HOUSING LIKELY TO CHANGE CONSIDERING CHANGES TO HOME VALUES AND/OR RENTS?

It is unlikely that demand to live in Punta Gorda will change anytime soon. The City’s environment, recreational opportunities, social amenities will continue to draw people. The types of units people choose to occupy will influence the affordability of the rental market. Most renters do not choose to “rent-down” to save money for a home or to have more discretionary income except for the low- moderate income households.

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 City of Punta Gorda does not specifically plan to achieve any production, rehabilitating, or acquisition of housing units through the use of CDBG entitlement funds due to the small size of the grant the City receives annually. However, the City continues to partner with both the private sector and other non-profit organizations to assist in the purchase of land on which affordable housing can be constructed, i.e. Habitat for Humanity, Charlotte County. The City of Punta Gorda feels that the actual constructions of housing units are best handled through the private sector and highly experienced non-profit agencies.

DISCUSSION

The National Low Income Housing coalition conducts an annual study called Out of Reach, a study that looks at what an hourly wage needs to be for a household to afford a place to rent without working more than the standard 40-hour work week.

The study compares the fair market rents for an area to the rents affordable at different wages, including minimum wage, average SSI payments, etc. Fair Market Rents (FMR) are the 40th percentile of gross rents for typical, non-standard rental units occupied by recent movers in a local housing market, meaning 40% of the rents are less expensive and 60% for the rental units are more expensive. The fair market rate increases with the number of bedrooms as part of the housing unit.

The minimum wage in Punta Gorda in 2015 is \$8.05/hour. Working 40 hours per week a person will earn \$16,744.00 per year. The rent payment affordable to a person earning minimum wage in Punta Gorda is approximately \$377.00 per month. A person would need to work 48.5 hours a week to afford a studio apartment with no bedrooms. For a two-bedroom apartment, a person working minimum wage will need to work 163 hours per week, more than 4 times a typical workweek.

The picture is bleaker for recipients of SSI payments. The mean monthly payment from SSI is \$773.00 per month, meaning the rent affordable to a household or person with only SSI income is \$220.00 per month.

To afford the fair market rents in Punta Gorda, a household would need to earn a living wage that would enable them to work a 40 hour work week and only pay 30% of their income toward housing. For a two-bedroom apartment the living wage would need to be \$16.42 per hour.

MA-20 HOUSING MARKET ANALYSIS: CONDITION OF HOUSING – 91.210(A)

INTRODUCTION

Based on the factors utilized to assess housing adequacy, the City of Punta Gorda housing stock is in good condition. These findings were taken from the 2009-2012 ACS. Because the ACS is a survey, all answers have a margin of error.

DEFINITIONS

The City uses the following definitions for the Consolidated Plan:

- ❖ Standard condition – a unit that meets or exceeds HUD’s Section 8 housing quality standards
- ❖ Substandard but suitable for rehabilitation – a unit that does not meet Section 8 housing quality standards, but could be brought up to those standards for less than 50% of the unit’s replacement cost

An important variable when evaluating the condition of a unit within the City’s housing stock is whether the unit lacks complete plumbing facilities; lacks kitchen facilities; have more than 1 person per room; or has a cost burden exceeding 30% of the household income. The first 3 conditions are considered indicators of substandard housing.

CONDITION OF UNITS

TABLE 32 - CONDITION OF UNITS				
Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,133	33%	647	40%
With two selected Conditions	0	0%	11	1%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	4,263	67%	964	59%
<i>Total</i>	<i>6,396</i>	<i>100%</i>	<i>1,622</i>	<i>100%</i>

Data Source: 2007-2011 ACS

YEAR UNIT BUILT

TABLE 33 – YEAR UNIT BUILT				
Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,467	23%	464	29%
1980-1999	3,491	55%	664	41%
1950-1979	1,282	20%	476	29%
Before 1950	156	2%	18	1%
<i>Total</i>	<i>6,396</i>	<i>100%</i>	<i>1,622</i>	<i>100%</i>

Data Source: 2007-2011 CHAS

LEAD-BASED PAINT HAZARD

RISK OF TABLE 34 – RISK OF LEAD-BASED PAINT				
Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	1,438	22%	494	30%
Housing Units build before 1980 with children present	150	2%	65	4%

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

VACANT UNITS

This data was not available

TABLE 35 - VACANT UNITS			
	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

NEED FOR OWNER AND RENTAL REHABILITATION

According to the recently completed Housing Element for the City’s 2025 Comprehensive Plan, based on the factors utilized to assess housing adequacy, the City of Punta Gorda housing stock is in good condition. These findings were taken from the 2008-2012 ACS. Because the ACS is a survey, all answers have a margin of error.

- ❖ Crowded – Overcrowding housing units are typically defined as more than 1.01 persons per room. No units in the City were crowded. The unincorporated areas of the County had 696 crowded occupied housing units, or 1.1%.
- ❖ Substandard Heating – 59 of the occupied 8,151 housing units in Punta Gorda were without heating facilities. Regarding the unincorporated areas of Charlotte County, 657 of the 63,136 occupied housing units were without heating facilities. Punta Gorda’s percentage share of its total occupied housing units without heating facilities was 0.7%, compared to 1.0% for unincorporated Charlotte County.
- ❖ Lack Complete Kitchen – the City of Punta Gorda housing inventory had 20 units lacking complete kitchen facilities, compared to 1,063 such units in the unincorporated areas of Charlotte County. Housing units without kitchen facilities made up 0.2% of the City’s total housing stock, and 1.7% of the County’s total housing units.
- ❖ Lack Complete Plumbing – the City of Punta Gorda has 23 units without plumbing facilities, compared to 235 such units located in the unincorporated areas of Charlotte County. These figures represent a statistically insignificant share of 0.3% and 0.4% of the total occupied housing units in the City and County respectively.

ESTIMATED NUMBER OF HOUSING UNITS OCCUPIED BY LOW OR MODERATE INCOME FAMILIES WITH LEAD BASE PAINT (LBP) HAZARDS

Only 22% (1,438 units) of the City's housing stock was constructed prior to 1980. Of these 1,438 units only 2% had children present. Therefore, LBP hazards are a relatively minor hazard. However, the City does monitor lead exposure cases reported by to the Charlotte County Health Department.

DISCUSSION

According to the CHAS information from HUD (2007-2011), roughly 2% of owner-occupied housing built prior to 1980 has children present (150 units) and 2% of rental housing built prior to 1980 has children present (65 units). The Charlotte County Health Department has only 1 case of lead paint exposure was reported in the past 3 years.

MA-25 PUBLIC AND ASSISTED HOUSING – 91.210(B)

INTRODUCTION

The primary role of a Public Housing Authority is the delivery of quality, affordable rental housing and rental subsidies to qualified low-income households within its jurisdiction.

The Punta Gorda Housing Authority (PGHA) is a public body corporate and politic established pursuant to State law; it is not a Federal agency. PGHA has a contractual relationship with HUD to implement programs established by Congress according to federal laws and regulations. The Federal government, through its annual budget process, provides funds to operate these programs.

The PGHA currently operates the Public Housing program, the Housing Choice Voucher program (also known as Section 8) and the Shelter Plus Care program for all of Charlotte County.

The PGHA is responsible for the delivery of public housing in the City of Punta Gorda and Charlotte County. The City Council appoints the Board of the Housing Authority.

TOTALS NUMBER OF UNITS

TABLE 36 – TOTAL NUMBER OF UNITS BY PROGRAM TYPE

	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	113	359	1	324	0	0	0

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

Data Source: PIC (PIH Information Center)

DESCRIBE THE SUPPLY OF PUBLIC HOUSING DEVELOPMENTS:

Development Name and Area of County	Street Address	Units	Households Served	Housing Program
Charlotte Crossing	520 Rio De Janeiro Avenue	82	Elderly; Family	Housing Credits 9%; Local Bonds; State HOME; Tax Credit Assistance Program
Punta Gorda Housing Authority	402 Fitzhugh Avenue	30	Elderly; Family	Public Housing
Gulf Breeze	340 Gulf Breeze Avenue	170	Elderly; Family	Housing Credits 4%; Local Bonds; Public Housing; Rental Recovery Loan Program
Seven Palms	1200 Slash Pine Circle	336	Family	Housing Credits 9%; State HOME
William Place	218 West William Street	12	Persons with Disabilities	Rental Assistance/HUD; Section 811 Capital Advance
Punta Gorda Total		630		

Source: Shimberg Center for Affordable Housing at the University of Florida, 2013

DESCRIBE THE NUMBER AND PHYSICAL CONDITION OF PUBLIC HOUSING UNITS IN THE JURISDICTION, INCLUDING THOSE THAT ARE PARTICIPATING IN AN APPROVED PUBLIC HOUSING AGENCY PLAN:

The Punta Gorda Housing Authority (PGHA) has a number of programs for low income persons, families and special needs groups. The PGHA was decimated by Hurricane Charlie in 2004 when all units were destroyed except for Oak Tree Village and is still working to recover from the loss of the units. The following is a listing of the units and program commitments (data provided by the PGHA). The PGHA is the only entity in the County for these types of programs:

- ❖ The PGHA is responsible for approximately 341 Section 8 vouchers in Charlotte County
- ❖ The PGHA as 115 unity within the City
- ❖ The PGHA manages 30 public housing units at the Oak Tree Village
- ❖ PGHA is responsible for the long term management of 4 affordable units located at Fitzhugh Commons. This property was developed by the Punta Gorda Development Corporation, a non-profit affiliate of the PGHA
- ❖ Gulf Breeze apartments consists of 171 units and the PGHA provides tenants for the property. There are 85 tax credit units and 85 public housing units currently at the site
- ❖ The PGHA recently opened the application process for their units and had over 800 people sign up. A lottery was held for the possible 550 future spaces. These entries then established a new waiting list for opening.
- ❖ The PGHA applied for and was granted funding form the Florida Housing Finance Corporation for a one year program. This allows the PGA to assist eligible people/households for no more than one year with temporary assistance.
- ❖ The Shelter Care Program is run in cooperation with two mental health organizations in the County. The organizations assist the special needs population to obtain housing. The recipient must be under the care of one or the mental health organizations. The case managers help the individuals to obtain housing. This program is received as a lump sum funding and 13-18 households have benefited.

PUBLIC HOUSING CONDITION

TABLE 37 - PUBLIC HOUSING CONDITION	
Public Housing Development	Average Inspection Score
Charlotte Crossing	TBSL
Oak Tree Village	TBSL
Gulf Breeze	TBSL
Seven Palms	TBSL
Williams Place	TBSL

DESCRIBE THE RESTORATION AND REVITALIZATION NEEDS OF PUBLIC HOUSING UNITS IN THE JURISDICTION:

The restoration and revitalization needs of public housing are in the PGHA’s 5-Year Plan (Appendix 6).

DESCRIBE THE PUBLIC HOUSING AGENCY'S STRATEGY FOR IMPROVING THE LIVING ENVIRONMENT OF LOW- AND MODERATE-INCOME FAMILIES RESIDING IN PUBLIC HOUSING:

As stated in the Punta Gorda Housing Authority’s Five Year and Annual Plan:

- ❖ Implement measures to de-concentrate poverty by bringing higher income public housing households into lower income developments
- ❖ Implement measures to promote income mixing in public housing by assuring access for lower income families into higher income developments
- ❖ Designate developments or buildings for particular resident groups (elderly, persons with disabilities)

DISCUSSION:

There is a high need for affordable housing within unincorporated Charlotte County and the City of Punta Gorda, there is substantial unmet need for units, as evidenced by the waiting list of 800 households

MA-30 HOMELESS FACILITIES AND SERVICES – 91.210(c)

INTRODUCTION

This section provides an overview of person who are experience in homelessness or at-risk of homelessness.

FACILITIES AND HOUSING TARGETED TO HOMELESS HOUSEHOLDS

There is no emergency shelter available in Charlotte County. Emergency housing needs are typically handled by one of a half dozen non-profit or faith-based organizations on a case-by-case basis. Homeless persons are provided shelter in local motels for a limited (usually three night maximum) period of time while volunteers attempt to develop short-term solutions to the individual situation. The primary goal of the “C3” Continuum of Care is to develop a collaborative process of outreach, assessment and treatment of homeless needs. The process will utilize the resources of current providers and encourage the development of resources to address gaps in the system.

TABLE 38 - 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)	0	0	0	0	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

DESCRIBE MAINSTREAM SERVICES, SUCH AS HEALTH, MENTAL HEALTH, AND EMPLOYMENT SERVICES TO THE EXTENT THOSE SERVICES ARE USE TO COMPLEMENT SERVICES TARGETED TO HOMELESS PERSONS

A network of public and private agencies lead by the Charlotte County Homeless Coalition, as a part of the Gulf Coast Partnership, provide a variety of services to the homeless, ranging from prevention and outreach to comprehensive supportive services. Through referrals and cooperative services, the agencies try to meet the needs of the health, mental health, and employment of the homeless.

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.

The City of Punta Gorda does not take on housing activities due to the small amount funding received through CDBG; however, the City does work with both private and public organizations in their efforts to assist homeless persons. As stated previously, there is no emergency shelter

available in Charlotte County. Emergency housing needs are typically handled by one of a half dozen non-profit or faith-based organizations on a case-by-case basis. Homeless persons are provided shelter in local motels for a limited (usually three night maximum) period of time while volunteers attempt to develop short-term solutions to the individual situation. Additionally, a network of public and private agencies lead by the Charlotte County Homeless Coalition, as a part of the Gulf Coast Partnership, provide a variety of services to the homeless, ranging from prevention and outreach to comprehensive supportive services. Through referrals and cooperative services, the agencies try to meet the needs of the health, mental health, and employment of the homeless.

MA-35 SPECIAL NEEDS FACILITIES AND SERVICES – 91.210(D)

INTRODUCTION

This section will describe the supportive needs of the special needs populations including the elderly, frail elderly, individuals with disabilities, individuals with substance abuse, persons who have experienced domestic violence, and persons/families with HIV/AIDS. The City of Punta Gorda does not have specific supported housing options or services for the special needs and non-homeless 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

The City of Punta Gorda does not have specific supported housing options or services for the special needs and non-homeless populations.

DESCRIBE PROGRAMS FOR ENSURING THAT PERSONS RETURNING FROM MENTAL AND PHYSICAL HEALTH INSTITUTIONS RECEIVE APPROPRIATE SUPPORTIVE HOUSING

The City of Punta Gorda does not have specific supported housing options or services for the special needs and non-homeless populations.

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)

The City of Punta Gorda does not have specific supported housing options or services for the special needs and non-homeless populations.

FOR ENTITLEMENT/CONSORTIA GRANTEEES: SPECIFY THE ACTIVITIES THAT THE JURISDICTION PLANS TO UNDERTAKE DURING THE NEXT YEAR TO ADDRESS THE HOUSING AND SUPPORTIVE SERVICES NEEDS IDENTIFIED IN ACCORDANCE WITH 91.215(E) WITH RESPECT TO PERSONS WHO ARE NOT HOMELESS BUT HAVE OTHER SPECIAL NEEDS. LINK TO ONE-YEAR GOALS. (91.220(2))

The City of Punta Gorda does not have specific supported housing options or services for the special needs and non-homeless populations.

MA-40 BARRIERS TO AFFORDABLE HOUSING – 91.210(E)

NEGATIVE EFFECTS OF PUBLIC POLICIES ON AFFORDABLE HOUSING AND RESIDENTIAL INVESTMENT

The City of Punta Gorda is committed to furthering fair housing to ensure that viable, sustainable communities are available to all persons. The City, due to its small size, builds no housing; however, the City does actively engage in the creation of a regulatory environment that is supportive and innovative for-profit, non-profit, and governmental partnerships and programs to support the delivery and retention of affordable housing units. The City's Land Development Regulations (LDR) and applicable building codes guide the private sector in the development and construction of housing.

HUD requires a formal analysis of housing impediments be conducted as a means to identify problems that may exist and actions that can be taken to mitigate issues related to fair housing. The City's Analysis of Impediments to Fair Housing (Appendix 7) was updated in March 2015.

MA-45 NON-HOUSING COMMUNITY DEVELOPMENT ASSETS – 91.215 (F)

INTRODUCTION

The following section describes the local workforce and the nature of current employment.

ECONOMIC DEVELOPMENT MARKET ANALYSIS

BUSINESS ACTIVITY

TABLE 39 - 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	145	0	2	0	-2
Arts, Entertainment, Accommodations	1,147	868	14	18	4
Construction	449	249	5	5	0
Education and Health Care Services	1,200	1,423	15	29	15
Finance, Insurance, and Real Estate	534	323	7	7	0
Information	148	9	2	0	-2
Manufacturing	291	46	4	1	-3
Other Services	316	343	4	7	3
Professional, Scientific, Management Services	663	406	8	8	0
Public Administration	0	0	0	0	0
Retail Trade	1,885	919	23	19	-4
Transportation and Warehousing	293	35	4	1	-3
Wholesale Trade	463	96	6	2	-4
Total	7,534	4,717	--	--	--

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

LABOR FORCE

TABLE 40 - LABOR FORCE+	
Total Population in the Civilian Labor Force	5,570
Civilian Employed Population 16 years and over	5,101
Unemployment Rate	8.42
Unemployment Rate for Ages 16-24	22.81
Unemployment Rate for Ages 25-65	5.30

Data Source: 2007-2011 ACS

TABLE 41 – OCCUPATIONS BY SECTOR

Occupations by Sector	Number of People
Management, business and financial	1,369
Farming, fisheries and forestry occupations	267
Service	368
Sales and office	1,860
Construction, extraction, maintenance and repair	393
Production, transportation and material moving	227

Data Source: 2007-2011 ACS

TRAVEL TIME**TABLE 42 - TRAVEL TIME**

Travel Time	Number	Percentage
< 30 Minutes	3,720	83%
30-59 Minutes	625	14%
60 or More Minutes	136	3%
Total	4,481	100%

Data Source: 2007-2011 ACS

EDUCATION:

Educational Attainment by Employment Status (Population 16 and Older)

TABLE 43 - EDUCATIONAL ATTAINMENT BY EMPLOYMENT STATUS

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	144	21	156
High school graduate (includes equivalency)	1,006	38	432
Some college or Associate's degree	1,323	163	1,037
Bachelor's degree or higher	1,629	163	1,156

Data Source: 2007-2011 ACS

EDUCATIONAL ATTAINMENT BY AGE

TABLE 44 - EDUCATIONAL ATTAINMENT BY AGE

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	0	13	25	3	192
9th to 12th grade, no diploma	82	61	121	98	325
High school graduate, GED, or alternative	286	283	266	927	2,216
Some college, no degree	76	277	187	1,310	1,859
Associate's degree	13	46	179	524	295
Bachelor's degree	51	55	440	1,149	1,448
Graduate or professional degree	0	71	172	1,061	769

Data Source: 2007-2011 ACS

EDUCATIONAL ATTAINMENT – MEDIAN EARNINGS IN THE PAST 12 MONTHS

TABLE 45 – MEDIAN EARNINGS IN THE PAST 12 MONTHS

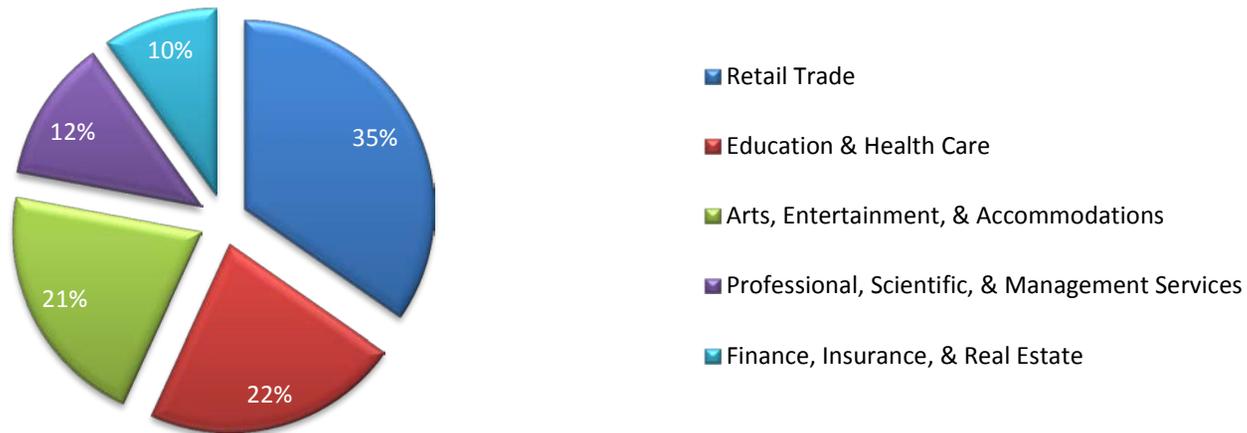
Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	16,821
High school graduate (includes equivalency)	26,400
Some college or Associate's degree	25,281
Bachelor's degree	33,889
Graduate or professional degree	47,500

Data Source: 2007-2011 ACS

BASED ON THE BUSINESS ACTIVITY TABLE ABOVE, WHAT ARE THE MAJOR EMPLOYMENT SECTORS WITHIN YOUR JURISDICTION?

The fiver (5) major employment sectors within Punta Gorda/Charlotte County are as follows:

1. Retail Trade with 1,885 workers
2. Education and Health Care Services with 1,200 workers
3. Arts, Entertainment, and Accommodations with 1,147 workers
4. Professional, Scientific, and Management Services with 663 workers
5. Finance, Insurance, and Real Estate with 534 workers



DESCRIBE THE WORKFORCE AND INFRASTRUCTURE NEEDS OF THE BUSINESS COMMUNITY:

In the Business Activity table (#39, above) the largest category in the “Jobs Less Workers” column (which indicates commuting) is within the Education and Health Care Services, followed by Arts, Entertainment, Accommodations. This indicates a large number of commuters who come into Punta Gorda.

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.

There are no significant new projects on the horizon that would require additional assistance in terms of workforce development, business support, or infrastructure aid.

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

The City of Punta Gorda has a total population of 16,652, with 42% of the total population 65 or over. 24% or 3,999 of the total population has an education attainment of high school graduate or greater. 34% of the jobs identified in Table 39 require a high school diploma or greater.

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.

There are no workforce training initiatives available within the City of Punta Gorda.

DOES YOUR JURISDICTION PARTICIPATE IN A COMPREHENSIVE ECONOMIC DEVELOPMENT STRATEGY (CEDs)?

The City of Punta Gorda does not currently participate in a CED.

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.

N/A

DISCUSSION

The City's Chamber of Commerce, business community and City Staff are constantly focused on how to create jobs and bring business to Punta Gorda. Reflective of the City's efforts, the Consolidated Plan will:

1. Nurture entrepreneurship
2. Create workforce training opportunities
3. Assist in job creation
4. Emphasize education

MA-50 NEEDS AND MARKET ANALYSIS DISCUSSION

ARE THERE AREAS WHERE HOUSEHOLDS WITH MULTIPLE HOUSING PROBLEMS ARE CONCENTRATED? (INCLUDE A DEFINITION OF "CONCENTRATION")

Concentration, for the purpose of this document will be defined as a large amount (10% or greater) of something in one place.

Census Block Groups: 1201501031, 1201501033, and 1201501035 which lie within the corporate limits of the City of Punta Gorda. These three Census Block Groups have over 50% low-to-moderate income population.

ARE THERE ANY AREAS IN THE JURISDICTION WHERE RACIAL OR ETHNIC MINORITIES OR LOW-INCOME FAMILIES ARE CONCENTRATED? (INCLUDE A DEFINITION OF "CONCENTRATION")

Concentration, for the purpose of this document will be defined as a large amount (10% or greater) of something in one place.

Areas of LMI concentration are identified as Census Block Groups: 1201501031, 1201501033, and 1201501035 which lie within the corporate limits of the City of Punta Gorda. These three Census Block Groups have over 51% low-to-moderate income population.

WHAT ARE THE CHARACTERISTICS OF THE MARKET IN THESE AREAS/NEIGHBORHOODS?

These areas are places with higher concentrations of non-white populations where at least 51% of the people would benefit from implementation of the plan are of low- moderate income (LMI areas). CDBG funding will benefit these residents as well as residents throughout the City; senior residents and/or individuals with physical disabilities and special needs.

ARE THERE ANY COMMUNITY ASSETS IN THESE AREAS/NEIGHBORHOODS?

The City of Punta Gorda is less than 21 square miles; however, the City does strive to have community assets in all areas of the City.

ARE THERE OTHER STRATEGIC OPPORTUNITIES IN ANY OF THESE AREAS?

Given that, racial or ethnic minorities or low- moderate income persons are not concentrated in one geographic area, funds and resources will be prioritized and distributed on the needs (HUD low- moderate income) and not defined and limited by geographic location.

STRATEGIC PLAN

SP-05 OVERVIEW

STRATEGIC PLAN OVERVIEW

The City, through a planning process, involved public, private, non-profit agencies and other organizations to create a five (5) year strategy for the Consolidated Plan that sets general priorities for allocations entitlement grant funds within the City's boundaries. The Strategic Plan describes the basis for priorities give to each category of need, identifies obstacles to meeting underserved populations, and discusses the accomplishments that the City expects to achieve over the next five (5) years, 2015-2019.

SP-10 GEOGRAPHIC PRIORITIES – 91.215 (A)(1)

GEOGRAPHIC AREA

TABLE 46 - GEOGRAPHIC PRIORITY AREAS	
Geographic Priority Areas	Percentage of Funds
Census Block Group 12015010301	80%
Census Block Group 1201501033	
Census Block Group 12015801035	
Citywide	20%

GENERAL ALLOCATION PRIORITIES

DESCRIBE THE BASIS FOR ALLOCATING INVESTMENTS GEOGRAPHICALLY WITHIN THE JURISDICTION (OR WITHIN THE EMSA FOR HOPWA).

All activities funded with CDBG will primarily benefit low- and moderate income persons/households, either as direct service or financial assistance or by making improvements in areas benefitting primarily low- moderate income persons. Some activities, for reasons of qualification and/or desired beneficiaries, will be focused geographically. Some examples of how the City anticipates geographically focused investments are:

1. Public Infrastructure Improvements – By nature these must be in low- moderate income Census Tract Block Groups.
2. Economic Development – Activities will be focused on the Trabue Woods Historic Neighborhood, specifically those that focus on direct assistance for the purpose of job creation and/or training. This neighborhood is located in the CDBG targeted area.

SP-25 PRIORITY NEEDS - 91.215(A)(2)

PRIORITY NEEDS

TABLE 47 – PRIORITY NEEDS SUMMARY		
1	Priority Need Name	Community Development
	Priority Level	High
	Population	Low- moderate income
	Geographic Areas Affected	LMI
	Associated Goals	Neighborhood revitalization

	Description	Improvements to public facilities and infrastructure
	Basis for Relative Priority	Improvement and maintenance of public infrastructure continues to be a high priority. The need to address sidewalks, missing connections or those in poor condition or to bring into full compliance with ADA requirements.
2	Priority Need Name	Economic Development
	Priority Level	High
	Population	Non-housing community development
	Geographic Areas Affected	Citywide
	Associated Goals	Economic assistance
	Description	Lending support job creation; workforce development; small business and micro-enterprise assistance;
	Basis for Relative Priority	Economic development continues to be a high priority in order to increase economic activity and job creation.
3	Priority Need Name	Community Development
	Priority Level	High
	Population	Low- moderate income persons
	Geographic Areas Affected	TBD
	Associated Goals	Public Services
	Description	Public Services
	Basis for Relative Priority	Public Services continue to be a high priority in Punta Gorda.
4	Priority Need Name	Affordable Housing Development
	Priority Level	High
	Population	Low- Moderate income; Elderly
	Geographic Areas Affected	Citywide
	Associated Goals	Housing Development Assistance
	Description	Increase supply of affordable single/multi-family housing for low- and moderate-income residents through rehabilitation
	Basis for Relative Priority	Most income groups need affordable housing
5	Priority Need Name	Public Services for at-risk population
	Priority Level	High
	Population	Low- Moderated; elderly; veterans; persons w/physical disabilities; homeless; victims of domestic violence; other

	Geographic Areas Affected	Citywide
	Associated Goals	Public services
	Description	Provide services to the City's most vulnerable populations
	Basis for Relative Priority	Persons with special needs are the City's most vulnerable and therefore a high priority for the ConPlan.
6	Priority Need Name	Homeownership Assistance
	Priority Level	High
	Population	Low- moderate-income
	Geographic Areas Affected	Citywide
	Associated Goals	Single-unit residential
	Description	Homeowner ship assistance provides counseling to renters wishing to become homebuyers and to existing homebuyers who wish to stay in their homes. This also includes Down Payment Assistance which offers assistance to first time homebuyers to help them buy their first home
	Basis for Relative Priority	The need for housing.
7	Priority Need Name	Planning and Administration
	Priority Level	High
	Population	Other
	Geographic Areas Affected	N/A
	Associated Goals	Planning and Administration
	Description	Provide overall coordination, administration, and monitoring of entitlement grant funding program
	Basis for Relative Priority	N/A

NARRATIVE (OPTIONAL)

The City has identified housing, public services, community public facility, ADA improvements, economic development, and other services for the special needs populations as the priority needs for the next five (5) years.

SP-30 INFLUENCE OF MARKET CONDITIONS – 91.215 (B)

INFLUENCE OF MARKET CONDITIONS

TABLE 48 – 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
TBRA for Non-Homeless Special Needs	N/A
New Unit Production	N/A
Rehabilitation	N/A
Acquisition, including preservation	N/A

The City of Punta Gorda does not specifically plan to achieve any production or acquisition of housing units through the use of CDBG entitlement funds; this is due to the small size of the grant. However, the City continues to partner with both the private sector and non-profit organizations to assist in the purchase of land for the Community Land Trust on which affordable housing will be constructed (it is the experience of the City that actual construction of housing units is best handled through the private sector and highly experienced non-profit agencies).

SP-35 ANTICIPATED RESOURCES - 91.215(A)(4), 91.220(c)(1,2)

INTRODUCTION

The following table outlines the anticipated resources to include CDBG funds that the City anticipates having available during the 2015-2019 Consolidated Plan and 2015 Action Plan year.

This Action Plan is not intended to confer any legal rights or entitlements on any persons, groups, or entities, including those named as intended recipients of funds or as program beneficiaries. The term of this Annual Action Plan is subject to amendment and to the effect of applicable laws, regulations and ordinances. Statements of numerical goals or outcomes are for the purpose of measuring the success of programs and policies and do not impose a legal obligation on the City to achieve the intended results. Actual funding of particular programs and projects identified in this plan are subject to completion of various further actions, some of which involve discretionary determinations by the City or others. These include HUD approval of this plan; appropriations by the United States Congress and the City Council; reviews and determinations under environmental and related laws; and results of bidding and contracting processes.

ANTICIPATED RESOURCES

TABLE 49 - 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	Planning/Administration; Economic Development; Housing; Public Improvements; Public Services	\$70,010	\$0	\$0	\$70,010	\$280,040	The Community Development Block Grant (CDBG) Program's primary objective is the development of viable communities by providing decent housing; providing a suitable living environment; and expanding economic opportunities. To achieve these goals, any activity funded with CDBG must meet one of three national objectives benefit low- and moderate-income persons; aid in the prevention of slums or blight; or meet a particular urgent need.

EXPLAIN HOW FEDERAL FUNDS WILL LEVERAGE THOSE ADDITIONAL RESOURCES (PRIVATE, STATE AND LOCAL FUNDS), INCLUDING A DESCRIPTION OF HOW MATCHING REQUIREMENTS WILL BE SATISFIED

The federal funds listed above represent the annual allocation received by the City of Punta Gorda to support activities outlined in the 2015 Annual Action Plan, and the anticipated funding for the remainder of the Consolidated Plan (2015-2019). Estimates of funding are based on funds previously allocated and are anticipated to remain at the same level throughout the term of the Consolidated Plan. All funding is conditional on Congressional approval.

CDBG funds are provided with no matching requirements. However, the City does attempt to share the cost burden for activities carried out with CDBG funds when possible, as well as, encourage subrecipients to leverage grant funding to support the costs of the their specific activities.

IF APPROPRIATE, DESCRIBE PUBLICALLY OWNED LAND OR PROPERTY LOCATED WITHIN THE JURISDICTION THAT MAY BE USED TO ADDRESS THE NEEDS IDENTIFIED IN THE PLAN

The City of Punta Gorda owns some vacant property which may be used in partnership with Charlotte County, Habitat for Humanity, or other similarly qualified organizations to meet future affordable housing goals/needs.

DISCUSSION

The City of Punta Gorda will continue to pursue additional funding opportunities which will be used in order to complement existing resources.

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.

TABLE 50 - INSTITUTIONAL DELIVERY STRUCTURE			
Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
New Operation Cooper Street	Non-profit	Public Services	Jurisdiction
Bernice A. Russell CDC	Non-profit	Public Services	Jurisdiction
Bernice A. Russell CDC	Non-profit	Non-homeless special needs	Jurisdiction
Goodwill Industries	Non-profit	Non-homeless special needs; Public Services	Jurisdiction
City of Punta Gorda	Government	Public Services, Planning Administration, Public Facilities	Jurisdiction

ASSESS OF STRENGTHS AND GAPS IN THE INSTITUTIONAL DELIVERY SYSTEM

The Urban Design Division administers the CDBG program and is the liaison with other federal, state, and local agencies; housing advocates, developers and local civic associations. The Urban Design staff ensures the accomplishment of its projects and development of goals through a range of non-profit and for-profit agencies and partnerships.

The City works with their public/private partners to design and implement programs that address needs within the City. Still, program delivery gaps do occur, whether through funding shortfalls, timetables, or program design. The city seeks to resolve these gaps through its commitment to its institutional relationships as evidenced by its close working relations with its partners. The City will continue to meet with and inform its partners of community development needs, goals and strategies.

The Punta Gorda Housing Authority (PGHA) is responsible for the delivery of public housing in the City of Punta Gorda. The City Council appoints the Board of the Housing Authority. The PGHA manages hiring, contracting and procurement through procedures that do not involve the City of Punta Gorda. The City of Punta Gorda has no budgetary review of any proposed capital improvements, development, demolition or disposition of public housing developments. The PGHA is required to receive development and demolition approvals through the City of Punta Gorda as is any other property owner. In addition, the PGHA receives its bonding authority from the City of Punta Gorda City Council on a per bond issue basis.

AVAILABILITY OF SERVICES TARGETED TO HOMELESS PERSONS AND PERSONS WITH HIV AND MAINSTREAM SERVICES

TABLE 51 - HOMELESS PREVENTION SERVICES SUMMARY

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

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 primary obstacle to providing assistance to the homeless is the size of the City of Punta Gorda both in land and population given the size of the Punta Gorda Metropolitan Statistical Area (MSA). The City of Punta Gorda represents only 10% of the population of the MSA and 2.7% of the MSA land area. Therefore most of the need of the homeless will continue to be met in Unincorporated Charlotte County. This is not to say that the City of Punta Gorda is uncommitted to helping to solve the problem of homelessness. The City of Punta Gorda through its ongoing relationship with the Center of Abuse and Rape Emergencies (CARE) is committed to assisting victims of domestic violence and thereby preventing instances of homelessness. CARE operates the only certified domestic violence center in Charlotte County. However, there is no center with immediate and direct access to funding that could eliminate an inherent danger to a significant portion of this homeless sub-population. Because of the imminent danger to the victim in attempting to locate assistance from outside agencies (time constraints, potential violence from the abuser should he/she learns of the attempt), these gaps in services would be minimized through a transitional house that provides: crisis intervention, victim assessment, referrals and coordination of supportive services. The City of Punta Gorda, through the CDBG Program has assisted CARE in the past and will continue to assist CARE through the CDBG Program.

The City of Punta Gorda has not given highest priority to the chronically homeless. Due to the fact that none of the housing units or organizations that are available to assist homeless persons in Charlotte County are located in the City of Punta Gorda. CARE is the only organization committed to homelessness that the City of Punta Gorda is able to fund through CDBG.

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

The primary obstacle to providing assistance to the homeless is the size of the City of Punta Gorda both in land and population given the size of the Punta Gorda Metropolitan Statistical Area (MSA). The City of Punta Gorda represents only 10% of the population of the MSA and 2.7% of the MSA land area. Therefore most of the need of the homeless will continue to be met in Unincorporated Charlotte County. This is not to say that the City of Punta Gorda is uncommitted to helping to solve the problem of homelessness. The City of Punta Gorda through its ongoing relationship with the Center of Abuse and Rape Emergencies (CARE) is committed to assisting victims of domestic violence and thereby preventing instances of homelessness. CARE operates the only certified domestic violence center in Charlotte County. However, there is no center with immediate and direct access to funding that could eliminate an inherent danger to a significant portion of this homeless sub-population. Because of the imminent danger to the victim in attempting to locate assistance from outside agencies (time constraints, potential violence from the abuser should he/she learns of the attempt), these gaps in services would be minimized through a transitional house that provides: crisis

intervention, victim assessment, referrals and coordination of supportive services. The City of Punta Gorda, through the CDBG Program has assisted CARE in the past and will continue to assist CARE through the CDBG Program.

The City of Punta Gorda has not given highest priority to the chronically homeless. Due to the fact that none of the housing units or organizations that are available to assist homeless persons in Charlotte County are located in the City of Punta Gorda. CARE is the only organization committed to homelessness that the City of Punta Gorda is able to fund through CDBG.

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 Gulf Coast Partnership, lead agency is Charlotte County Homeless Coalition (CCHC), has developed a 10 Year Plan to Prevent & End Homelessness 2015-2025. The plan is made up of five goals and divided into categories: Supportive Services; Housing First; Employment and Training; Health Care; Education; Legal Aid; and Public Transportation.

The Plan highlights the need for “higher” awareness and the use of mainstream resources and existing community services. It advocates educating consumers, service providers, and the local community to empower people to better access the benefits and services which they or their clients are eligible.

SP-45 GOALS SUMMARY – 91.215(A)(4)

GOALS SUMMARY INFORMATION

TABLE 52 – GOALS SUMMARY								
Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Public Infrastructure	2015	2019	Non-Housing Community Development	Jurisdiction	Public Infrastructure Improvements	CDBG - \$TBD	Other: #TBD
2	Housing Rehabilitation	2015	2019	Affordable Housing	Jurisdiction	Housing Rehabilitation	CDBG - \$TBD	Housing Rehabilitated: #TBD
3	Economic Development	2015	2019	Non-Housing Community Development	Jurisdiction	Economic Development	CDBG - \$TBD	Job Training - #TBD Jobs Created - #TBD
4	Public Services	2015	2019	Non-Housing Community Development	Jurisdiction	Public Services	CDBG - \$TBD	Public service activities - #TBD
5	Planning & Administration	2015	2019	Planning & Administration	Jurisdiction	N/A	CDBG - \$TBD	Jurisdiction

GOAL DESCRIPTIONS

Public Infrastructure Improvements	Construction/repair sidewalks; drainage improvements;
Housing Rehabilitation	Assist with conversion of commercial structures to affordable housing units
Economic Development	Assist with micro-enterprise; job creation; and job training
Public Services	Expanding the availability of and increasing access to needed services is a key goal. Services include but are not limited to job training, youth programs, and education
Planning & Administration	Administration of CDBG

ESTIMATE THE NUMBER OF EXTREMELY LOW-INCOME, LOW-INCOME, AND MODERATE-INCOME FAMILIES TO WHOM THE JURISDICTION WILL PROVIDE AFFORDABLE HOUSING AS DEFINED BY HOME 91.315(B)(2)

The City of Punta Gorda's goal is to assist at least 1-5 low- moderate income families during 2015-2019.

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 Punta Gorda Housing Authority is not required to increase the number of accessible units under a Section 504 Voluntary Compliance Agreement.

ACTIVITIES TO INCREASE RESIDENT INVOLVEMENTS

The City of Punta Gorda does not own nor operate any public housing; and therefore, has no direct control over the Punta Gorda Housing Authority (PGHA). Therefore, the City cannot direct actions relevant to the improvements, enhancements or operation of the PGHA. The PGHA is responsible for all public housing within the City of Punta Gorda, as well as Section 8 vouchers. The City will and does continue to work with the PGHA to share information and coordinate efforts in addressing the housing needs of the community.

IS THE PUBLIC HOUSING AGENCY DESIGNATED AS TROUBLED UNDER 24 CFR PART 902?

No.

PLAN TO REMOVE THE 'TROUBLED' DESIGNATION

The Punta Gorda Housing Authority is not designated as “troubled”

SP-55 BARRIERS TO AFFORDABLE HOUSING – 91.215(H)

BARRIERS TO AFFORDABLE HOUSING

The City of Punta Gorda contracted with PMG Associates, Inc. to update its Analysis of Impediments to Fair Housing (AI), completed in March 2015 and adopted by City Council April 15, 2015. A few barriers to affordable housing were noted and are listed below; the AI may be found at <http://www.ci.punta-gorda.fl.us/depts/growthmgmt/cdbg.html>

1. The City has adopted a formalized policy on the receipt of fair housing inquiries or complaints and this policy is published on the City's website. The information is complete; however anyone seeking this material would need to know where to search for the policy and contact telephone number.
2. Transportation and access to public transit was found to be an impediment to finding housing.
3. During investigation of the locally published newspapers, with advertising for real estate for sale or rent, no HUD disclaimer could be

found.

4. Lack of affordable housing units, based on community opinion.
5. The local realtors, while publishing HUD Fair Housing information on their website, do not hold classes for their members regarding Fair Housing and do not have an outreach program in the community to educate the residents.
6. There appears to be a lack of community knowledge of HUD Fair Housing initiatives and policy.

STRATEGY TO REMOVE OR AMELIORATE THE BARRIERS TO AFFORDABLE HOUSING

The following are PMG Associates, Inc. recommendations for correction of the impediments:

1. Add a link on the City's website main page or in the Questions section to direct anyone seeking to file a housing discrimination complaint to the proper information.
2. In regards to transportation, there appears to be a need for education, outreach and publication regarding the currently available ride/transportation programs. The public does not appear to be fully aware of transportation programs that could assist the transportation disadvantaged-low income population. Additional dissemination of this information should be undertaken.
3. The City should request that the local newspapers insure that the HUD disclaimer regarding Fair Housing is published on their website and/or in print.
4. The City had made strides towards the inventory of affordable housing stock, by changes in their codes and ordinances and encouragement of economic development incentives. The City needs to continue on this path.
5. A partnership with the local Board of Realtors could be explored regarding the community education of the target population. This program should be initiated in the Elementary Schools and possibly expanded to additional grades. Use of existing materials will enable this program to be developed expeditiously.
6. Expand the distribution of Fair Housing materials throughout the community through the following:
 - a. The posting of HUD posters at after school care sites, parks and recreation centers, public housing sites, local houses of faith and schools.
 - b. Having HUD/City of Punta Gorda Fair Housing pamphlets/written handouts available at various publically accessed sites, such as libraries, City Hall, other government building and centers.
 - c. Make sure the City website has the information available to the public.

SP-60 HOMELESSNESS STRATEGY – 91.215(D)

REACHING OUT TO HOMELESS PERSONS (ESPECIALLY UNSHELTERED PERSONS) AND ASSESSING THEIR INDIVIDUAL NEEDS

As previously stated, the Charlotte County Homeless Coalition (CCHC) provides of services to Charlotte County’s homeless population, sheltered and unsheltered. The CCHC provides a wide range of services from assistance with temporary housing to counseling and education.

ADDRESSING THE EMERGENCY AND TRANSITIONAL HOUSING NEEDS OF HOMELESS PERSONS

There is no emergency shelter available in Charlotte County. Emergency housing needs are typically handled by one of a half dozen non-profit or faith-based organizations on a case-by-case basis. Homeless persons are provided shelter in local motels for a limited (usually three night maximum) period of time while volunteers attempt to develop short-term solutions to the individual situation. The primary goal of CCHC is to develop a collaborative process of outreach, assessment and treatment of homeless needs. The process will utilize the resources of current providers and encourage the development of resources to address gaps in the system. **HELPING HOMELESS PERSONS (ESPECIALLY CHRONICALLY HOMELESS INDIVIDUALS AND FAMILIES, FAMILIES WITH CHILDREN, VETERANS AND THEIR FAMILIES, AND UNACCOMPANIED YOUTH) MAKE THE TRANSITION TO PERMANENT HOUSING AND INDEPENDENT LIVING, INCLUDING SHORTENING THE PERIOD OF TIME THAT INDIVIDUALS AND FAMILIES EXPERIENCE HOMELESSNESS, FACILITATING ACCESS FOR HOMELESS INDIVIDUALS AND FAMILIES TO AFFORDABLE HOUSING UNITS, AND PREVENTING INDIVIDUALS AND FAMILIES WHO WERE RECENTLY HOMELESS FROM BECOMING HOMELESS AGAIN.**

The City of Punta Gorda does not receive ESG or HOME funding.

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

The City of Punta Gorda does not receive ESG or HOME funding.

SP-65 LEAD BASED PAINT HAZARDS – 91.215(I)

ACTIONS TO ADDRESS LBP HAZARDS AND INCREASE ACCESS TO HOUSING WITHOUT LBP HAZARDS

The Charlotte County Public Health Department, which routinely tests its clients and responds to suspected lead poisoning cases, reported no cases of elevated blood lead levels and no cases of seriously elevated blood lead levels in the City of Punta Gorda.

HOW ARE THE ACTIONS LISTED ABOVE RELATED TO THE EXTENT OF LEAD POISONING AND HAZARDS?

The Charlotte County Public Health Department, which routinely tests its clients and responds to suspected lead poisoning cases, reported no cases of elevated blood lead levels and no cases of seriously elevated blood lead levels in the City of Punta Gorda.

HOW ARE THE ACTIONS LISTED ABOVE INTEGRATED INTO HOUSING POLICIES AND PROCEDURES?

All CDBG project agreements, when applicable, include language that the recipients must comply with lead-based paint regulations and policies as established by City, State and Federal laws and regulations.

SP-70 ANTI-POVERTY STRATEGY – 91.215(J)

JURISDICTION GOALS, PROGRAMS AND POLICIES FOR REDUCING THE NUMBER OF POVERTY-LEVEL FAMILIES

The anti-poverty strategy of the City of Punta Gorda is focused on creating economic opportunities. Through a multiple of programs the City and its community partners will work to create a positive environment for the growth and development of businesses and the jobs they bring to the community. The will be accomplished through public infrastructure improvements, economic development projects and a multitude of public service programs.

HOW ARE THE JURISDICTION POVERTY REDUCING GOALS, PROGRAMS, AND POLICIES COORDINATED WITH THIS AFFORDABLE HOUSING PLAN

The City's poverty-reducing goals, programs, and policies work to provide support and develop at-risk individuals and families. The 2015-2019 Consolidated Plan will serve as the framework for the City and its partners to adhere to in order to address the needs of the community. Poverty reduction is attached to many aspects of this plan.

SP-80 MONITORING – 91.230

DESCRIBE THE STANDARDS AND PROCEDURES THAT THE JURISDICTION WILL USE TO MONITOR ACTIVITIES CARRIED OUT IN FURTHERANCE OF THE PLAN AND WILL USE TO ENSURE LONG-TERM COMPLIANCE WITH REQUIREMENTS OF THE PROGRAMS INVOLVED, INCLUDING MINORITY BUSINESS OUTREACH AND THE COMPREHENSIVE PLANNING REQUIREMENTS

City Staff holds pre-application meetings, covering: eligible projects, income documentation, record-keeping requirements, and program outcomes. CDBG payments to subrecipients are disbursed from the City's General Fund, and then drawn down in IDIS following approval of reimbursement requests submitted by all subrecipients. Recipients must submit quarterly reports with required demographics of beneficiaries, progress toward achieving program goals, expenditures against budget and source document CDBG expenses.

AP-15 EXPECTED RESOURCES – 91.220(c)(1,2)

INTRODUCTION

The anticipated resources section describes the City's financial resources for the duration of the 2015-2019 Consolidated Plan. The financial resources listed are not all encompassing but serve to illustrate the City's ability to use federal funding to address priority needs and goals set out in this plan.

Anticipated Resources

TABLE 53 - EXPECTED RESOURCES – PRIORITY TABLE

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public-federal	Planning/ Administration; Economic Development; Housing; Public Improvements; Public Services	\$70,010	0	0	\$70,010	\$280,040	The Community Development Block Grant (CDBG) Program's primary objective is the development of viable communities by providing decent housing; providing a suitable living environment; and expanding economic opportunities. To achieve these goals, any activity funded with CDBG must meet one of three national objectives benefit low- and moderate-income persons; aid in the prevention of slums or blight; or meet a particular urgent need.

EXPLAIN HOW FEDERAL FUNDS WILL LEVERAGE THOSE ADDITIONAL RESOURCES (PRIVATE, STATE AND LOCAL FUNDS), INCLUDING A DESCRIPTION OF HOW MATCHING REQUIREMENTS WILL BE SATISFIED

The federal funds listed above represent the annual allocation received by the City of Punta Gorda to support activities outlined in the 2015 Annual Action Plan, and the anticipated funding for the remainder of the Consolidated Plan (2015-2019). Estimates of funding are based on funds previously allocated and are anticipated to remain at the same level throughout the term of the Consolidated Plan. All funding is conditional on Congressional approval.

CDBG funds are provided with no matching requirements. However, the City does attempt to share the cost burden for activities carried out with CDBG funds when possible, as well as, encourage subrecipients to leverage grant funding to support the costs of the their specific activities.

IF APPROPRIATE, DESCRIBE PUBLICALLY OWNED LAND OR PROPERTY LOCATED WITHIN THE JURISDICTION THAT MAY BE USED TO ADDRESS THE NEEDS IDENTIFIED IN THE PLAN

The City of Punta Gorda owns some vacant property which may be used in partnership with Charlotte County, Habitat for Humanity, or other similarly qualified organizations to meet future affordable housing goals/needs.

DISCUSSION

The City of Punta Gorda will continue to pursue additional funding opportunities which will be used to leverage existing resources.

ANNUAL GOALS AND OBJECTIVES

AP-20 ANNUAL GOALS AND OBJECTIVES

GOALS SUMMARY INFORMATION – THIS SECTION WILL BE EDITED AFTER THE CITY COUNCIL ADOPTION ON JULY 8, 2015

TABLE 54 – GOALS SUMMARY

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding*	Goal Outcome Indicator
1	Housing Rehabilitation	2016	2019	Affordable Housing	LMI	Affordable Housing	CDBG - \$135,000	Housing Rehabilitated – 1 - 3 Unit
2	Public Infrastructure Improvement	2015	2018	Public Infrastructure Improvement and Economic Development	Jurisdiction	Job Creation	CDBG - \$92,532	Job Creation, Other – 30+/- persons
3	Public Services	2015	2019	Non-Housing Community Development	Jurisdiction	Youth Education	CDBG - \$22,254	Public service activities other than low- moderate housing benefit – 220 persons
4	Public Services	2016	2019	Non-Housing Community Development	Jurisdiction	Job Training	CDBG - \$22,254	Public service activities other than low- moderate housing benefit – 54 persons
5	Public Services	2016	2019	Non-Housing Community Development	Jurisdiction	Housing Assistance	CDBG – \$8,000	Public service activities other than low- moderate housing benefit –2 to 10 persons
6	Planning and Administration	2015	2019	Planning and Administration	Jurisdiction	Planning and Admin	CDBG - \$70,010	Completion of Program

*Assuming \$70,010 as an annual allocation (FY2015-FY2019) of \$350,050

GOAL DESCRIPTIONS

Housing Rehabilitation	Assist with conversion of commercial structures to affordable housing
Public Infrastructure Improvement	Creation of community garden
Public Services	Expand availability of and increase access to public services, i.e. job training, youth programs, education
Economic Development	Assist with micro-enterprise; job creation; job training
Planning and Administration	Administration of program(s)

PROJECTS

AP-35 PROJECTS – 91.220(D)

INTRODUCTION

The following projects will be submitted to the City of Punta Gorda City Council on July 1, 2015 for the first public hearing and again on July 8, 2015 for their adoption of selected projects:

TABLE 55 – PROJECT INFORMATION
Project Name
Community Garden – Economic Development
SW Florida Microenterprise Institute and Mobile Job-Link Bus
New Image Project
Planning & Administration

DESCRIBE THE REASONS FOR ALLOCATION PRIORITIES AND ANY OBSTACLES TO ADDRESSING UNDERSERVED NEEDS

Within the City of Punta Gorda HUD entitlement funds, CDBG, are distributed and funded by the City of Punta Gorda City Council (all funding is contingent upon Federal action).

The only obstacle to addressing underserved needs is the small amount of funding received by the City.

AP-38 PROJECT SUMMARY

PROJECT SUMMARY INFORMATION

Project Name	Community Garden
Target Area	Jurisdiction
Goals Supported	Public Infrastructure Improvement & Economic Development
Needs Addressed	Public Infrastructure/Economic Development
Funding	CDBG - \$45,000
Description	Construct and manage community garden for LMI neighborhood; job creation; provision of healthy foods
Target Date	FY2015
Estimate number and type of families that will benefit from proposed activities	TBD
Planned Activities	Construct garden; create manager job; assist at-risk persons with development of business; supply elderly with fresh food
Project Name	SW Florida Microenterprise Institute and Mobile Job-Link Bus
Target Area	Jurisdiction
Goals Supported	Public Service – job assistance
Needs Addressed	Public Service
Funding	CDBG - \$4,715.00
Description	Provide facilities and personnel to assist unemployed and/or underemployed persons with job search
Target Date	FY2015
Estimate number and type of families that will benefit from proposed activities	30+/- persons
Planned Activities	Provide facilities and personnel to assist unemployed and/or underemployed persons with job search as well as assistance with resume building
Project Name	New Image Project
Target Area	Jurisdiction
Goals Supported	Public Service – youth at-risk
Needs Addressed	Public Service
Funding	CDBG - \$7,500.00
Description	Partnership with the Charlotte County School System and the City of Punta Gorda to provide a social education and leadership development program for challenged youths
Target Date	FY2015
Estimate number and type of families that	10-20 youths

will benefit from proposed activities	
Planned Activities	Create/establish mentorship program to assist with the implementation of program that teaches principles to develop positive identity
Project Name	Planning & Administration
Target Area	Jurisdiction
Goals Supported	N/A
Needs Addressed	N/A
Funding	CDBG - \$14,002.00
Description	General management of the program; public information to residents regarding the planning and implementation of the program
Target Date	10/01/2015
Estimate number and type of families that will benefit from the proposed activities	Jurisdiction
Planned Activities	General management of the program; public information to residents regarding the planning and implementation of the program

AP-50 Geographic Distribution – 91.220(f)

DESCRIPTION OF THE GEOGRAPHIC AREAS OF THE ENTITLEMENT (INCLUDING AREAS OF LOW-INCOME AND MINORITY CONCENTRATION) WHERE ASSISTANCE WILL BE DIRECTED

The geographic areas targeted by the City of Punta Gorda for Community Development Block Grant projects are generally described by the parts of the Census Block Groups: 12015010301, 1201501033, and 1201501035, which lie within the corporate limits of the City. These three (3) Census Block Groups have over 50% low- moderate income population.

Participant-based programs utilizing CDBG funds are based on individual income eligibility determinations, low- moderate income limited clientele benefit documentation, and/or low- moderate income area benefit, based on census tracts containing concentrations of 51% or more low- moderate income persons, as established by HUD. The rationale for this is initially based on the type of eligible projects that can be implemented using CDBG funds. Secondly, program design and selection will be based on whether the activity will address one or all of the priority needs outlined in the 2015-2019 ConPlan. For fiscal year 2015, the goal is to continue projects that represent a cross-section of the National Objectives.



Geographic Distribution

TABLE 56 - GEOGRAPHIC DISTRIBUTION	
Target Area	Percentage of Funds
Census Block Group 12015010301 Census Block Group 1201501033 Census Block Group 12015801035	80%
Citywide	20%

RATIONALE FOR THE PRIORITIES FOR ALLOCATING INVESTMENTS GEOGRAPHICALLY

Given that, racial or ethnic minorities or low- moderate income persons are not concentrated in one geographic area, funds and resources will be prioritized and distributed on the needs (HUD low- moderate income) and not defined and limited by geographic location.

DISCUSSION

CDBG funds are intended to provide low- moderate income persons/households with viable communities, including decent housing, a suitable living environment, and expanded economic opportunities. Eligible activities to be funded with CDBG funds include public improvements, housing rehabilitation and preservation, affordable housing activities, public services, economic development, planning and administration.

All activities funded with CDBG will primarily benefit low- and moderate income persons/households, either as direct service or financial assistance or by making improvements in areas benefitting primarily low- moderate income persons. Some activities, for reasons of qualification and/or desired beneficiaries, will be focused geographically.

AFFORDABLE HOUSING

AP-55 AFFORDABLE HOUSING – 91.220(G)

INTRODUCTION

The City of Punta Gorda does not specifically plan to achieve any production or acquisition of housing units through the use of CDBG entitlement funds; due to the small size of the grant the City receives annually. However, the City continues to partner with both the private sector and other non-profit organizations to assist in the purchase of land for the Community Land Trust on which affordable housing can be constructed (the City of Punta Gorda feels that the actual construction of housing units is best handled through the private sector and highly experienced non-profit agencies). However, the City has received a request for funds to convert a unit from commercial to residential. The project will be presented to the Punta Gorda City Council for review on July 1, 2015 and for action on July 8, 2015.

TABLE 57 - ONE YEAR GOALS FOR AFFORDABLE HOUSING BY SUPPORT REQUIREMENT

TABLE 57 - ONE YEAR GOALS FOR AFFORDABLE HOUSING BY SUPPORT REQUIREMENT	
One Year Goals for the Number of Households to be Supported	
Homeless	N/A
Non-Homeless	N/A
Special-Needs	N/A
Total	N/A

TABLE 58 - ONE YEAR GOALS FOR AFFORDABLE HOUSING BY SUPPORT TYPE

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

DISCUSSION

Housing rehabilitation is anticipated in future years outside of the one year goal.

AP-60 PUBLIC HOUSING – 91.220(H)

INTRODUCTION

The Punta Gorda Housing Authority (PGHA) is the public housing authority that serves Charlotte County and Punta Gorda. The PGHA also administers all housing vouchers.

ACTIONS PLANNED DURING THE NEXT YEAR TO ADDRESS THE NEEDS TO PUBLIC HOUSING

The City of Punta Gorda does not own nor operate any public housing; and therefore, has no direct control over the Punta Gorda Housing Authority (PGHA). Therefore, the City cannot direct actions relevant to the improvements, enhancements or operation of the PGHA. The PGHA is responsible for all public housing within the City of Punta Gorda, as well as Section 8 vouchers. The City will and does continue to work with the PGHA to share information and coordinate efforts in addressing the housing needs of the community.

ACTIONS TO ENCOURAGE PUBLIC HOUSING RESIDENTS TO BECOME MORE INVOLVED IN MANAGEMENT AND PARTICIPATE IN HOMEOWNERSHIP

The City of Punta Gorda does not own nor operate any public housing; and therefore, has no direct control over the Punta Gorda Housing Authority (PGHA). Therefore, the City cannot direct actions relevant to the improvements, enhancements or operation of the PGHA. The PGHA is responsible for all public housing within the City of Punta Gorda, as well as Section 8 vouchers. The City will and does continue to work with the PGHA to share information and coordinate efforts in addressing the housing needs of the community.

IF THE PHA IS DESIGNATED AS TROUBLED, DESCRIBE THE MANNER IN WHICH FINANCIAL ASSISTANCE WILL BE PROVIDED OR OTHER ASSISTANCE

The Punta Gorda Housing Authority is not designated as “troubled”.

DISCUSSION

The City will and does continue to work with the PGHA to share information and coordinate efforts in addressing the housing needs of the community.

AP-65 HOMELESS AND OTHER SPECIAL NEEDS ACTIVITIES – 91.220(I)

INTRODUCTION

DESCRIBE THE JURISDICTIONS ONE-YEAR GOALS AND ACTIONS FOR REDUCING AND ENDING HOMELESSNESS INCLUDING REACHING OUT TO HOMELESS PERSONS (ESPECIALLY UNSHELTERED PERSONS) AND ASSESSING THEIR INDIVIDUAL NEEDS ADDRESSING THE EMERGENCY SHELTER AND TRANSITIONAL HOUSING NEEDS OF HOMELESS PERSONS

HELPING HOMELESS PERSONS (ESPECIALLY CHRONICALLY HOMELESS INDIVIDUALS AND FAMILIES, FAMILIES WITH CHILDREN, VETERANS AND THEIR FAMILIES, AND UNACCOMPANIED YOUTH) MAKE THE TRANSITION TO PERMANENT HOUSING AND INDEPENDENT LIVING, INCLUDING SHORTENING THE PERIOD OF TIME THAT INDIVIDUALS AND FAMILIES EXPERIENCE HOMELESSNESS, FACILITATING ACCESS FOR HOMELESS INDIVIDUALS AND FAMILIES TO AFFORDABLE HOUSING UNITS, AND PREVENTING INDIVIDUALS AND FAMILIES WHO WERE RECENTLY HOMELESS FROM BECOMING HOMELESS AGAIN

HELPING LOW-INCOME INDIVIDUALS AND FAMILIES AVOID BECOMING HOMELESS, ESPECIALLY EXTREMELY LOW-INCOME INDIVIDUALS AND FAMILIES AND THOSE WHO ARE: BEING DISCHARGED FROM PUBLICLY FUNDED INSTITUTIONS AND SYSTEMS OF CARE (SUCH AS HEALTH CARE FACILITIES, MENTAL HEALTH FACILITIES, FOSTER CARE AND OTHER YOUTH FACILITIES, AND CORRECTIONS PROGRAMS AND INSTITUTIONS); OR, RECEIVING ASSISTANCE FROM PUBLIC OR PRIVATE AGENCIES THAT ADDRESS HOUSING, HEALTH, SOCIAL SERVICES, EMPLOYMENT, EDUCATION, OR YOUTH NEEDS

DISCUSSION

The City of Punta Gorda has not given highest priority to the chronically homeless. Due to the fact that none of the housing units or organizations that are available to assist homeless persons in Charlotte County are located in the City of Punta Gorda.

The Gulf Coast Partnership, lead agency is Charlotte County Homeless Coalition (CCHC), has developed a 10 Year Plan to Prevent & End Homelessness 2015-2025. The plan is made up of five goals and divided into categories: Supportive Services; Housing First; Employment and Training; Health Care; Education; Legal Aid; and Public Transportation.

The Plan highlights the need for “higher” awareness and the use of mainstream resources and existing community services. It advocates educating consumers, service providers, and the local community to empower people to better access the benefits and services which they or their clients are eligible.

Charlotte County has a total inventory of 218 beds that are available to assist homeless persons. These include 16 beds available for victims of domestic violence and other criminal activity, 12 beds available for homeless juveniles, and 60 beds available for elderly persons being treated for mental illness. All beds are managed by state-licensed agencies and include case management and treatment modalities.

There is no emergency shelter available in Charlotte County. Emergency housing needs are typically handled by one of a half dozen non-profit or faith-based organizations on a case-by-case basis. Homeless persons are provided shelter in local motels for a limited (usually three night maximum) period of time while volunteers attempt to develop short-term solutions to the individual situation.

AP-75 BARRIERS TO AFFORDABLE HOUSING – 91.220(J)

INTRODUCTION:

The City of Punta Gorda is committed to furthering fair housing to ensure that viable, sustainable communities are available to all persons. The City, due to its small size, builds no housing; however, the City does actively engage in the creation of a regulatory environment that is supportive and innovative for-profit, non-profit, and governmental partnerships and programs to support the delivery and retention of affordable housing units. The City's Land Development Regulations (LDR) and applicable building codes guide the private sector in the development and construction of housing.

HUD requires a formal analysis of housing impediments be conducted as a means to identify problems that may exist and actions that can be taken to mitigate issues related to fair housing. The City's Analysis of Impediments to Fair Housing was updated in March 2015.

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 Punta Gorda is committed to furthering fair housing to ensure that viable, sustainable communities are available to all persons. The City, due to its small size, builds no housing; however, the City does actively engage in the creation of a regulatory environment that is supportive and innovative for-profit, non-profit, and governmental partnerships and programs to support the delivery and retention of affordable housing units. The City's Land Development Regulations (LDR) and applicable building codes guide the private sector in the development and construction of housing.

The City of Punta Gorda contracted with PMG Associates, Inc. to update its Analysis of Impediments to Fair Housing (AI), completed in March 2015 and adopted by City Council April 15, 2015. A few barriers to affordable housing were noted and are listed below; the AI may be found at <http://www.ci.punta-gorda.fl.us/depts/growthmgmt/cdbg.html>

1. The City has adopted a formalized policy on the receipt of fair housing inquiries or complaints and this policy is published on the City's website. The information is complete; however anyone seeking this material would need to know where to search for the policy and contact telephone number.

2. Transportation and access to public transit was found to be an impediment to finding housing.
3. During investigation of the locally published newspapers, with advertising for real estate for sale or rent, no HUD disclaimer could be found.
4. Lack of affordable housing units, based on community opinion.
5. The local realtors, while publishing HUD Fair Housing information on their website, do not hold classes for their members regarding Fair Housing and do not have an outreach program in the community to educate the residents.
6. There appears to be a lack of community knowledge of HUD Fair Housing initiatives and policy.

The following are PMG Associates, Inc. recommendations for correction of the impediments:

1. Add a link on the City's website main page or in the Questions section to direct anyone seeking to file a housing discrimination complaint to the proper information.
2. In regards to transportation, there appears to be a need for education, outreach and publication regarding the currently available ride/transportation programs. The public does not appear to be fully aware of transportation programs that could assist the transportation disadvantaged-low income population. Additional dissemination of this information should be undertaken.
3. The City should request that the local newspapers insure that the HUD disclaimer regarding Fair Housing is published on their website and/or in print.
4. The City had made strides towards the inventory of affordable housing stock, by changes in their codes and ordinances and encouragement of economic development incentives. The City needs to continue on this path.
5. A partnership with the local Board of Realtors could be explored regarding the community education of the target population. This program should be initiated in the Elementary Schools and possibly expanded to additional grades. Use of existing materials will enable this program to be developed expeditiously.
6. Expand the distribution of Fair Housing materials throughout the community through the following:
 - d. The posting of HUD posters at after school care sites, parks and recreation centers, public housing sites, local houses of faith and schools.
 - e. Having HUD/City of Punta Gorda Fair Housing pamphlets/written handouts available at various publically accessed sites, such as libraries, City Hall, other government building and centers.
 - f. Make sure the City website has the information available to the public.

DISCUSSION:

The City of Punta Gorda is committed to furthering fair housing to ensure that viable, sustainable communities are available to all persons. The City, due to its small size, builds no housing; however, the City does actively engage in the creation of a regulatory environment that is supportive

and innovative for-profit, non-profit, and governmental partnerships and programs to support the delivery and retention of affordable housing units. The City's Land Development Regulations (LDR) and applicable building codes guide the private sector in the development and construction of housing.

HUD requires a formal analysis of housing impediments be conducted as a means to identify problems that may exist and actions that can be taken to mitigate issues related to fair housing. The City's Analysis of Impediments to Fair Housing was updated in March 2015.

AP-85 OTHER ACTIONS – 91.220(k)

INTRODUCTION:

ACTIONS PLANNED TO ADDRESS OBSTACLES TO MEETING UNDERSERVED NEEDS

UNDERSERVED NEEDS – The City of Punta Gorda partners with Charlotte County on a “Countywide” basis with the intent to bolster homebuyer programs, support redevelopment of multi-unit residential properties and demolish blighted structures. Both the City and the County struggle to keep up with the pace by which the population needs of the underserved continues to increase; and due to the scale of the community and the City’s CDBG limited funding it is difficult for the City to meet underserved needs in housing without the partnership of the County

ACTIONS PLANNED TO FOSTER AND MAINTAIN AFFORDABLE HOUSING

AFFORDABLE HOUSING – The City of Punta Gorda does not specifically plan to achieve any production, rehabilitation, or acquisition of housing units through the use of CDBG entitlement funds; due to the small size of the grant the City receives annually. However, the City continues to partner with both the private sector and other non-profit organizations to assist in the purchase of land on which affordable housing can be constructed. The City of Punta Gorda feels that the actual construction of housing units are best handled through the private sector and highly experienced non-profit agencies.

ACTIONS PLANNED TO REDUCE LEAD-BASED PAINT HAZARDS

LEAD BASED PAINT HAZARDS – The activities the City of Punta Gorda has chosen to implement with federal funds do not trigger lead-based paint abatement standards.

ACTIONS PLANNED TO REDUCE THE NUMBER OF POVERTY-LEVEL FAMILIES

ANTI-POVERTY STRATEGY – Due to the limited amount funds available to help poverty level families, the City’s overall anti-poverty strategy can only take place over a significant period of time. The City’s long-term goals are to increase the number of job opportunities available within the City and to improve the overall economy of Punta Gorda allowing for better job opportunities. The short-term goals of the City are primarily accomplished by making infrastructure improvements in East Punta Gorda, a predominantly low-to-moderate income area. Specifically, the

City's CDBG funding is directed at providing basic life necessities and supportive services for low-income persons to help them rise out of poverty and successful futures.

ACTIONS PLANNED TO DEVELOP INSTITUTIONAL STRUCTURE

INSTITUTIONAL STRUCTURE - The City of Punta Gorda relies on the staff of the Urban Design Division to provide planning/technical support and administration of the Community Development Block Grant program. The Urban Design Division then vests program operation authority in non-profit organizations for the delivery of services, when applicable. The City of Punta Gorda uses City Staff and private industry on a contract basis during the implementation of various infrastructure and development programs.

Staff reviews and makes recommendations as to how CDBG funds will be awarded and City Council makes the final determination as to who will receive funds and the amount to be awarded.

ACTIONS PLANNED TO ENHANCE COORDINATION BETWEEN PUBLIC AND PRIVATE HOUSING AND SOCIAL SERVICE AGENCIES

PUBLIC/PRIVATE COORDINATION - The Urban Design Division is the administrator for the consolidated plan, annual action plan, and the program development and management. Staff partners with local public and private entities to achieve common goals of providing affordable housing and services to address the needs of low-moderate income residents.

DISCUSSION:

The City of Punta Gorda working in partnership with both public and private individuals/organizations is committed to increase opportunities for low- moderate income residents to receive necessary services and affordable housing.

PROGRAM SPECIFIC REQUIREMENTS

AP-90 PROGRAM SPECIFIC REQUIREMENTS – 91.220(L)(1,2,4)

INTRODUCTION:

The City of Punta Gorda received entitlement funding from the Department of Housing and Urban Development through the Community Development Block Grant Program. The Urban Design Division is responsible for ensuring compliance with program specific requirements.

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
Total Program Income	0

OTHER CDBG REQUIREMENTS

1. The amount of urgent need activities	0
---	---

DISCUSSION:

The City of Punta Gorda does not have any activities planned that will produce program income.

APPENDIX

APPENDIX 1 - SURVEY TALLY SHEET

APPENDIX 2 - CITIZEN PARTICIPATION PLAN

APPENDIX 3 - 2015 POINT- IN-TIME SURVEY

APPENDIX 4 - FLORIDA MONTHLY SURVEILLANCE REPORT

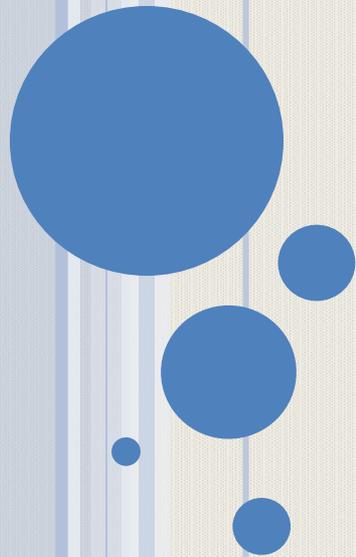
APPENDIX 5 - COMMUNITY NEEDS ASSESSMENT REPORT

APPENDIX 6 - PUNTA GORDA HOUSING AUTHORITY 5-YEAR PLAN

APPENDIX 7 - CITY OF PUNTA GORDA ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

APPENDIX 1

Survey Tally Sheet

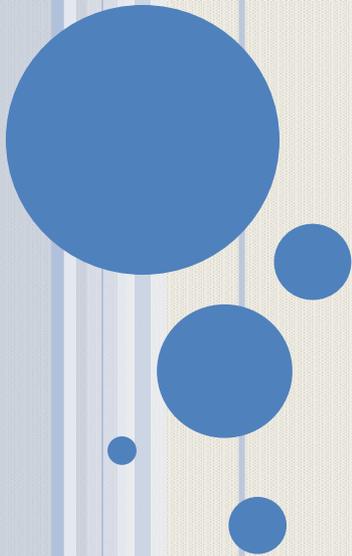


	High	Medium	Low
1. Community Facilities		1	
Senior/Youth Center	1		
Park & Recreation Facilities		1	
Library	1		
2. Community Services			
Senior/Youth Activities	1		
Child Care			
Anti-Crime Programs	1		
Transportation Services	1		
Health Services	1		
Legal Services		1	
3. Housing			
Affordable Rentals	1		
Senior Housing	1		
Homebuyer Assistance	1		
Fair Housing		1	
Energy Efficient Improvements			
4. Accessibility Improvements			
5. Infrastructure	1		
Street Improvements		1	
Sidewalk Improvements		1	
Street Lighting		1	
Drainage Improvements			
6. Neighborhood Services	1		
Code Enforcement			
Trash & Debris Removal		1	
Neighborhood Beautification	1		
Cleanup Abandoned Lots/Buildings	1		
7. Business & Jobs			
Job Creation/Retention	1		
Employment Training	1		
Job Search Assistance	1		
Commercial Façade Improvements			
TOTALS			

8. Please use this space for comments or to address any needs that are not listed above

APPENDIX 2

Citizen Participation Plan



CITY OF PUNTA GORDA

RESOLUTION NO. 3160-15

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF PUNTA GORDA, FLORIDA ADOPTING A CITIZEN PARTICIPATION PLAN; AUTHORIZING THE MAYOR TO SIGN ON BEHALF OF THE CITY; AND PROVIDING AN EFFECTIVE DATE

WHEREAS, the City of Punta Gorda administers certain Community Development Block Grant (CDBG) funds; and

WHEREAS, the U. S. Department of Housing and Urban Development requires recipients of Community Development Block Grant monies to have a Citizen Participation Plan in place per 24 CFR 91.105; and

WHEREAS, the Citizen Participation Plan shall encourage citizen participation, especially by persons of low, low to moderate-income, provide citizens reasonable and timely access to local meetings and information , provide for technical assistance, provide for public hearings and provide for a compliant procedure; and

WHEREAS, the City of Punta Gorda has prepared and publicly reviewed a Citizen Participation Plan;

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF PUNTA GORDA, FLORIDA, THAT:

1. The City of Punta Gorda Citizen Participation Plan, a copy of which is attached hereto and made a part hereof, is hereby adopted.
2. The City of Punta Gorda herewith certifies to follow the Citizens Participation Plan and adopt the plan by resolution annually.
3. The Mayor of the City of Punta Gorda is hereby authorized to sign the Plan on behalf of the City.
4. This resolution shall become effective immediately upon adoption.

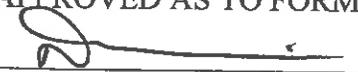
ADOPTED at a regular session of the City Council of the City of Punta Gorda, Florida, this 20 day of May, 2015.


CAROLYN M. FREELAND, Mayor

ATTEST:


KAREN SMITH, City Clerk

APPROVED AS TO FORM:


DAVID M. LEVIN, City Attorney

I HEREBY CERTIFY THIS TO BE A TRUE AND EXACT COPY OF THE Resolution ON FILE IN THE OFFICE OF THE CITY CLERK. CITY OF PUNTA GORDA. SHELBY COUNTY, FLORIDA.

Deputy CITY CLERK



City of Punta Gorda, Florida CITIZENS PARTICIPATION PLAN

Introduction –

The City of Punta Gorda, Florida is required by law, 24 CFR 91.105, to develop and follow detailed, written policies and procedures known as a Citizen's Participation Plan. This Plan is designed to involve the public, particularly low- and moderate-income people, in developing and implementing its Consolidated Plan and its integral components: annual action plans; annual performance reports, and amendments. The Citizen's Participation Plan must be published and available to the public.

The Consolidated Plan is a five (5) year plan describing the City's development needs, resources, priorities and proposed activities to be undertaken with certain U.S. Department of Housing and Urban Development (HUD) programs, which include the Community Development Block Grant (CDBG) program.

The City will provide the public opportunities to participate, and will consult with other public and private agencies in the planning and implementation of the Consolidated Plan and its integral components.

Encouraging Public Participation –

The law, 24 CFR 91.105, requires the citizen participation plan provide for and encourage public involvement, and is designed to encourage participation by low- and moderate-income persons, particularly those living in slum and blighted areas and in areas where CDBG funds are proposed to be used, and by residents of predominantly low- and moderate-income neighborhoods. Participation is to occur during the development of the Consolidated Plan and its components, as well as when any amendments to the document(s) are proposed, and when performance is reported. The City will take whatever action is necessary to encourage the participation of all its citizens, including minorities and non-English speaking persons, as well as persons with disabilities. In addition, the City will encourage the participation of local and regional institutions and other organizations (including businesses, developers, and community and faith-based organizations) in the process of developing and implementing the Consolidated Plan and its components, as well as when any amendments to the document(s) are proposed, and when performance is reported. Currently all documents are in English only; however, if other languages are needed, please contact:

City of Punta Gorda
Urban Design Division
326 W. Marion Avenue
Punta Gorda, Florida 33950

The City of Punta Gorda will provide information to the Punta Gorda Housing Authority and other public and private agencies providing assisted housing, health services, social services to ensure that residents/public are informed about the Consolidated Plan process and their opportunity to participate.

The City of Punta Gorda will hold a public meeting each year to obtain citizens' views and to respond to proposals and questions. The meeting will be held prior to the Consolidated Plan and/or Annual Action Plan being published for comment and will:

- Announce funding
- Availability of technical assistance
- Solicit public opinion on housing and/or community development needs
- Report on program performance
- Solicit comments on strategies and proposed use of funds

The public meeting will be held at a time and location convenient to the majority of the target population – low- and moderate-income people, residents of predominantly low- and moderate-income neighborhoods, and others likely to benefit from the program. Additionally, the meeting location will be within or in close proximity to a CDBG-eligible area, and accessible to people with disabilities and non-English speaking residents. Where a significant number of non-English speaking residents can be reasonably expected to participate in a public hearing, upon request, the City will provide an interpreter.

Public Meeting Notices –

Notice of all public meetings will be published and posted as follows:

- Published as display ads in local, general circulation newspapers and posted on the city's website, www.ci.punta-gorda.fl.us, at least 7 days prior to the meeting.
- Notices will be posted in public places, such as neighborhood center(s) in the CDBG-eligible area and the public library. Each notice will specify the date, time, place and purpose of the meeting, as well as contact data for additional information.

Information –

The City of Punta Gorda will provide program and policy information to stakeholders, including the general public, public and private agencies providing housing assistance, health services, social services, child welfare services, economic development services, job training and employment assistance services, the Punta Gorda Housing Authority, and other interested parties. This information will include:

- The grant funding the City expects to receive through the Community Development Block Grant;
- The range of activities that may be undertaken, as well as activities previously funded;
- The city's process of developing the Consolidated Plan and its components, including applications that may be submitted by potential subrecipients;
- The public's role in the program; and
- Other materials as needed to inform and educate the public about the program.

This information may be provided by direct mail, at public meetings, or on the city's website, www.ci.punta-gorda.fl.us.

The proposed and adopted Citizen Participation Plan, Consolidated Plan, Annual Action Plan, as well as substantial amendments, and the performance report will be accessible to the public at no cost on the city's website, www.ci.punta-gorda.fl.us. Additionally, these documents will be available for review in the offices of the City of Punta Gorda Urban Design Division and the City Clerk's Office, the public library and neighborhood center(s).

Comments –

Oral comments recorded at a public meeting and written or emailed comments made during the Consolidated Plan process will be accepted by the Urban Design Division until a specified date (a minimum of 30 days to comment will be provided). The comment period associated with a specific activity will be published in a display ad in local, general circulation newspapers. All comments will be considered. A summary of all comments, including comments not accepted and the rationale for their rejection will be attached to the final Consolidated Plan, Action Plan and/or Performance Report, as appropriate.

Amendments –

Amendments that fall under the definition of “substantial change” shall be subject to a 30-day public comment period. “Substantial change” shall be defined as:

- Any new activity;
- Any deletion of a budgeted activity;
- Any change in an activity's national objective designation.

A summary of any substantial amendment will be published in local, general circulation newspapers, followed by a 30-day public comment period, which will be defined in the public notice.

All comments will be considered. A summary of all comments, including comments not accepted and the rationale for their rejection will be attached to the Amended Consolidated Plan, Action Plan and/or Performance Report, as appropriate.

Technical Assistance –

The Urban Design Division will assist organizations and individuals of low- and moderate-income people interested in submitting a proposal to obtain funding for an activity.

- Requests for technical assistance must be made in writing, specifying the name of the organization or individual requesting assistance, the name, address, phone number and/or email address of a contact person;
- The nature of technical assistance requested;
- Immediate problems and the reason for the request.

Complaints and Grievances –

Substantive, written responses to written complaints and or grievances will be provided within 15 working days of receipt, where practical.

Relocation –

The city's policy is to administer the Community Development Block Grant Program without displacement. In the event displacement is unavoidable, the city and/or other responsible party(s) will comply with the regulations of the Uniform Relocation Act and Section 104(d).

Access to Records –

Program information and records are available upon request at the Urban Design Division during normal business hours, Monday through Friday, 8:00 a.m. – 4:30 p.m. Such documents include the following:

- All mailing and promotional materials;
- Records of public meetings;
- All key documents, including prior applications, letters of approval, grant agreements, the citizen participation plan, performance reports, evaluation reports, other reports required by the U. S. Department of Housing and Urban Development, the proposed and approved application for the current year;
- Copies of the regulations and issuances governing the program; and
- Documents regarding other important program requirements, such as contracting procedures, environmental policies, fair housing and other equal opportunity requirements, and relocation provisions.

To submit comments about the program:

Mail:

The City of Punta Gorda
Urban Design Division
326 W. Marion Avenue
Punta Gorda, FL 33950

Email: urbandesign@pgorda.us

Phone:

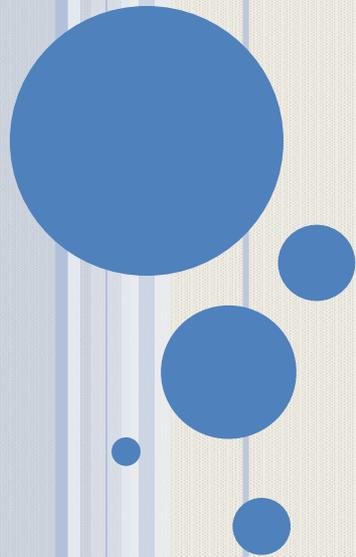
941-575-3372

Fax:

941-575-3356

APPENDIX 3

2015 Point-In-Time
Survey



DEPARTMENT OF CHILDREN AND FAMILIES



Lead Agencies Survey of
2015
Point-in-Time Count

*Council on Homelessness 2015 Report
To Governor and Legislature*

Submit to the Office on Homelessness
By Close of Business, April 15, 2015

Return to: *Erik.Braun@myflfamilies.com*

Office on Homelessness
Department of Children and Families
1317 Winewood Boulevard
Tallahassee, FL 32399-0700
850-922-4691
FAX: 850-487-1361

2015 Survey

To assist the department of Children and Families in preparing the 2015 Council on Homelessness Report, as required by s.420.622(9), Florida Statutes, please fill in the following:

Name of Continuum: Charlotte County Homeless Coalition

Mailing Address: PO Box 380157 Murdock FL 33948

Telephone Number: 941-627-4313 Fax Number: 941-627-9648

Executive Director: Angela M. Hogan

Email Address: Angela.hogan@cchomelesscoalition.org

Person Completing the Survey: Michael Overway

Phone Number for this Person: 941-627-4313 x 106

A. Homeless Population by County

Report the total number of persons and households who are homeless on any given day for each county covered or served by your continuum in January 2015, as aggregated for your 2015 Point in Time submission to HUD.

County Name		Federal/HUD Homeless Definition	
		# Persons	# Households
1	Charlotte County	548	402
2			
3			
4			
5			
6			
7			
	TOTAL	548	402

Federal Definition: Who Should be Included in the 2015 PIT

For the Sheltered count, CoC' s should include all individuals and families who meet the following criteria:

An individual or family living in a supervised publicly or privately operated shelter designed to provide temporary living arrangements, including:

- Congregate shelters;
- Hotels and motels paid for by charitable organization, or by federal, state or local government programs for low income individuals;
- Transitional housing;
- Safe Haven provider programs.

For the unsheltered count, CoC' s should include all individuals or families who meet the following criteria:

An individual or family with a primary nighttime residence that is a public or private place not designed for, or ordinarily used as a regular sleeping accommodation for human beings, including:

- A car;
- Park;
- Abandoned building;
- Bus or train station;
- Airport;
- Campground.

Data Source: *(Check one.)*

January 2015 Count – conducted during the last 10 days of January 2015.

Other Date - Waiver Granted by HUD.

Enter date.01/22/2015

- Check the methods used to enumerate the homeless persons.

- Point-in-time count with no interview
- Point-in-time with interviews
- Point-in-time plus sample interviews
- Point-in-time plus extrapolation
- Administrative data from providers of services
- Public places count
- Public places count with interviews
- Sample of interviews
- Extrapolation from Point-in-time and sample of interviews
- Public places count using probability sampling
- Service-based count for non-shelter services
- HMIS
- Other

* Check all methods used.

* HEP – reported unaccompanied youth.

** Coastal – reported unaccompanied youth.

B. General Homeless Characteristics

Data Element Gender	Total Number Homeless Persons	Percentage
Male	320	58
Female	228	42
Transgendered Male to Female	0	0
Transgendered Female to Male	0	0
Other	0	0
Don't know	0	0
Refused	0	0
TOTAL	548	100.0%

Age	Total Number Homeless Persons	Percentage
Persons under 18 years	173	32
Persons 18 to 24 years	60	10
Persons 24 – 60 years	266	49
Elderly - over 60 years	49	9
Refused	0	0
TOTAL	548	100.0%

Ethnicity	Total Number Homeless Persons	Percentage
Hispanic or Latino	53	10
Non-Hispanic/Non-Latino	495	90
Don't know	0	0
Refused	0	0
TOTAL	548	100.0%

Data Element Race	Total Number Homeless Persons	Percentage
American Indian/ Alaska Native	12	2
Asian	3	1
Black/African American	31	6
Native Hawaiian/ Pacific Islander	0	0
White	502	91
Don't know	0	0
Refused	0	0
TOTAL	548	100.0%

Military Veteran Served on active duty in the US military	Total Number Homeless Persons	Percentage
Yes	65	17
No	310	83
Don't know	0	0
Refused	0	0
TOTAL	375	100.0%

Household Type	Total Number Homeless Households	Percentage
A. Households with at least one Adult and one Child	67	17
• Households with only 1 child	23	Not applicable
• Households with multiple children	44	Not applicable
B. Households <u>without</u> Children	271	67
C. Households with Children Only	64	16
TOTAL Households	402	100.0%

Disabling Condition	Total Number Homeless Persons	Percentage
Yes	231	69
No	104	31
Don't know	0	0
Refused	0	0
TOTAL	335	100.0%
Type of disabling condition	Total Number Homeless Persons	Percentage
Physical	80	Do Not Report
Developmental	4	
Mental Health	121	
Drug or Alcohol Addiction	26	
HIV/AIDS	0	

Prior Episodes of Homelessness in last 3 years, number of separate times homeless	Total Number Homeless Persons	Percentage
One time	120	39
2 – 3 times	111	36
4 or more times	80	25
TOTAL	311	100.0%

Length of Current Homeless Episode	Total Number Homeless Persons	Percentage
1 week or less	27	9
More than 1 week, less than 1 month	15	5
1 to 3 months	42	13
More than 3 months, less than 12 months	68	21
1 year or longer	163	52
TOTAL	315	100.0%

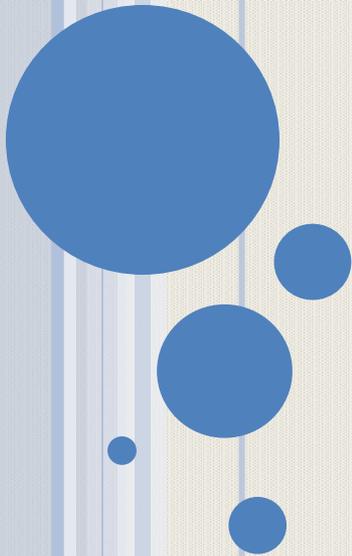
Data Element Cause of Homelessness	Total Number Homeless Persons	Percentage
Employment/financial reasons	105	34
Housing Issues - Forced to relocate from home	40	13
Medical/disability problems	107	34
Family problems	57	18
Natural/other disasters	1	.5
Recent immigration	1	.5
TOTAL	311	100.0%

Data Element Length of Stay in the County Prior to Becoming Homeless	Total Number Homeless Persons	Percentage
1 week or less	17	5
More than 1 week, less than 1 month	10	3
1 to 3 months	14	4
More than 3 months, less than 12 months	29	9
1 year or longer	248	79
TOTAL	318	100.0%

Foster Care History Were you ever a foster care child?	Total Number Homeless Persons	Percentage
Yes	25	7
No	310	93
TOTAL	335	100.0%

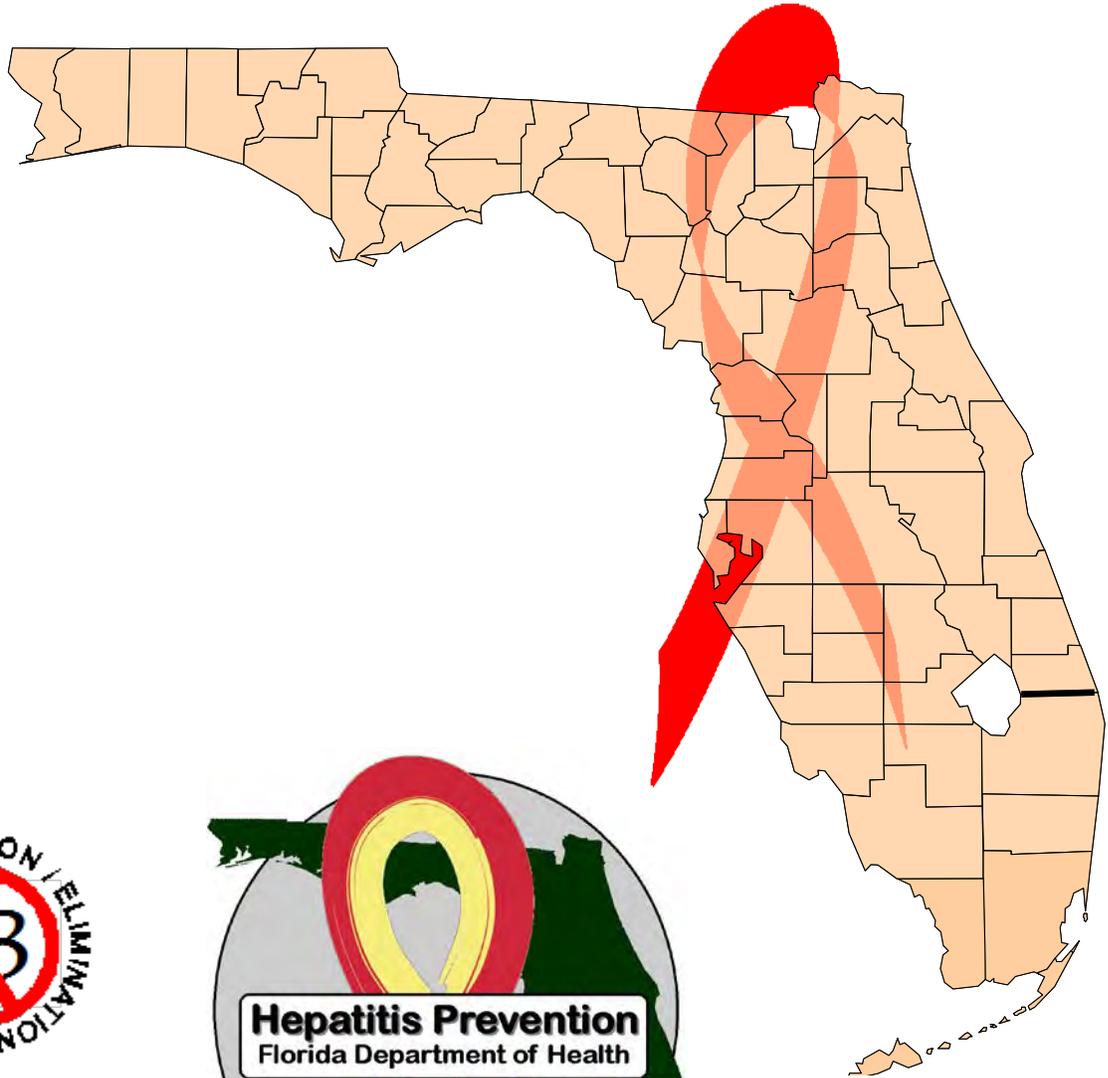
APPENDIX 4

Florida Monthly Surveillance Report



Monthly Surveillance Report

(Hepatitis, HIV/AIDS, STD and TB)



FLORIDA DEPARTMENT OF HEALTH
DIVISION OF DISEASE CONTROL AND HEALTH PROTECTION
4052 Bald Cypress Way, BIN #A09, Tallahassee, FL 32399-1715
850-245-4430



The January Monthly Surveillance Report (MSR) is an expanded report that serves as a comprehensive summary for the previous year. It is the one MSR that contains year-end summary data tables not found in other MSRs throughout the year.

On The Internet

You can access the HIV/AIDS and Hepatitis Program website by going to

<http://www.FloridaAids.org>

HIV and AIDS fact sheets and slide sets are now on the Internet. Please use the above site and follow the instructions below to view them.

For Slide Shows and Fact Sheets:

On the HIV/AIDS & Hepatitis Section homepage, click on "Surveillance" on the left and then click on either "Fact Sheets" or "Slide Shows". There you will see the slide presentations and fact sheets. These are saved in Adobe Acrobat Reader as well as PowerPoint. If you do not have Adobe Acrobat Reader, you can download this software from the HIV/AIDS & Hepatitis Section homepage. You will also see a link to the CDC HIV/AIDS slide sets on that same website.

These slide sets and fact sheets are updated on an annual basis.

Should you need a copy of any of the slide sets or fact sheets in a different format such as Office 2003 PowerPoint or Word files, or if you have any suggestions or comments for future slide sets or fact sheets, please e-mail Lorene Maddox (Lorene.Maddox@flhealth.gov), Tracina Bush (Tracina.Bush@flhealth.gov) or Madgene Moise (Madgene.Moise@flhealth.gov). Or you can call them at (850) 245-4430.

Below is a list of the fact sheets, Epidemiologic Profiles and slide shows available:

Fact Sheets

- HIV/AIDS Among Blacks
- HIV/AIDS Among Haitians
- HIV/AIDS Among Hispanics
- HIV/AIDS Among Men
- HIV/AIDS Among Women
- HIV/AIDS Age 50+
- HIV/AIDS Among Adolescent and Young Adult
- United States and Florida HIV/AIDS
- HIV/AIDS Among Asians
- HIV/AIDS Among Native Americans
- HIV/AIDS Among Pediatrics
- HIV/AIDS Among Female Adolescent

Epidemiologic Profiles

- Pediatric Epidemiologic Profile
- Adolescent Epidemiologic Profile
- Minorities Epidemiologic Profile
- Haitians Epidemiologic Profile
- Persons 50 and over Epidemiologic Profile
- Florida HIV/AIDS Annual Report/Epidemiologic Profiles
- Department of Corrections

Slide Shows

- Adolescents
- Age 50+
- AIDS/TB Data
- Asians
- American Indians
- Blacks
- Caribbean
- Country of Birth
- Demographics & General Epidemiology
- Florida's First 22 Years of AIDS
- Haitians
- Hispanics
- Injection Drug Users
- Resident HIV/AIDS Deaths
- UNAIDS and WHO
- US and Florida
- Women
- HIV/AIDS and Hepatitis Virus Co-Infection in Florida
- Rural and Non-Rural Areas
- Pediatrics
- Men

2014 Population Estimates by county, Florida

COUNTY	2014 Population Estimates by County
ALACHUA	250,555
BAKER	27,886
BAY	172,433
BRADFORD	27,409
BREVARD	554,596
BROWARD	1,792,586
CALHOUN	14,803
CHARLOTTE	166,700
CITRUS	143,869
CLAY	199,820
COLLIER	342,391
COLUMBIA	69,159
DE SOTO	34,611
DIXIE	16,905
DUVAL	884,015
ESCAMBIA	300,790
FLAGLER	104,137
FRANKLIN	11,841
GADSDEN	47,213
GILCHRIST	17,292
GLADES	12,876
GULF	15,964
HAMILTON	14,994
HARDEE	27,879
HENDRY	38,118
HERNANDO	179,171
HIGHLANDS	100,681
HILLSBOROUGH	1,297,986
HOLMES	20,115
INDIAN RIVER	143,503
JACKSON	49,844
JEFFERSON	14,564
LAFAYETTE	8,769
LAKE	312,558
LEE	670,544

COUNTY	2014 Population Estimates by County
LEON	282,593
LEVY	41,139
LIBERTY	9,075
MADISON	19,233
MANATEE	340,618
MARION	344,455
MARTIN	150,438
MIAMI-DADE	2,602,826
MONROE	72,553
NASSAU	76,249
OKALOOSA	190,953
OKEECHOBEE	40,251
ORANGE	1,221,712
OSCEOLA	299,456
PALM BEACH	1,364,653
PASCO	486,624
PINELLAS	920,534
POLK	626,386
PUTNAM	73,124
ST JOHNS	208,316
ST LUCIE	292,920
SANTA ROSA	160,179
SARASOTA	391,966
SEMINOLE	436,597
SUMTER	108,224
SUWANNEE	44,706
TAYLOR	23,197
UNION	15,737
VOLUSIA	504,236
WAKULLA	31,595
WALTON	59,747
WASHINGTON	25,379
FLORIDA	19,552,248

Data from Office of Planning, Evaluation, and Data Analysis:

<http://www.floridacharts.com/charts/population.aspx>

PEOPLE NEWLY INFECTED WITH HIV IN THE WORLD IN 2013: 2.1 MILLION
ESTIMATED LIVING HIV/AIDS CASES IN THE WORLD AS OF 2013: 35 MILLION
AIDS DEATHS IN THE WORLD IN 2013: 1.5 MILLION
Approximately 1,039,000-1,185,000 persons are currently living with HIV in the US
Approximately 135,000 persons are currently living with HIV infection in Florida
http://www.unaids.org/globalreport/Global_report.htm

Residents Deaths Due to HIV, by County, 2012 and 2013

COUNTY	2012 Resident Deaths	2013 Resident Deaths	Percent Change
ALACHUA	14	17	21%
BAKER	1	2	100%
BAY	6	7	17%
BRADFORD	3	1	-67%
BREVARD	12	9	-25%
BROWARD	139	122	-12%
CALHOUN	0	1	N/A
CHARLOTTE	1	3	200%
CITRUS	4	0	-100%
CLAY	0	1	N/A
COLLIER	3	8	167%
COLUMBIA	3	5	67%
DE SOTO	2	3	50%
DIXIE	0	1	N/A
DUVAL	58	67	16%
ESCAMBIA	16	11	-31%
FLAGLER	2	1	-50%
FRANKLIN	0	0	N/A
GADSDEN	7	3	-57%
GILCHRIST	0	0	N/A
GLADES	0	0	N/A
GULF	0	1	N/A
HAMILTON	1	2	100%
HARDEE	0	0	N/A
HENDRY	0	1	N/A
HERNANDO	4	2	-50%
HIGHLANDS	5	5	0%
HILLSBOROUGH	57	64	12%
HOLMES	0	0	N/A
INDIAN RIVER	2	1	-50%
JACKSON	0	0	N/A
JEFFERSON	0	1	N/A
LAFAYETTE	1	0	-100%
LAKE	10	19	90%
LEE	20	11	-45%

Residents Deaths Due to HIV, by County, 2012 and 2013

COUNTY	2012 Resident Deaths	2013 Resident Deaths	Percent Change
LEON	21	8	-62%
LEVY	0	0	N/A
LIBERTY	0	0	N/A
MADISON	0	2	N/A
MANATEE	7	15	114%
MARION	9	11	22%
MARTIN	1	1	0%
MIAMI-DADE	218	227	4%
MONROE	7	4	-43%
NASSAU	1	1	0%
OKALOOSA	1	2	100%
OKEECHOBEE	0	1	N/A
ORANGE	63	57	-10%
OSCEOLA	5	7	40%
PALM BEACH	65	69	6%
PASCO	10	9	-10%
PINELLAS	46	48	4%
POLK	27	34	26%
PUTNAM	3	2	-33%
ST JOHNS	5	2	-60%
ST LUCIE	13	15	15%
SANTA ROSA	0	1	N/A
SARASOTA	8	5	-38%
SEMINOLE	8	8	0%
SUMTER	3	0	-100%
SUWANNEE	0	4	N/A
TAYLOR	0	0	N/A
UNION	5	7	40%
VOLUSIA	25	22	-12%
WAKULLA	0	1	N/A
WALTON	0	1	N/A
WASHINGTON	0	1	N/A
UNKNOWN	1	1	0%
STATE TOTAL	923	935	1%

Figure 1
AIDS Cases (number on counties) and Rates
Per 100,000 Population (shaded areas) Reported by County of Residence*
Florida, 2014

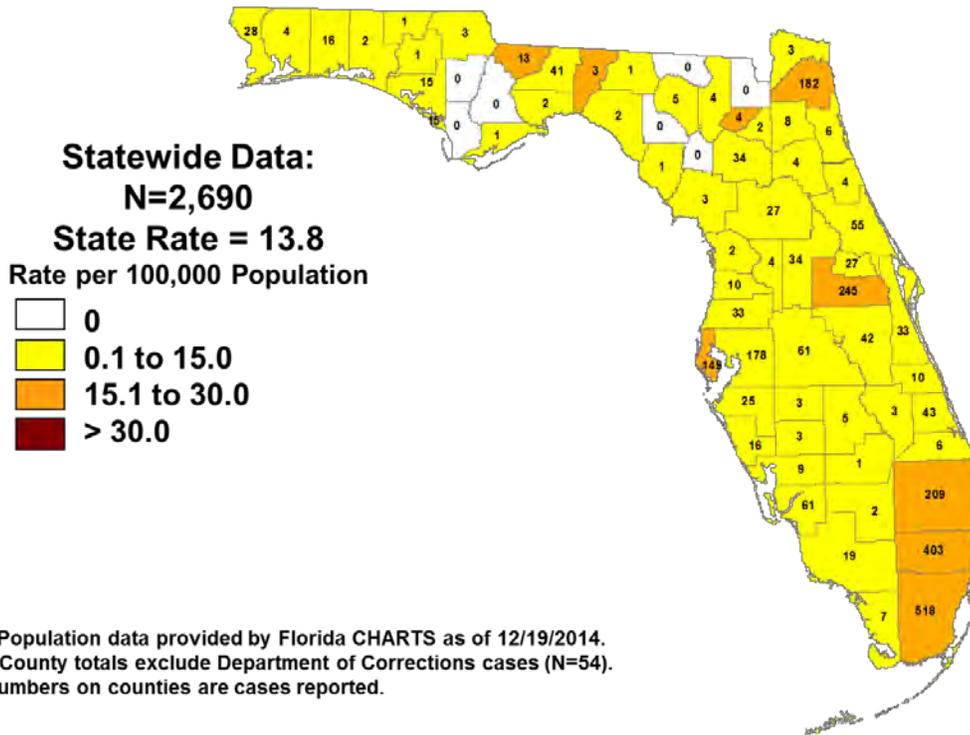


Figure 2
HIV Infection Cases and Rates per 100,000 Population
by County, Florida, 2014

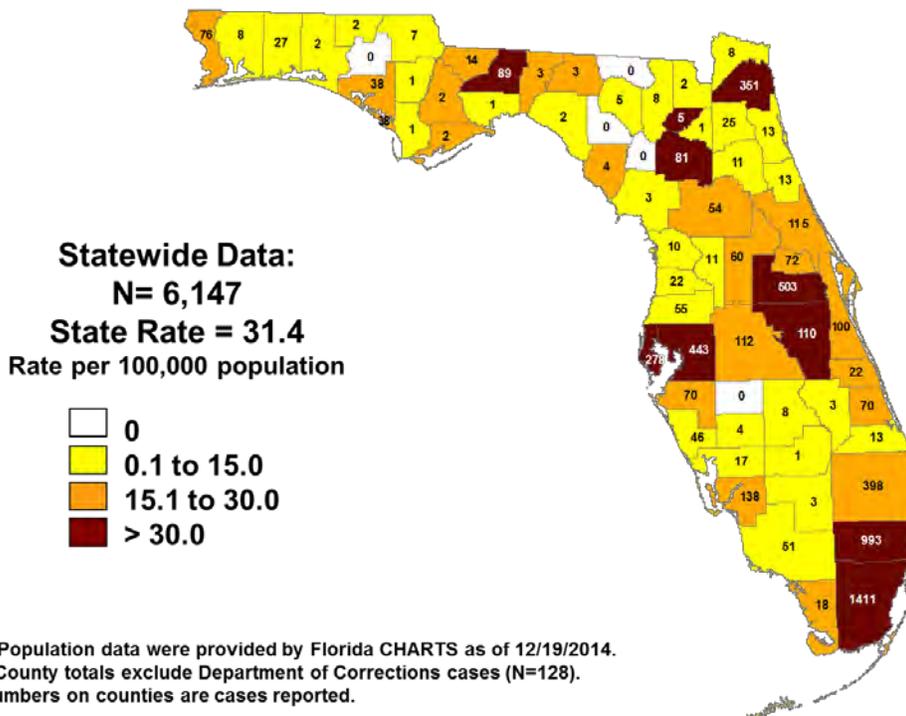
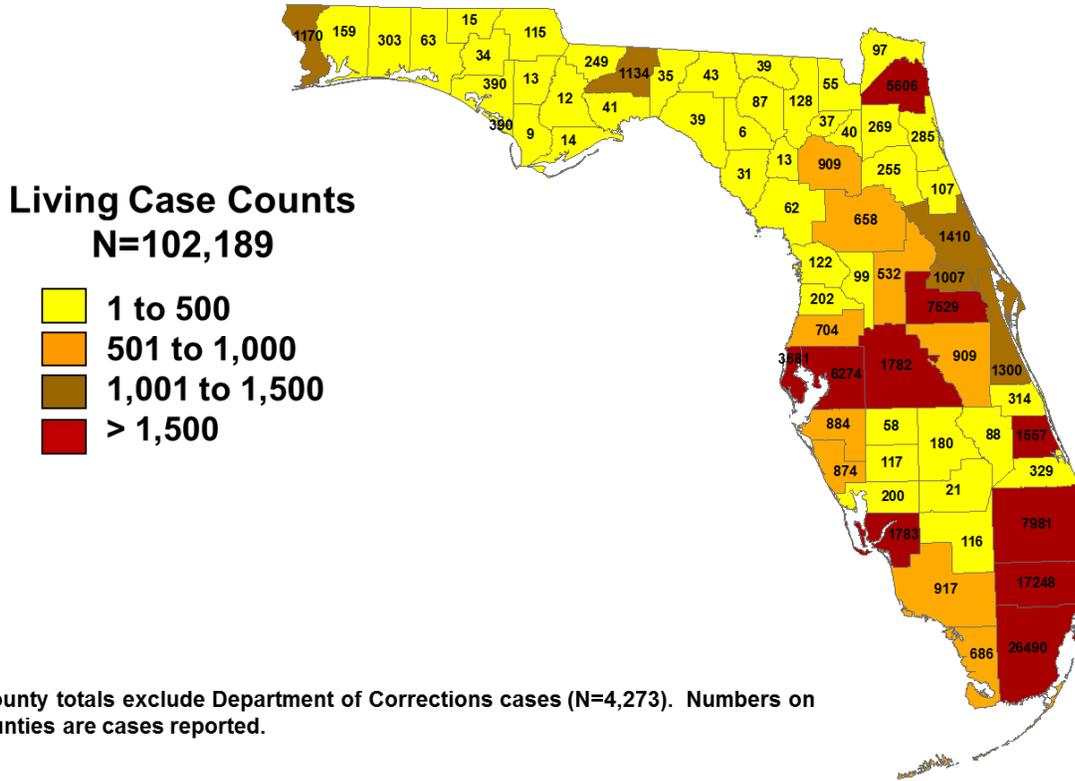


Figure 3
Persons Living with HIV Disease,
By County of Residence,*
Reported through 2013, Florida



**Data for AIDS, HIV (regardless) and PLWHAs Cases and Rates Per 100,000 Population
Reported by County of Residence for maps in Figure 1, 2 and 3**

COUNTY	FIGURE 1		FIGURE 2		FIGURE 3	
	AIDS CASES 2014	CASE RATES 2014	HIV INFECTION CASES 2014	CASE RATES 2014	PLWHAs CASES Thru 2013	CASE RATES Thru 2013
ALACHUA	34	13.6	81	23.5	909	366.5
BAKER	0	0.0	2	4.4	55	201.1
BAY	15	8.7	38	29.1	390	228.7
BRADFORD	2	7.3	1	4.1	40	149.7
BREVARD	33	6.0	100	15.1	1,300	236.8
BROWARD	403	22.5	993	70.2	17,248	965.8
CALHOUN	0	0.0	1	0.0	13	88.6
CHARLOTTE	9	5.4	17	17.1	200	120.7
CITRUS	2	1.4	10	7.0	122	86.0
CLAY	8	4.0	25	6.8	269	137.6
COLLIER	19	5.5	51	16.1	917	272.1
COLUMBIA	4	5.8	8	6.9	128	187.2
DE SOTO	3	8.7	4	6.9	117	340.4
DIXIE	1	5.9	4	20.6	31	187.6
DUVAL	182	20.6	351	47.1	5,606	639.0
ESCAMBIA	28	9.3	76	27.7	1,170	390.3
FLAGLER	4	3.8	13	14.9	107	106.7
FRANKLIN	1	8.4	2	0.0	14	120.0
GADSDEN	13	27.5	14	34.0	249	531.0
GILCHRIST	0	0.0	0	6.8	13	76.2
GLADES	1	7.8	1	0.0	21	165.3
GULF	0	0.0	1	7.1	9	56.4
HAMILTON	0	0.0	0	0.0	39	261.2
HARDEE	3	10.8	0	13.6	58	208.3
HENDRY	2	5.2	3	23.0	116	306.7
HERNANDO	10	5.6	22	15.6	202	115.1
HIGHLANDS	5	5.0	8	10.4	180	180.5
HILLSBOROUGH	178	13.7	443	38.1	6,274	490.7
HOLMES	1	5.0	2	5.9	15	74.8
INDIAN RIVER	10	7.0	22	9.7	314	222.3
JACKSON	3	6.0	7	11.5	115	231.2
JEFFERSON	3	20.6	3	23.5	35	242.4
LAFAYETTE	0	0.0	0	0.0	6	69.0
LAKE	34	10.9	60	15.2	532	174.3
LEE	61	9.1	138	28.9	1,783	272.0

**Data for AIDS, HIV (regardless) and PLWHAs Cases and Rates Per 100,000 Population
Reported by County of Residence for maps in Figure 1, 2 and 3**

COUNTY	FIGURE 1		FIGURE 2		FIGURE 3	
	AIDS CASES 2014	CASE RATES 2014	HIV INFECTION CASES 2014	CASE RATES 2014	PLWHAs CASES Thru 2013	CASE RATES Thru 2013
LEON	41	14.5	89	45.9	1,134	404.9
LEVY	3	7.3	3	17.0	62	153.1
LIBERTY	0	0.0	2	0.0	12	136.1
MADISON	1	5.2	3	24.3	43	224.2
MANATEE	25	7.3	70	16.2	884	263.3
MARION	27	7.8	54	14.3	658	194.7
MARTIN	6	4.0	13	13.0	329	221.3
MIAMI-DADE	518	19.9	1,411	66.4	26,490	1025.5
MONROE	7	9.6	18	38.9	686	941.9
NASSAU	3	3.9	8	10.9	97	129.8
OKALOOSA	16	8.4	27	11.7	303	158.8
OKEECHOBEE	3	7.5	3	15.0	88	220.3
ORANGE	245	20.1	503	47.3	7,529	627.2
OSCEOLA	42	14.0	110	36.4	909	312.7
PALM BEACH	209	15.3	398	35.9	7,981	591.2
PASCO	33	6.8	55	11.8	704	147.8
PINELLAS	149	16.2	278	26.0	3,681	399.9
POLK	61	9.7	112	21.5	1,782	289.7
PUTNAM	4	5.5	11	17.7	255	350.4
SANTA ROSA	4	2.5	8	10.4	159	101.2
SARASOTA	16	4.1	46	15.0	874	225.5
SEMINOLE	27	6.2	72	17.3	1,007	232.8
ST JOHNS	6	2.9	13	14.6	285	141.0
ST LUCIE	43	14.7	70	20.0	1,557	545.4
SUMTER	4	3.7	11	12.4	99	94.6
SUWANNEE	5	11.2	5	21.2	87	196.8
TAYLOR	2	8.6	2	5.1	39	168.3
UNION	4	25.4	5	44.4	37	236.8
VOLUSIA	55	10.9	115	22.6	1,410	281.8
WAKULLA	2	6.3	1	7.5	41	132.1
WALTON	2	3.3	2	10.3	63	107.4
WASHINGTON	1	3.9	0	4.8	34	134.7
SUBTOTAL	2,636		6,019		97,917	
INSTIT./DOC	54		128		4,273	
FLORIDA	2,690		6,147		102,189	

**TABLE 1. HIV AND AIDS* MORBIDITY YEAR TO DATE
FLORIDA, JANUARY- DECEMBER, 2013 and 2014****

COUNTY	REPORTED HIV INFECTION CASES Jan-Dec 2013	REPORTED HIV INFECTION CASES Jan-Dec 2014	HIV PERCENT CHANGE	2014 HIV CASE RANK	REPORTED AIDS CASES Jan-Dec 2013	REPORTED AIDS CASES Jan-Dec 2014	AIDS PERCENT CHANGE	2014 AIDS CASE RANK	PRESUMED LIVING HIV/AIDS CASES AS OF 12/31/2014
ALACHUA	49	81	65%	14	33	34	3%	14	976
BAKER	1	2	100%	52	2	0	-100%	61	57
BAY	39	38	-3%	24	15	15	0%	25	417
BRADFORD	0	1	N/A	58	1	2	100%	49	40
BREVARD	65	100	54%	12	35	33	-6%	16	1,379
BROWARD	939	993	6%	2	480	403	-16%	2	18,054
CALHOUN	0	1	N/A	59	0	0	N/A	62	14
CHARLOTTE	23	17	-26%	30	16	9	-44%	29	215
CITRUS	9	10	11%	37	4	2	-50%	50	129
CLAY	10	25	150%	26	6	8	33%	30	291
COLLIER	42	51	21%	22	26	19	-27%	22	953
COLUMBIA	3	8	167%	38	1	4	300%	36	137
DE SOTO	2	4	100%	45	1	3	200%	42	121
DIXIE	3	4	33%	46	2	1	-50%	55	35
DUVAL	323	351	9%	6	204	182	-11%	5	5,874
ESCAMBIA	67	76	13%	15	50	28	-44%	18	1,211
FLAGLER	8	13	63%	32	8	4	-50%	37	114
FRANKLIN	0	2	N/A	53	0	1	N/A	56	16
GADSDEN	13	14	8%	31	10	13	30%	26	249
GILCHRIST	1	0	-100%	63	0	0	N/A	63	13
GLADES	0	1	N/A	60	1	1	0%	57	21
GULF	0	1	N/A	61	0	0	N/A	64	10
HAMILTON	0	0	N/A	64	2	0	-100%	65	38
HARDEE	3	0	-100%	65	4	3	-25%	43	59
HENDRY	6	3	-50%	47	5	2	-60%	51	114
HERNANDO	22	22	0%	27	11	10	-9%	27	218
HIGHLANDS	7	8	14%	39	4	5	25%	34	186
HILLSBOROUGH	368	443	20%	4	221	178	-19%	6	6,621
HOLMES	1	2	100%	54	0	1	N/A	58	16
INDIAN RIVER	9	22	144%	28	7	10	43%	28	331
JACKSON	10	7	-30%	42	7	3	-57%	44	122
JEFFERSON	3	3	0%	48	1	3	200%	45	39
LAFAYETTE	0	0	N/A	66	0	0	N/A	66	6
LAKE	37	60	62%	19	29	34	17%	15	589
LEE	145	138	-5%	8	76	61	-20%	8	1,878

*HIV and AIDS cases are diagnosed in Florida based on the CDC case definition as described in the commentary section of the CDC HIV Surveillance Report: http://www.cdc.gov/hiv/library/reports/surveillance/2012/surveillance_Report_vol_24.html . These data reflect cases reported during the time periods noted in the tables. Please note that HIV and AIDS cases by year of report are NOT mutually exclusive and cannot be added together.

**TABLE 1. (continued) HIV AND AIDS* MORBIDITY YEAR TO DATE
FLORIDA, JANUARY – DECEMBER, 2013 AND 2014****

COUNTY	REPORTED HIV INFECTION CASES Jan-Dec 2013	REPORTED HIV INFECTION CASES Jan-Dec 2014	HIV PERCENT CHANGE	2014 HIV CASE RANK	REPORTED AIDS CASES Jan-Dec 2013	REPORTED AIDS CASES Jan-Dec 2014	AIDS PERCENT CHANGE	2014 AIDS CASE RANK	PRESUMED LIVING HIV/AIDS CASES AS OF 12/31/2014
LEON	105	89	-15%	13	38	41	8%	13	1,215
LEVY	6	3	-50%	49	1	3	200%	46	66
LIBERTY	0	2	N/A	55	1	0	-100%	67	13
MADISON	4	3	-25%	50	4	1	-75%	59	46
MANATEE	39	70	79%	17	29	25	-14%	21	939
MARION	35	54	54%	21	38	27	-29%	19	695
MARTIN	17	13	-24%	33	10	6	-40%	32	334
MIAMI-DADE	1,368	1,411	3%	1	683	518	-24%	1	27,536
MONROE	19	18	-5%	29	9	7	-22%	31	697
NASSAU	5	8	60%	40	5	3	-40%	47	105
OKALOOSA	16	27	69%	25	10	16	60%	23	325
OKEECHOBEE	3	3	0%	51	4	3	-25%	48	88
ORANGE	432	503	16%	3	299	245	-18%	3	7,997
OSCEOLA	80	110	38%	11	37	42	14%	12	1,012
PALM BEACH	384	398	4%	5	221	209	-5%	4	8,252
PASCO	40	55	38%	20	25	33	32%	17	755
PINELLAS	185	278	50%	7	118	149	26%	7	3,925
POLK	105	112	7%	10	76	61	-20%	9	1,858
PUTNAM	11	11	0%	35	7	4	-43%	38	259
SANTA ROSA	15	8	-47%	41	3	4	33%	39	160
SARASOTA	48	46	-4%	23	24	16	-33%	24	907
SEMINOLE	59	72	22%	16	38	27	-29%	20	1,072
ST JOHNS	24	13	-46%	34	15	6	-60%	33	295
ST LUCIE	46	70	52%	18	72	43	-40%	11	1,607
SUMTER	12	11	-8%	36	6	4	-33%	40	111
SUWANNEE	8	5	-38%	43	7	5	-29%	35	95
TAYLOR	1	2	100%	56	4	2	-50%	52	41
UNION	6	5	-17%	44	4	4	0%	41	43
VOLUSIA	84	115	37%	9	50	55	10%	10	1,486
WAKULLA	2	1	-50%	62	0	2	N/A	53	43
WALTON	4	2	-50%	57	4	2	-50%	54	62
WASHINGTON	1	0	-100%	67	1	1	0%	60	33
SUBTOTAL	5,372	6,019	12%		3,105	2,636	-15%		102,615
INSTIT./DOC	95	128	35%		66	54	-18%		4,354
FLORIDA	5,467	6,147	12%		3,171	2,690	-15%		106,969

*HIV and AIDS cases are diagnosed in Florida based on the CDC case definition as described in the commentary section of the CDC HIV Surveillance Report:
http://www.cdc.gov/hiv/library/reports/surveillance/2012/surveillance_Report_vol_24.html . These data reflect cases reported during the time periods noted in the tables. Please note that HIV and AIDS cases by year of report are NOT mutually exclusive and cannot be added together.

**TABLE 2. HEPATITIS A, B, AND C, MORBIDITY YEAR TO DATE
FLORIDA, JANUARY – DECEMBER, 2013 AND 2014***

COUNTY	HEPATITIS A Jan - Dec 13	HEPATITIS A Jan - Dec 14	HEPATITIS A PERCENT CHANGE	2014 HEPATITIS A CASE RANK	ACUTE HEPATITIS B Jan - Dec 13	ACUTE HEPATITIS B Jan - Dec 14	ACUTE HEPATITIS B PERCENT CHANGE	2014 ACUTE HEPATITIS B CASE RANK
ALACHUA	0	0	N/A	32	1	1	0%	37
BAKER	0	0	N/A	33	1	0	-100%	42
BAY	1	0	-100%	34	5	4	-20%	24
BRADFORD	0	0	N/A	35	1	1	0%	38
BREVARD	9	2	-78%	15	11	5	-55%	22
BROWARD	7	6	-14%	4	18	23	28%	4
CALHOUN	0	0	N/A	36	0	0	N/A	43
CHARLOTTE	2	3	50%	7	4	12	200%	12
CITRUS	0	0	N/A	37	3	2	-33%	31
CLAY	0	1	N/A	18	1	2	100%	32
COLLIER	1	3	200%	8	3	3	0%	27
COLUMBIA	0	0	N/A	38	2	3	50%	28
DE SOTO	0	1	N/A	19	0	0	N/A	44
DIXIE	1	0	-100%	39	1	2	100%	33
DUVAL	5	1	-80%	20	12	17	42%	6
ESCAMBIA	0	1	N/A	21	6	9	50%	14
FLAGLER	1	1	0%	22	0	1	N/A	39
FRANKLIN	0	0	N/A	40	0	0	N/A	45
GADSDEN	1	0	-100%	41	2	0	-100%	46
GILCHRIST	0	0	N/A	42	0	0	N/A	47
GLADES	0	0	N/A	43	0	0	N/A	48
GULF	1	0	-100%	44	0	1	N/A	40
HAMILTON	0	0	N/A	45	0	0	N/A	49
HARDEE	0	1	N/A	23	1	0	-100%	50
HENDRY	0	0	N/A	46	0	0	N/A	51
HERNANDO	3	0	-100%	47	7	14	100%	7
HIGHLANDS	1	1	0%	24	4	3	-25%	29
HILLSBOROUGH	10	5	-50%	5	57	61	7%	1
HOLMES	0	0	N/A	48	1	0	-100%	52
INDIAN RIVER	0	0	N/A	49	2	0	-100%	53
JACKSON	0	0	N/A	50	1	0	-100%	54
JEFFERSON	0	0	N/A	51	1	0	-100%	55
LAFAYETTE	0	0	N/A	52	0	0	N/A	56
LAKE	4	1	-75%	25	5	4	-20%	25
LEE	6	0	-100%	53	14	12	-14%	10

* Confirmed, reported Hepatitis A, B and Acute C cases by Event date.

**Confirmed, probable, and suspect chronic hepatitis C cases by Event date.

NOTE 1: Due to reporting limitations, chronic hepatitis C numbers are not reliable. It is recommended to use the Centers for Disease Control and Prevention (CDC) rate of 1.6% of the population for calculating or estimating the number of persons with HCV in a specific county.

NOTE 2: Data as of 12/31/2014.

**TABLE 2. (continued) HEPATITIS A, B, AND C, MORBIDITY YEAR TO DATE
FLORIDA, JANUARY – DECEMBER, 2013 AND 2014***

COUNTY	HEPATITIS A Jan - Dec 13	HEPATITIS A Jan - Dec 14	HEPATITIS A PERCENT CHANGE	2014 HEPATITIS A CASE RANK	ACUTE HEPATITIS B Jan - Dec 13	ACUTE HEPATITIS B Jan - Dec 14	ACUTE HEPATITIS B PERCENT CHANGE	2014 ACUTE HEPATITIS B CASE RANK
LEON	1	1	0%	26	1	2	100%	34
LEVY	0	0	N/A	54	0	0	N/A	57
LIBERTY	0	0	N/A	55	0	0	N/A	58
MADISON	0	0	N/A	56	2	0	-100%	59
MANATEE	2	3	50%	9	9	9	0%	15
MARION	5	1	-80%	27	4	6	50%	19
MARTIN	0	5	N/A	6	9	13	44%	8
MIAMI-DADE	32	35	9%	1	24	12	-50%	11
MONROE	0	0	N/A	57	0	0	N/A	60
NASSAU	0	0	N/A	58	1	2	100%	35
OKALOOSA	0	1	N/A	28	1	6	500%	20
OKEECHOBEE	0	0	N/A	59	0	0	N/A	61
ORANGE	4	3	-25%	10	9	10	11%	13
OSCEOLA	3	3	0%	11	6	5	-17%	23
PALM BEACH	6	7	17%	3	23	22	-4%	5
PASCO	8	8	0%	2	39	53	36%	2
PINELLAS	7	2	-71%	16	40	44	10%	3
POLK	6	0	-100%	60	6	12	100%	12
PUTNAM	1	0	-100%	61	1	0	-100%	62
SANTA ROSA	0	1	N/A	29	2	8	300%	16
SARASOTA	2	3	50%	12	10	6	-40%	21
SEMINOLE	0	3	N/A	13	3	4	33%	26
ST JOHNS	4	3	-25%	14	3	3	0%	30
ST LUCIE	0	1	N/A	30	12	8	-33%	17
SUMTER	0	1	N/A	31	1	2	100%	36
SUWANNEE	0	0	N/A	62	0	1	N/A	41
TAYLOR	0	0	N/A	63	0	0	N/A	63
UNION	0	0	N/A	64	1	0	-100%	64
VOLUSIA	2	2	0%	17	7	7	0%	18
WAKULLA	0	0	N/A	65	0	0	N/A	65
WALTON	1	0	-100%	66	1	0	-100%	66
WASHINGTON	0	0	N/A	67	1	0	-100%	67
FLORIDA	137	110	-20%		380	415	9%	

* Confirmed, reported Hepatitis A, B and Acute C cases by Event date.

**Confirmed, probable, and suspect chronic hepatitis C cases by Event date.

NOTE 1: Due to reporting limitations, chronic hepatitis C numbers are not reliable. It is recommended to use the Centers for Disease Control and Prevention (CDC) rate of 1.6% of the population for calculating or estimating the number of persons with HCV in a specific county.

NOTE 2: Data as of 12/31/2014.

**TABLE 2. (continued) HEPATITIS A, B, AND C, MORBIDITY
FLORIDA, JANUARY – DECEMBER, 2013 AND 2014***

COUNTY	ACUTE HEPATITIS C	ACUTE HEPATITIS C	ACUTE HEPATITIS C	CHRONIC HEPATITIS C**	CHRONIC HEPATITIS C**	CHRONIC HEPATITIS C
	Jan - Dec 13	Jan - Dec 14	PERCENT CHANGE	Jan - Dec 13	Jan - Dec 14	PERCENT CHANGE
ALACHUA	0	2	N/A	254	309	22%
BAKER	1	1	0%	23	36	57%
BAY	2	1	-50%	200	222	11%
BRADFORD	0	0	N/A	15	30	100%
BREVARD	0	0	N/A	542	936	73%
BROWARD	14	8	-43%	2,072	2,425	17%
CALHOUN	0	0	N/A	16	22	38%
CHARLOTTE	3	1	-67%	228	262	15%
CITRUS	4	1	-75%	164	222	35%
CLAY	1	3	200%	173	187	8%
COLLIER	5	4	-20%	280	298	6%
COLUMBIA	0	0	N/A	74	111	50%
DE SOTO	0	0	N/A	68	42	-38%
DIXIE	0	0	N/A	37	61	65%
DUVAL	4	9	125%	1,218	1,196	-2%
ESCAMBIA	7	3	-57%	377	486	29%
FLAGLER	3	2	-33%	96	132	38%
FRANKLIN	0	0	N/A	29	20	-31%
GADSDEN	0	0	N/A	127	93	-27%
GILCHRIST	0	0	N/A	15	19	27%
GLADES	0	0	N/A	8	8	0%
GULF	0	0	N/A	51	57	12%
HAMILTON	0	0	N/A	14	20	43%
HARDEE	0	0	N/A	26	26	0%
HENDRY	0	0	N/A	25	25	0%
HERNANDO	0	0	N/A	227	290	28%
HIGHLANDS	0	0	N/A	89	82	-8%
HILLSBOROUGH	41	25	-39%	1,336	1,402	5%
HOLMES	0	0	N/A	40	32	-20%
INDIAN RIVER	0	0	N/A	174	219	26%
JACKSON	0	0	N/A	92	85	-8%
JEFFERSON	0	0	N/A	37	20	-46%
LAFAYETTE	0	0	N/A	4	4	0%
LAKE	2	3	50%	306	435	42%
LEE	16	16	0%	749	899	20%

* Confirmed, reported Hepatitis A, B and Acute C cases by Event date.

**Confirmed, probable, and suspect chronic hepatitis C cases by Event date.

NOTE 1: Due to reporting limitations, chronic hepatitis C numbers are not reliable. It is recommended to use the Centers for Disease Control and Prevention (CDC) rate of 1.6% of the population for calculating or estimating the number of persons with HCV in a specific county.

NOTE 2: Data as of 12/31/2014.

**TABLE 2. (continued) HEPATITIS A, B, AND C, MORBIDITY
FLORIDA, JANUARY – DECEMBER, 2013 AND 2014***

COUNTY	ACUTE HEPATITIS C	ACUTE HEPATITIS C	ACUTE HEPATITIS C	CHRONIC HEPATITIS C**	CHRONIC HEPATITIS C**	CHRONIC HEPATITIS C
	Jan - Dec 13	Jan - Dec 14	PERCENT CHANGE	Jan - Dec 13	Jan - Dec 14	PERCENT CHANGE
LEON	0	0	N/A	172	257	49%
LEVY	0	0	N/A	34	55	62%
LIBERTY	0	0	N/A	17	8	-53%
MADISON	0	0	N/A	22	27	23%
MANATEE	2	1	-50%	505	575	14%
MARION	9	8	-11%	336	376	12%
MARTIN	8	0	-100%	177	235	33%
MIAMI-DADE	0	0	N/A	1,634	2,018	24%
MONROE	2	0	-100%	84	128	52%
NASSAU	1	1	0%	53	92	74%
OKALOOSA	0	4	N/A	159	189	19%
OKEECHOBEE	0	0	N/A	98	160	63%
ORANGE	6	6	0%	1,097	1,395	27%
OSCEOLA	5	1	-80%	235	344	46%
PALM BEACH	18	13	-28%	2,247	2,510	12%
PASCO	1	7	600%	589	937	59%
PINELLAS	13	20	54%	1,280	1,775	39%
POLK	9	6	-33%	398	494	24%
PUTNAM	0	0	N/A	126	149	18%
SANTA ROSA	3	1	-67%	273	248	-9%
SARASOTA	14	16	14%	438	563	29%
SEMINOLE	0	2	N/A	324	419	29%
ST JOHNS	7	3	-57%	144	210	46%
ST LUCIE	7	7	0%	343	395	15%
SUMTER	0	1	N/A	153	206	35%
SUWANNEE	0	0	N/A	52	53	2%
TAYLOR	0	0	N/A	50	50	0%
UNION	0	0	N/A	93	87	-6%
VOLUSIA	12	1	-92%	656	721	10%
WAKULLA	0	0	N/A	36	42	17%
WALTON	0	0	N/A	65	83	28%
WASHINGTON	0	0	N/A	88	106	20%
FLORIDA	220	177	-20%	21,164	25,620	21%

* Confirmed, reported Hepatitis A, B and Acute C cases by Event date.

**Confirmed, probable, and suspect chronic hepatitis C cases by Event date.

NOTE 1: Due to reporting limitations, chronic hepatitis C numbers are not reliable. It is recommended to use the Centers for Disease Control and Prevention (CDC) rate of 1.6% of the population for calculating or estimating the number of persons with HCV in a specific county.

NOTE 2: Data as of 12/31/2014.

**TABLE 3. SELECTED SEXUALLY TRANSMITTED DISEASES (STD), MORBIDITY
FLORIDA, JANUARY – DECEMBER, 2013 AND 2014***

COUNTY	GONORRHEA CASES Jan - Dec 13	GONORRHEA CASES Jan - Dec 14	GONORRHEA PERCENT CHANGE	2014 GONORRHEA CASE RANK	CHLAMYDIA CASES Jan - Dec 13	CHLAMYDIA CASES Jan - Dec 14	CHLAMYDIA PERCENT CHANGE	2014 CHLAMYDIA CASE RANK
ALACHUA	643	412	-36%	13	1,819	1,979	9%	11
BAKER	15	26	73%	44	82	155	89%	45
BAY	98	153	56%	24	630	693	10%	26
BRADFORD	24	50	108%	37	113	135	19%	48
BREVARD	509	480	-6%	12	1,755	1,626	-7%	13
BROWARD	2,366	2,524	7%	1	8,103	8,933	10%	2
CALHOUN	11	7	-36%	61	65	56	-14%	62
CHARLOTTE	43	57	33%	32	266	264	-1%	38
CITRUS	35	33	-6%	39	385	400	4%	30
CLAY	123	186	51%	22	683	725	6%	25
COLLIER	70	63	-10%	31	791	799	1%	24
COLUMBIA	88	76	-14%	28	280	309	10%	33
DE SOTO	24	12	-50%	52	121	136	12%	47
DIXIE	6	9	50%	58	62	64	3%	56
DUVAL	1,955	2,201	13%	3	5,563	5,703	3%	5
ESCAMBIA	577	530	-8%	10	1,633	1,824	12%	12
FLAGLER	53	55	4%	35	241	287	19%	36
FRANKLIN	3	2	-33%	65	51	38	-25%	63
GADSDEN	65	70	8%	29	347	365	5%	32
GILCHRIST	15	10	-33%	55	51	59	16%	60
GLADES	5	4	-20%	62	37	34	-8%	64
GULF	4	10	150%	56	49	32	-35%	65
HAMILTON	21	9	-57%	59	115	96	-17%	54
HARDEE	5	3	-40%	64	97	123	27%	51
HENDRY	10	17	70%	49	200	206	3%	41
HERNANDO	60	78	30%	27	368	461	25%	28
HIGHLANDS	41	25	-39%	45	270	300	11%	34
HILLSBOROUGH	2,031	1,848	-9%	5	7,137	7,463	5%	3
HOLMES	8	4	-50%	63	64	59	-8%	61
INDIAN RIVER	67	56	-16%	34	503	416	-17%	29
JACKSON	83	32	-61%	40	237	221	-7%	39
JEFFERSON	9	17	89%	50	54	64	19%	57
LAFAYETTE	0	2	N/A	66	18	13	-28%	67
LAKE	151	179	19%	23	903	1,055	17%	20
LEE	407	379	-7%	14	2,130	2,375	12%	10

*Provisional data on Florida residents with STDs by 2013 report date. Data are classified based on the national case definitions for STDs. Data as of 12/31/14.

<http://www.cdc.gov/std/stats10/CaseDefinitions2010.pdf>

**TABLE 3. (continued) SELECTED SEXUALLY TRANSMITTED DISEASES (STD), MORBIDITY
FLORIDA, JANUARY – DECEMBER, 2013 AND 2014***

COUNTY	GONORRHEA	GONORRHEA	GONORRHEA	2014 GONORRHEA CASE RANK	CHLAMYDIA	CHLAMYDIA	CHLAMYDIA	2014 CHLAMYDIA CASE RANK
	CASES	CASES	PERCENT		CASES	CASES	PERCENT	
	Jan - Dec 13	Jan - Dec 14	CHANGE		Jan - Dec 13	Jan - Dec 14	CHANGE	
LEON	549	689	26%	8	2,477	2,845	15%	9
LEVY	51	31	-39%	41	181	210	16%	40
LIBERTY	6	1	-83%	67	31	17	-45%	66
MADISON	10	8	-20%	60	86	101	17%	53
MANATEE	419	482	15%	11	1,350	1,492	11%	14
MARION	380	306	-19%	16	1,343	1,382	3%	17
MARTIN	61	52	-15%	36	266	269	1%	37
MIAMI-DADE	2,364	2,398	1%	2	10,118	10,774	6%	1
MONROE	39	18	-54%	47	146	163	12%	44
NASSAU	40	48	20%	38	172	171	-1%	43
OKALOOSA	147	135	-8%	25	907	876	-3%	23
OKEECHOBEE	18	11	-39%	54	166	126	-24%	50
ORANGE	1,867	1,873	0%	4	6,666	7,187	8%	4
OSCEOLA	159	189	19%	21	1,089	1,269	17%	18
PALM BEACH	1,045	1,118	7%	7	4,427	4,971	12%	6
PASCO	189	201	6%	20	1,132	1,084	-4%	19
PINELLAS	1,378	1,310	-5%	6	4,032	3,913	-3%	7
POLK	583	646	11%	9	2,710	2,870	6%	8
PUTNAM	38	57	50%	33	309	289	-6%	35
SANTA ROSA	83	68	-18%	30	400	383	-4%	31
SARASOTA	271	296	9%	18	971	908	-6%	22
SEMINOLE	314	301	-4%	17	1,423	1,475	4%	15
ST JOHNS	78	100	28%	26	463	564	22%	27
ST LUCIE	248	245	-1%	19	955	1,017	6%	21
SUMTER	50	31	-38%	42	240	175	-27%	42
SUWANNEE	25	23	-8%	46	173	134	-23%	49
TAYLOR	4	10	150%	57	89	78	-12%	55
UNION	11	17	55%	51	75	60	-20%	59
VOLUSIA	525	378	-28%	15	1,461	1,418	-3%	16
WAKULLA	5	12	140%	53	78	112	44%	52
WALTON	27	27	0%	43	153	146	-5%	46
WASHINGTON	21	18	-14%	48	82	64	-22%	58
FLORIDA	20,630	20,718	0%		79,394	84,011	6%	

*Provisional data on Florida residents with STDs by 2013 report date. Data are classified based on the national case definitions for STDs.

Data as of 12/31/14.

<http://www.cdc.gov/std/stats10/CaseDefinitions2010.pdf>

**TABLE 3. (continued) SELECTED SEXUALLY TRANSMITTED DISEASES (STD), MORBIDITY
FLORIDA, JANUARY – DECEMBER, 2013 AND 2014***

COUNTY	INFECTIOUS SYPHILIS CASES	INFECTIOUS SYPHILIS CASES	INFECTIOUS SYPHILIS PERCENT CHANGE	EARLY LATENT SYPHILIS CASES	EARLY LATENT SYPHILIS CASES	EARLY LATENT SYPHILIS PERCENT CHANGE	CONGENITAL SYPHILIS	CONGENITAL SYPHILIS	CONGENITAL SYPHILIS PERCENT CHANGE
	Jan - Dec 13	Jan - Dec 14		Jan - Dec 13	Jan - Dec 14		Jan - Dec 13	Jan - Dec 14	
ALACHUA	21	22	5%	9	25	178%	0	0	N/A
BAKER	0	0	N/A	0	0	N/A	0	0	N/A
BAY	0	2	N/A	1	1	0%	0	0	N/A
BRADFORD	0	2	N/A	0	0	N/A	0	0	N/A
BREVARD	16	21	31%	20	14	-30%	0	1	N/A
BROWARD	265	308	16%	382	336	-12%	9	10	11%
CALHOUN	0	0	N/A	0	0	N/A	0	0	N/A
CHARLOTTE	2	4	100%	3	5	67%	0	0	N/A
CITRUS	2	3	50%	3	1	-67%	0	0	N/A
CLAY	1	3	200%	3	1	-67%	0	0	N/A
COLLIER	11	19	73%	6	11	83%	0	0	N/A
COLUMBIA	1	2	100%	0	1	N/A	0	0	N/A
DE SOTO	0	2	N/A	1	0	-100%	0	0	N/A
DIXIE	0	1	N/A	0	0	N/A	0	0	N/A
DUVAL	35	61	74%	58	67	16%	1	2	100%
ESCAMBIA	37	29	-22%	31	17	-45%	3	1	-67%
FLAGLER	9	1	-89%	2	1	-50%	0	0	N/A
FRANKLIN	1	0	-100%	0	0	N/A	0	0	N/A
GADSDEN	2	4	100%	2	3	50%	0	0	N/A
GILCHRIST	0	0	N/A	1	0	-100%	0	0	N/A
GLADES	0	0	N/A	1	0	-100%	0	0	N/A
GULF	1	0	-100%	2	0	-100%	0	0	N/A
HAMILTON	2	1	-50%	1	1	0%	0	0	N/A
HARDEE	0	0	N/A	1	0	-100%	0	0	N/A
HENDRY	1	1	0%	1	0	-100%	1	0	-100%
HERNANDO	0	2	N/A	2	3	50%	0	1	N/A
HIGHLANDS	3	0	-100%	3	1	-67%	0	0	N/A
HILLSBOROUGH	157	208	32%	121	141	17%	3	4	33%
HOLMES	0	1	N/A	1	0	-100%	0	0	N/A
INDIAN RIVER	3	3	0%	4	8	100%	0	0	N/A
JACKSON	0	0	N/A	3	3	0%	0	0	N/A
JEFFERSON	1	1	0%	1	0	-100%	0	0	N/A
LAFAYETTE	0	0	N/A	0	0	N/A	0	0	N/A
LAKE	12	11	-8%	6	10	67%	0	1	N/A
LEE	22	25	14%	9	24	167%	1	0	-100%

*Provisional data on Florida residents with STDs by 2013 report date. Data are classified based on the national case definitions for STDs. Data as of 12/31/14.

<http://www.cdc.gov/std/stats10/CaseDefinitions2010.pdf>

**TABLE 3. (continued) SELECTED SEXUALLY TRANSMITTED DISEASES (STD), MORBIDITY
FLORIDA, JANUARY – DECEMBER, 2013 AND 2014***

COUNTY	INFECTIOUS SYPHILIS CASES	INFECTIOUS SYPHILIS CASES	INFECTIOUS SYPHILIS PERCENT CHANGE	EARLY LATENT SYPHILIS CASES	EARLY LATENT SYPHILIS CASES	EARLY LATENT SYPHILIS PERCENT CHANGE	CONGENITAL SYPHILIS	CONGENITAL SYPHILIS	CONGENITAL SYPHILIS PERCENT CHANGE
	Jan - Dec 13	Jan - Dec 14		Jan - Dec 13	Jan - Dec 14		Jan - Dec 13	Jan - Dec 14	
LEON	24	23	-4%	26	45	73%	0	2	N/A
LEVY	0	0	N/A	0	1	N/A	0	0	N/A
LIBERTY	0	0	N/A	0	0	N/A	0	0	N/A
MADISON	1	0	-100%	1	0	-100%	0	0	N/A
MANATEE	5	6	20%	13	22	69%	1	1	0%
MARION	5	12	140%	12	20	67%	0	1	N/A
MARTIN	1	6	500%	0	3	N/A	0	0	N/A
MIAMI-DADE	405	429	6%	443	580	31%	9	11	22%
MONROE	11	13	18%	2	5	150%	1	0	-100%
NASSAU	0	0	N/A	0	0	N/A	0	1	N/A
OKALOOSA	3	2	-33%	3	3	0%	0	0	N/A
OKEECHOBEE	1	0	-100%	1	1	0%	0	0	N/A
ORANGE	149	173	16%	137	107	-22%	4	1	-75%
OSCEOLA	12	15	25%	15	30	100%	1	0	-100%
PALM BEACH	83	67	-19%	70	108	54%	0	4	N/A
PASCO	11	16	45%	4	11	175%	0	0	N/A
PINELLAS	51	79	55%	37	66	78%	0	0	N/A
POLK	28	56	100%	18	36	100%	0	0	N/A
PUTNAM	2	0	-100%	0	0	N/A	0	0	N/A
SANTA ROSA	4	5	25%	7	4	-43%	0	0	N/A
SARASOTA	13	13	0%	8	15	88%	0	1	N/A
SEMINOLE	24	29	21%	24	26	8%	0	0	N/A
ST JOHNS	0	1	N/A	8	4	-50%	0	0	N/A
ST LUCIE	9	6	-33%	6	14	133%	1	1	0%
SUMTER	0	3	N/A	2	2	0%	0	1	N/A
SUWANNEE	0	1	N/A	0	0	N/A	0	0	N/A
TAYLOR	1	0	-100%	3	0	-100%	0	0	N/A
UNION	1	1	0%	1	4	300%	0	0	N/A
VOLUSIA	20	14	-30%	10	12	20%	0	0	N/A
WAKULLA	1	0	-100%	0	1	N/A	0	0	N/A
WALTON	2	0	-100%	4	0	-100%	0	0	N/A
WASHINGTON	1	0	-100%	0	0	N/A	0	0	N/A
FLORIDA	1,473	1,707	16%	1,533	1,794	17%	35	44	26%

*Provisional data on Florida residents with STDs by 2013 report date. Data are classified based on the national case definitions for STDs. Data as of 12/31/14.

<http://www.cdc.gov/std/stats10/CaseDefinitions2010.pdf>

**TABLE 4. TUBERCULOSIS (TB) MORBIDITY
FLORIDA, JANUARY – DECEMBER, 2013 AND 2014***

COUNTY	TB CASES	TB CASES	TB PERCENT	2014 TB
	Jan - Dec 13	Jan - Dec 14	CHANGE	CASE RANK
ALACHUA	6	6	0%	17
BAKER	0	0	N/A	50
BAY	4	3	-25%	25
BRADFORD	0	1	N/A	38
BREVARD	7	11	57%	11
BROWARD	75	55	-27%	3
CALHOUN	0	0	N/A	51
CHARLOTTE	3	0	-100%	52
CITRUS	0	1	N/A	39
CLAY	3	4	33%	23
COLLIER	15	12	-20%	9
COLUMBIA	1	0	-100%	53
DE SOTO	2	1	-50%	40
DIXIE	0	0	N/A	54
DUVAL	53	43	-19%	6
ESCAMBIA	7	10	43%	12
FLAGLER	2	0	-100%	55
FRANKLIN	0	1	N/A	41
GADSDEN	0	0	N/A	56
GILCHRIST	0	0	N/A	57
GLADES	0	0	N/A	58
GULF	1	1	0%	42
HAMILTON	1	0	-100%	59
HARDEE	2	3	50%	26
HENDRY	2	2	0%	32
HERNANDO	1	2	100%	33
HIGHLANDS	2	1	-50%	43
HILLSBOROUGH	53	49	-8%	5
HOLMES	0	0	N/A	60
INDIAN RIVER	2	4	100%	24
JACKSON	2	2	0%	34
JEFFERSON	0	0	N/A	61
LAFAYETTE	0	0	N/A	62
LAKE	2	5	150%	19
LEE	14	12	-14%	10

**This report has been updated to include TB cases reported by the Department of Corrections in some county case counts.

"Tuberculosis cases included here are confirmed by laboratory methods (Isolation of *M. tuberculosis* complex from a clinical specimen or positive nucleic acid amplification test or presence of acid-fast bacilli when a culture has not been or cannot be obtained or is falsely negative or contaminated), and/or meet the clinical case definition (positive tuberculin skin test or interferon gamma release assay with TB-compatible signs and symptoms, abnormal chest radiograph, abnormal chest computerized scan or other imaging study or clinical evidence of disease, and are on treatment with two or more anti-TB medications). Both pulmonary and extra-pulmonary TB cases are included here. Cases included here were counted only once within 12 consecutive months. Cases included here are counted in the state of Florida. Cases included here have been reported from the county health departments (CHDs) to the Florida DOH TB Control Section (TBCS) and are sorted by the date on which they have been confirmed by the CHD."

*Data as of 12/31/14.

**TABLE 4. (continued) TUBERCULOSIS (TB) MORBIDITY
FLORIDA, JANUARY – DECEMBER, 2013 AND 2014***

COUNTY	TB CASES Jan - Dec 13	TB CASES Jan - Dec 14	TB PERCENT CHANGE	2014 TB CASE RANK
LEON	3	3	0%	27
LEVY	0	1	N/A	44
LIBERTY	0	0	N/A	63
MADISON	0	0	N/A	64
MANATEE	13	9	-31%	13
MARION	6	3	-50%	28
MARTIN	5	3	-40%	29
MIAMI-DADE	137	130	-5%	1
MONROE	0	2	N/A	35
NASSAU	0	0	N/A	65
OKALOOSA	4	7	75%	16
OKEECHOBEE	3	2	-33%	36
ORANGE	57	65	14%	2
OSCEOLA	3	9	200%	14
PALM BEACH	55	50	-9%	4
PASCO	8	5	-38%	20
PINELLAS	30	25	-17%	7
POLK	14	15	7%	8
PUTNAM	3	3	0%	30
SANTA ROSA	4	0	-100%	66
SARASOTA	4	5	25%	21
SEMINOLE	6	5	-17%	22
ST JOHNS	5	3	-40%	31
ST LUCIE	13	6	-54%	18
SUMTER	0	1	N/A	45
SUWANNEE	3	0	-100%	67
TAYLOR	0	1	N/A	46
UNION	2	1	-50%	47
VOLUSIA	12	8	-33%	15
WAKULLA	0	1	N/A	48
WALTON	1	2	100%	37
WASHINGTON	1	1	0%	49
FLORIDA	652	595	-9%	

**This report has been updated to include TB cases reported by the Department of Corrections in some county case counts.

"Tuberculosis cases included here are confirmed by laboratory methods (isolation of *M. tuberculosis* complex from a clinical specimen or positive nucleic acid amplification test or presence of acid-fast bacilli when a culture has not been or cannot be obtained or is falsely negative or contaminated), and/or meet the clinical case definition (positive tuberculin skin test or interferon gamma release assay with TB-compatible signs and symptoms, abnormal chest radiograph, abnormal chest computerized scan or other imaging study or clinical evidence of disease, and are on treatment with two or more anti-TB medications). Both pulmonary and extra-pulmonary TB cases are included here. Cases included here were counted only once within 12 consecutive months. Cases included here are counted in the state of Florida. Cases included here have been reported from the county health departments (CHDs) to the Florida DOH TB Control Section (TBCS) and are sorted by the date on which they have been confirmed by the CHD."

*Data as of 12/31/14.

Table 5
AIDS Summary Statistics, By Year of Report
U.S. (as of 12/31/12)* and Florida (as of 12/31/14)

	UNITED STATES (2012)		FLORIDA (2014)	
	# OF CASES		# OF CASES	
NO. ADULT/ADOLESCENT CASES	27,917		2,678	
NO. PEDIATRIC CASES (<13 years)	11		12	
TOTAL CASES	27,929		2,690	
SEX (ADULTS)	# OF CASES	% OF TOTAL	# OF CASES	% OF TOTAL
MALE	21,057	75%	1,875	70%
FEMALE	6,860	25%	803	30%
RACE/ETHNICITY (ALL CASES)**	# OF CASES	% OF TOTAL	# OF CASES	% OF TOTAL
WHITE (NON-HISPANIC)	6,933	25%	695	26%
BLACK (NON-HISPANIC)	14,102	50%	1,380	51%
HISPANIC	5,419	19%	541	20%
OTHER/UNKNOWN	1,474	5%	62	2%
EXPOSURE CATEGORY (ADULTS)	# OF CASES	% OF TOTAL	# OF CASES	% OF TOTAL
MALE TO MALE CONTACT	14,893	53%	1,216	45%
INJECTION DRUG USER (IDU)	3,200	11%	225	8%
MALE TO MALE CONTACT / IDU	1,195	4%	69	3%
HEMOPHILIAC	0	0%	0	0%
HETEROSEXUAL CONTACT	8,375	30%	1,143	43%
TRANSFUSION RELATED	0	0%	0	0%
NONE OF THE ABOVE	254	1%	25	1%
	UNITED STATES (thru 2011)		FLORIDA (thru 2014)	
CUMULATIVE AIDS CASES	# OF CASES	% DEAD	# OF CASES	% DEAD
NO. ADULT/ADOLESCENT CASES	1,161,608	55%	130,677	56%
NO. PEDIATRIC CASES (<13 years)	9,380	53%	1,528	59%
TOTAL CASES	1,170,988	55%	132,205	56%

Note: 54 cases were reported via Department of Corrections.

Source of U.S. statistics: CDC HIV/AIDS Surveillance Report, Vol. 24, Tables 2a, 4a & 12a.

*Estimated numbers for US resulted from statistical adjustment that accounted for reporting delays and missing risk-factor information

**Other races include Asian/Pacific Islander or American Indian/Alaska Native, multi-racial or other race.

US race totals do not include Pediatric cases (n=9,380).

AIDS Diagnoses*, by State of Residence, 2012 and Cumulative, United States, As of June 2013

STATE OF RESIDENCE	ADULT/ADOLESCENT				CHILDREN		
	2012 Cases	% of TOTAL	2012 Rate	Cumulative	% of Total	Cumulative	% of total
CALIFORNIA	2,980	9%	9.5	168,546	14%	683	7%
TEXAS	2,954	9%	14.1	88,265	7%	367	4%
FLORIDA	2,886	9%	17.5	127,290	11%	1,556	16%
GEORGIA	2,642	8%	32.5	46,174	4%	255	3%
PENNSYLVANIA	1,048	3%	9.7	40,553	3%	367	4%
MARYLAND	998	3%	20.3	37,913	3%	329	3%
ILLINOIS	971	3%	9.1	41,080	3%	280	3%
NEW JERSEY	899	3%	12.1	56,553	5%	801	8%
LOUISIANA	844	3%	22.3	22,802	2%	139	1%
REMAINDER OF U.S.	12,086	37%		532,433	45%	4,603	46%
TOTAL CASES	32,545	100%	12.4	1,180,774	100%	9,945	100%

Source of U.S. statistics: CDC HIV/AIDS Surveillance Report, Vol. 24, Table 19

*Estimated numbers (from the beginning of the epidemic through 2012) for US resulted from statistical adjustment that accounted for reporting delays

Table 6
HIV Summary Statistics, By Year of Report
U.S. (as of 12/31/12)* and Florida (as of 12/31/14)

	UNITED STATES (2012)		FLORIDA (2014)	
	# OF CASES			
NO. ADULT/ADOLESCENT CASES	47,746		6,132	
NO. PEDIATRIC CASES (<13 years)	242		15	
TOTAL CASES	47,989		6,147	
SEX (ADULTS)	# OF CASES	% OF TOTAL	# OF CASES	% OF TOTAL
MALE	38,160	80%	4,878	80%
FEMALE	9,586	20%	1,254	20%
RACE/ETHNICITY (ALL CASES)**	# OF CASES	% OF TOTAL	# OF CASES	% OF TOTAL
WHITE (NON-HISPANIC)	13,291	28%	1,925	31%
BLACK (NON-HISPANIC)	22,581	47%	2,478	40%
HISPANIC	9,816	20%	1,612	26%
OTHER/UNKNOWN	2,302	5%	117	2%
EXPOSURE CATEGORY (ADULTS)	# OF CASES	% OF TOTAL	# OF CASES	% OF TOTAL
MALE TO MALE CONTACT	30,695	64%	3,805	62%
INJECTION DRUG USER (IDU)	3,314	7%	296	5%
MALE TO MALE CONTACT / IDU	1,356	3%	145	2%
HEMOPHILIAC	0	0%	0	0%
HETEROSEXUAL CONTACT	12,190	26%	1,870	30%
TRANSFUSION RELATED	0	0%	0	0%
NONE OF THE ABOVE	190	0%	16	0%
			FLORIDA (thru 2014)	
CUMULATIVE HIV (NOT AIDS)CASES			# OF CASES	% DEAD
NO. ADULT/ADOLESCENT CASES			52,759	9%
NO. PEDIATRIC CASES (<13 years)			478	2%
TOTAL CASES			53,237	9%

Note: 128 cases were reported via Department of Corrections.

Source of U.S. statistics: CDC HIV/AIDS Surveillance Report, Vol. 24, Table 1a & 3a.

*Data include persons with a diagnosis of HIV infection, regardless of state of disease at diagnosis

Estimated numbers for US resulted from statistical adjustment that accounted for reporting delays and missing risk-factor information

**Other races include Asian/Pacific Islander or American Indian/Alaska Native, multi-racial or other race.

US race totals do not include Pediatric cases (n=242).

HIV Diagnoses*, by State of Residence, 2012 United States, As of June 2013

STATE OF RESIDENCE	ADULT/ADOLESCENT		
	2012 Cases	% of TOTAL	2011 Rate
CALIFORNIA	5,801	12%	18.5
FLORIDA	5,082	10%	30.8
TEXAS	4,675	10%	22.3
NEW YORK	4,161	9%	25.2
GEORGIA	4,031	8%	49.6
ILLINOIS	2,165	4%	20.2
NEW JERSEY	1,811	4%	24.4
MARYLAND	1,801	4%	36.6
PENNSYLVANIA	1,481	3%	13.7
REMAINDER OF U.S.	17,643	36%	
TOTAL CASES	48,651	100%	18.4

Source of U.S. statistics: CDC HIV/AIDS Surveillance Report, Vol. 24, Table 18

*Data include persons with a diagnosis of HIV infection regardless of state of disease at diagnosis or thereafter.

**Table 7. HIV and AIDS Cases Who Are Presumed Alive
Florida, Cumulative Data through 12/31/2014**

Age Group	Male	Female	Total Cases	%
Under 5	12	22	34	0%
5-12	59	55	114	0%
13-19	301	298	599	1%
20-24	2,305	832	3,137	3%
25-29	4,526	1,584	6,110	6%
30-39	11,181	6,018	17,199	16%
40-49	21,032	9,043	30,075	28%
50-59	24,902	8,811	33,713	32%
60-64	6,204	2,213	8,417	8%
65-69	3,087	1,048	4,135	4%
>=70	2,524	912	3,436	3%
Total	76,133	30,836	106,969	100%

Race/Ethnicity	Adult/Adolescent		Pediatric		Total	
	Cases	%	Cases	%	Cases	%
White	31,321	29%	12	8%	31,333	29%
Black	50,863	48%	117	79%	50,980	48%
Hispanic	22,567	21%	14	9%	22,581	21%
Asian	513	0%	4	3%	517	0%
American Indian/Alaska Native	85	0%	0	0%	85	0%
Multiracial	1,472	1%	1	1%	1,473	1%
Total	106,821	100%	148	100%	106,969	100%

Transmission Category	Adult/Adolescent		Pediatric		Total	
	Cases	%	Cases	%	Cases	%
Men who have sex with men (MSM)	47,299	44%	0	0%	47,299	44%
Injection drug use (IDU)	8,330	8%	0	0%	8,330	8%
Men who have sex with men and inject drugs (MSM & IDU)	3,472	3%	0	0%	3,472	3%
Heterosexual contact	35,873	34%	0	0%	35,873	34%
Perinatal exposure	1,300	1%	147	99%	1,447	1%
Other risk	188	0%	0	0%	188	0%
Risk not reported or identified (NIR/NRR)	10,359	10%	1	1%	10,360	10%
Total	106,821	100%	148	100%	106,969	100%

Table 8
HIV/AIDS Reporting System (HARS)
Statewide AIDS Cases by Year of Report through 12/31/14
(excluding Dept. of Corrections cases in county totals)

REPORTING COUNTY	1981-2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	total
ALACHUA CO.	759	35	56	35	43	49	32	33	35	33	34	1,144
BAKER CO.	33	4	3	1	2	1	6	3	3	2	0	58
BAY CO.	355	24	21	9	14	22	14	12	17	15	15	518
BRADFORD CO.	46	1	4	7	3	1	2	1	2	1	2	70
BREVARD CO.	1,393	67	54	45	40	34	39	41	38	35	33	1,819
BROWARD CO.	14,919	783	743	613	822	731	573	579	357	480	403	21,003
CALHOUN CO.	10	0	0	2	0	0	0	0	0	0	0	12
CHARLOTTE CO.	192	6	12	7	14	5	9	2	7	16	9	279
CITRUS CO.	112	5	18	8	4	7	3	1	3	4	2	167
CLAY CO.	185	7	17	10	12	25	16	17	12	6	8	315
COLLIER CO.	850	44	61	30	43	33	24	22	30	26	19	1,182
COLUMBIA CO.	143	8	9	10	10	12	7	7	5	1	4	216
DE SOTO CO.	92	4	4	8	8	7	9	4	5	1	3	145
DIXIE CO.	17	2	3	0	3	3	1	1	2	2	1	35
DUVAL CO.	4,846	253	267	246	260	319	185	202	203	204	182	7,167
ESCAMBIA CO.	1,141	73	60	59	70	48	41	36	31	50	28	1,637
FLAGLER CO.	78	6	7	3	2	4	3	3	5	8	4	123
FRANKLIN CO.	17	0	0	1	0	1	0	0	3	0	1	23
GADSDEN CO.	149	7	21	13	15	12	7	6	12	10	13	265
GILCHRIST CO.	12	2	0	1	0	0	2	0	2	0	0	19
GLADES CO.	24	0	1	0	1	0	0	1	1	1	1	30
GULF CO.	13	0	0	0	0	0	0	1	4	0	0	18
HAMILTON CO.	20	4	1	1	0	3	1	1	1	2	0	34
HARDEE CO.	75	1	2	5	5	3	1	1	0	4	3	100
HENDRY CO.	141	1	14	1	8	4	3	2	2	5	2	183
HERNANDO CO.	188	5	4	6	9	9	4	10	7	11	10	263
HIGHLANDS CO.	174	3	10	10	23	10	7	5	6	4	5	257
HILLSBOROUGH CO.	5,564	334	315	231	300	248	185	188	182	221	178	7,946
HOLMES CO.	15	1	1	2	0	2	1	1	2	0	1	26
INDIAN RIVER CO.	299	18	17	10	9	14	11	9	10	7	10	414
JACKSON CO.	78	9	4	4	4	6	6	1	7	7	3	129
JEFFERSON CO.	29	0	1	8	3	0	0	1	3	1	3	49
LAFAYETTE CO.	5	0	0	0	0	1	0	1	0	0	0	7
LAKE CO.	359	27	44	46	32	24	16	29	17	29	34	657
LEE CO.	1,573	46	87	77	94	70	66	65	37	76	61	2,252

*Note that 2014 cases are January-December 2014 Cases.

**HIV and AIDS cases are diagnosed in Florida based on the CDC case definition as described in the commentary section of the CDC HIV Surveillance Report: http://www.cdc.gov/hiv/library/reports/surveillance/2012/surveillance_Report_vol_24.html . These data reflect cases reported during the time periods noted in the tables. Please note that HIV and AIDS cases by year of report are NOT mutually exclusive and cannot be added together.

Table 8 (continued)
HIV/AIDS Reporting System (HARS)
Statewide AIDS Cases by Year of Report through 12/31/14
(excluding Dept. of Corrections cases in county totals)

REPORTING COUNTY	1981-2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	total
LEON CO.	706	44	60	47	54	55	41	34	44	38	41	1,164
LEVY CO.	60	7	3	3	1	0	6	1	2	1	3	87
LIBERTY CO.	7	0	1	2	1	1	0	3	3	1	0	19
MADISON CO.	40	0	6	2	7	2	2	0	1	4	1	65
MANATEE CO.	894	37	50	30	40	32	24	22	27	29	25	1,210
MARION CO.	584	46	44	32	50	29	15	36	28	38	27	929
MARTIN CO.	341	19	31	12	14	5	8	20	9	10	6	475
MIAMI-DADE CO.	27,197	1,163	1,122	772	1,041	832	660	717	602	683	518	35,307
MONROE CO.	1,141	29	18	10	38	31	22	12	20	9	7	1,337
NASSAU CO.	84	2	4	3	4	2	7	4	0	5	3	118
OKALOOSA CO.	227	9	13	16	15	8	3	14	10	10	16	341
OKEECHOBEE CO.	103	3	5	1	3	2	5	8	3	4	3	140
ORANGE CO.	5,607	321	337	288	238	326	272	270	198	299	245	8,401
OSCEOLA CO.	542	38	45	39	30	41	35	28	16	37	42	893
PALM BEACH CO.	9,087	341	357	269	318	287	236	236	198	221	209	11,759
PASCO CO.	618	28	52	29	33	26	22	31	32	25	33	929
PINELLAS CO.	3,723	146	209	160	180	145	121	122	132	118	149	5,205
POLK CO.	1,569	102	109	78	121	93	79	76	57	76	61	2,421
PUTNAM CO.	201	10	10	15	8	14	15	16	6	7	4	306
SANTA ROSA CO.	121	9	5	9	6	5	4	8	7	3	4	181
SARASOTA CO.	913	45	52	27	53	32	30	19	18	24	16	1,229
SEMINOLE CO.	865	47	44	40	37	52	34	37	28	38	27	1,249
ST JOHNS CO.	285	8	17	19	8	14	6	9	10	15	6	397
ST LUCIE CO.	1,587	85	90	64	72	77	107	112	61	72	43	2,370
SUMTER CO.	79	7	2	9	12	5	4	5	4	6	4	137
SUWANNEE CO.	84	1	6	3	8	5	5	2	0	7	5	126
TAYLOR CO.	33	4	2	4	3	4	3	2	1	4	2	62
UNION CO.	16	2	4	3	0	4	4	3	4	4	4	48
VOLUSIA CO.	1,262	61	83	52	91	87	59	42	46	50	55	1,888
WAKULLA CO.	39	4	1	0	1	5	3	3	1	0	2	59
WALTON CO.	48	2	3	3	6	2	5	4	2	4	2	81
WASHINGTON CO.	27	2	3	4	2	2	0	1	3	1	1	46
Subtotal	91,996	4,402	4,649	3,554	4,348	3,933	3,111	3,183	2,624	3,105	2,636	127,541
Dept. of Corrections	3,481	222	171	107	252	94	55	109	53	66	54	4,664
total	95,477	4,624	4,820	3,661	4,600	4,027	3,166	3,292	2,677	3,171	2,690	132,205

*Note that 2014 cases are January-December 2014 Cases.

**HIV and AIDS cases are diagnosed in Florida based on the CDC case definition as described in the commentary section of the CDC HIV Surveillance Report: http://www.cdc.gov/hiv/library/reports/surveillance/2012/surveillance_Report_vol_24.html . These data reflect cases reported during the time periods noted in the tables. Please note that HIV and AIDS cases by year of report are NOT mutually exclusive and cannot be added together.

Table 9
HIV/AIDS Reporting System (HARS)
Statewide HIV Infection Cases by Year of Report
July 1997 through December 2014
(excluding Dept. of Corrections cases in county totals)

REPORTING COUNTY	Jul-Dec 2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Total
ALACHUA CO.	939	51	64	70	82	60	48	59	52	49	81	1,555
BAKER CO.	50	3	5	1	4	0	7	4	4	1	2	81
BAY CO.	429	32	35	18	29	26	22	19	18	39	38	705
BRADFORD CO.	61	1	9	7	4	1	3	4	1	0	1	92
BREVARD CO.	1654	82	81	88	63	49	57	56	66	65	100	2,361
BROWARD CO.	20132	1253	1133	977	1459	1012	822	828	667	939	993	30,215
CALHOUN CO.	14	1	2	1	0	2	2	0	2	0	1	25
CHARLOTTE CO.	235	6	11	11	26	9	12	8	14	23	17	372
CITRUS CO.	123	12	17	14	13	6	6	5	4	9	10	219
CLAY CO.	237	10	21	22	24	27	19	18	20	10	25	433
COLLIER CO.	1094	46	81	50	68	45	44	40	43	42	51	1,604
COLUMBIA CO.	172	6	11	20	12	11	4	9	7	3	8	263
DE SOTO CO.	114	6	7	10	11	9	11	7	6	2	4	187
DIXIE CO.	26	4	1	2	1	4	0	0	2	3	4	47
DUVAL CO.	6354	359	376	407	401	443	292	323	330	323	351	9,959
ESCAMBIA CO.	1492	70	85	102	78	59	70	68	57	67	76	2,224
FLAGLER CO.	90	15	8	8	9	7	5	4	9	8	13	176
FRANKLIN CO.	19	1	0	0	1	4	0	0	3	0	2	30
GADSDEN CO.	211	32	30	22	32	11	14	19	18	13	14	416
GILCHRIST CO.	11	3	0	1	1	2	0	0	2	1	0	21
GLADES CO.	29	1	1	1	0	0	0	1	3	0	1	37
GULF CO.	15	1	0	0	0	0	1	0	2	0	1	20
HAMILTON CO.	40	6	7	1	4	2	1	1	4	0	0	66
HARDEE CO.	93	4	4	6	5	0	4	3	0	3	0	122
HENDRY CO.	175	3	11	5	10	9	4	1	5	6	3	232
HERNANDO CO.	242	7	11	25	19	14	8	12	7	22	22	389
HIGHLANDS CO.	245	6	16	13	25	11	11	8	6	7	8	356
HILLSBOROUGH CO.	7346	416	407	473	475	365	328	287	276	368	443	11,184
HOLMES CO.	17	3	0	1	2	0	2	1	1	1	2	30
INDIAN RIVER CO.	378	22	19	16	20	15	22	11	15	9	22	549
JACKSON CO.	103	6	9	9	10	3	7	3	8	10	7	175
JEFFERSON CO.	46	2	2	4	5	0	0	5	0	3	3	70
LAFAYETTE CO.	8	0	0	1	1	0	0	1	1	0	0	12
LAKE CO.	479	38	50	62	39	27	36	37	33	37	60	898
LEE CO.	2078	73	133	107	138	93	78	81	91	145	138	3,155

*Note that 2014 cases are January-December 2014 cases.

**HIV and AIDS cases are diagnosed in Florida based on the CDC case definition as described in the commentary section of the CDC HIV Surveillance Report:
http://www.cdc.gov/hiv/library/reports/surveillance/2012/surveillance_Report_vol_24.html . These data reflect cases reported during the time periods noted in the tables. Please note that HIV and AIDS cases by year of report are NOT mutually exclusive and cannot be added together.

Table 9 (continued)
HIV/AIDS Reporting System (HARS)
Statewide HIV Infection Cases by Year of Report
July 1997 through December 2014
(excluding Dept. of Corrections cases in county totals)

REPORTING COUNTY	Jul-Dec 2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Total
LEON CO.	942	88	84	95	97	78	81	78	82	105	89	1,819
LEVY CO.	74	6	4	5	4	7	5	4	1	6	3	119
LIBERTY CO.	12	0	1	1	1	2	2	0	1	0	2	22
MADISON CO.	56	4	8	2	7	2	4	1	1	4	3	92
MANATEE CO.	1131	77	52	55	59	46	44	40	45	39	70	1,658
MARION CO.	714	54	47	62	57	37	34	47	40	35	54	1,181
MARTIN CO.	418	21	37	17	25	13	10	15	10	17	13	596
MIAMI-DADE CO.	36146	1704	1516	1626	1751	1303	1221	1260	1113	1368	1411	50,419
MONROE CO.	1285	47	32	28	34	21	24	18	20	19	18	1,546
NASSAU CO.	108	5	5	12	8	3	8	4	2	5	8	168
OKALOOSA CO.	293	14	27	33	26	10	10	21	18	16	27	495
OKEECHOBEE CO.	120	4	7	8	7	0	4	8	2	3	3	166
ORANGE CO.	7701	518	489	590	580	476	429	423	427	432	503	12,568
OSCEOLA CO.	730	55	73	87	78	53	59	48	38	80	110	1,411
PALM BEACH CO.	11414	526	459	481	549	355	309	341	275	384	398	15,491
PASCO CO.	760	67	52	62	49	32	26	50	47	40	55	1,240
PINELLAS CO.	4686	264	258	280	313	178	182	181	176	185	278	6,981
POLK CO.	2002	137	130	125	174	101	100	119	88	105	112	3,193
PUTNAM CO.	266	20	17	23	24	15	13	18	12	11	11	430
SANTA ROSA CO.	170	9	7	13	9	9	6	8	17	15	8	271
SARASOTA CO.	1102	50	69	52	72	35	34	45	30	48	46	1,583
SEMINOLE CO.	1111	66	58	94	83	66	53	58	38	59	72	1,758
ST JOHNS CO.	342	17	21	25	18	24	10	7	16	24	13	517
ST LUCIE CO.	2074	114	100	93	105	88	75	61	45	46	70	2,871
SUMTER CO.	107	11	4	16	15	6	4	4	6	12	11	196
SUWANNEE CO.	110	6	8	7	3	5	9	5	4	8	5	170
TAYLOR CO.	46	5	1	6	3	1	2	1	2	1	2	70
UNION CO.	27	2	3	3	5	5	1	0	2	6	5	59
VOLUSIA CO.	1657	94	114	102	130	85	67	52	61	84	115	2,561
WAKULLA CO.	49	3	3	0	2	5	3	3	1	2	1	72
WALTON CO.	57	5	5	3	7	4	4	8	5	4	2	104
WASHINGTON CO.	32	5	3	4	2	4	1	3	1	1	0	56
Subtotal	120,493	6,579	6,341	6,565	7,368	5,395	4,774	4,854	4,403	5,372	6,019	178,163
DEPT. OF CORRECTIONS	4,829	344	317	288	446	129	122	143	109	95	128	6,950
TOTAL	125,322	6,923	6,658	6,853	7,814	5,524	4,896	4,997	4,512	5,467	6,147	185,113

*Note that 2014 cases are January-December 2014 cases.

**HIV and AIDS cases are diagnosed in Florida based on the CDC case definition as described in the commentary section of the CDC HIV Surveillance Report: http://www.cdc.gov/hiv/library/reports/surveillance/2012/surveillance_Report_vol_24.html . These data reflect cases reported during the time periods noted in the tables. Please note that HIV and AIDS cases by year of report are NOT mutually exclusive and cannot be added together.

Contact Information

Below are contact phone numbers and email addresses should you need Hepatitis, HIV, AIDS, STD or TB data.

HIV/AIDS Case Reporting/ Epidemiology/ Prevalence

AIDS Case Reporting/Data Requests/Surveillance Main Number (850)245-4430

- Lorene Maddox Lorene.Maddox@flhealth.gov
- Tracina Bush Tracina.Bush@flhealth.gov
- Madgene Moise Madgene.Moise@flhealth.gov

AIDS Drug Assistance Program/Patient Care Resources (850) 245-4335

AIDS Education & Prevention (850) 245-4336

HIV/AIDS Epidemiology/HIV Prevalence (850) 245-4448

Legal Issues (850) 245-4422

HIV/AIDS Incidence

- Jontae Sanders Jontae.Sanders@flhealth.gov (850) 245-4430

Hepatitis

Hepatitis Data Analysis/Vaccine and Testing/Educational Materials (850) 245-4334

- Phil Reichert Phil.Reichert@flhealth.gov

HIV Counseling and Testing Data

HIV Counseling and Testing/Seroprevalence & Special Studies (850) 245-4424

- Melinda Waters Melinda.Waters@flhealth.gov

Sexually Transmitted Disease Case Reporting

ICCR Clerk (850) 245-4325

STD Case Reporting/Data Requests/STD Prevention & Control Main Number (850) 245-4303

- James Matthias James.Matthias@flhealth.gov

Tuberculosis Case Reporting

TB Control Main Number (850) 245-4350

TB Field Operations and Surveillance

- Jose Zabala Jose.Zabala@flhealth.gov

TB Surveillance and Epidemiology/Data Requests

- Lori Johnston Lori.Johnston@flhealth.gov

Other Important Numbers

Epidemiology (850) 245-4401

Florida AIDS Hotline (800) FLA-AIDS

National AIDS Hotline (800) 342-AIDS

National Data Requests (CDC fax) (404) 332-4565

TB Information Hotline (800) 4TB-INFO

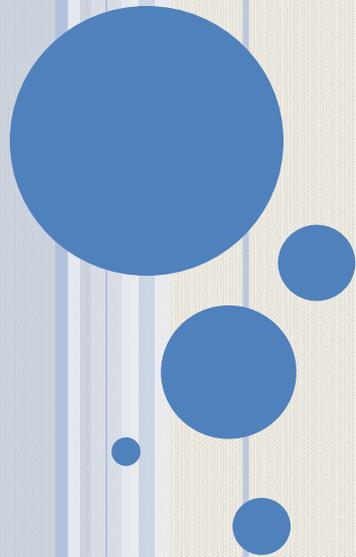
Website Links

Below are some links that you may find useful.

http://www.cdc.gov	<i>Centers for Disease Control and Prevention</i>
http://www.cdc.gov/hiv/library/slideSets/index.html	<i>Centers for Disease Control and Prevention – HIV Surveillance</i>
http://www.cdc.gov/hiv/library/factsheets/index.html#surveillance	<i>Centers for Disease Control and Prevention - HIV Surveillance</i>
http://www.who.int	<i>World Health Organization</i>
http://hivinsite.uscf.edu	<i>HIV Insite</i>
http://thebody.com/index.html	<i>The Body</i>
http://www.medscape.com	<i>Medscape</i>
http://www.caps.uscf.edu/index.html	<i>Centers for AIDS Prevention Studies</i>
http://hopkins-aids.edu	<i>John Hopkins AIDS Service – Infectious Diseases</i>
http://ama-assn.org/special/hiv/hivhome.html	<i>Jama HIV/AIDS Information Center</i>
http://www.paho.org/selection.asp?SEL=TP&LNG=ENG&CD=OAIDSNSTD	<i>PAHO: AIDS/Sexually Transmitted Diseases</i>
http://www.ashastd.org	<i>The American Social Health Organization</i>
http://www.unaids.org	<i>UNAIDS</i>
http://www.nastad.org	<i>National Alliance of State and Territorial AIDS Directors</i>
http://iapac.org	<i>International Association of Physicians in AIDS Care</i>
http://www.nap.edu/books/0309071372/html	<i>National Academy Press, No Time To Lose (2000)</i>
http://wemakethechange.com	<i>We Make the Change</i>
http://lungfla.org/aspcode/index.asp	<i>American Lung Association of Florida</i>
http://floridaaidsaction.org/site/index.html	<i>AIDS Institute</i>
http://census.gov/ipc/www/hivaidsn.html	<i>US Census Bureau</i>
http://sis.nlm.nih.gov/HIV/HIVMain.html	<i>National Library of Medicine</i>
http://www.knowhivaids.org	<i>Know HIV/AIDS</i>

APPENDIX 5

Community Needs Assessment Report





**Community Needs Assessment Report:
Trabue Woods Community**

Protocol for Assessing Community Excellence in Environmental Health

March 2015

Florida Department of Health in Charlotte County
Prepared by Amber N. Jolla, Government Operations Consultant

Preface

This report is a product of the Protocol for Assessing Community Excellence in Environmental Health (PACE-EH) program being implemented in Charlotte County, FL. Environmental health **includes all elements of human health that are related to an individual's physical and/or social environment.** This can include housing, urban development, land-use, transportation, industry and agriculture. PACE-EH is designed to help disadvantaged and/or neglected communities systematically conduct and act on an assessment of environmental health issues in their localities.

The Florida Department of Health requires that all county health departments implement a PACE-EH program. PACE-EH has been implemented in Charlotte County since late summer of 2014, in the communities of Harbour Heights and Trabue Woods. Conducting a community needs assessment and ranking the issues identified are components of the 13-task methodology outlined for the PACE-EH program.

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Introduction

The focus of this report will be the findings of the PACE-EH community needs assessment conducted for the Trabue Woods community of Punta Gorda, FL. The purpose of the assessment was to strategically identify and rank areas of needed improvement in the community, from the perspective of community members. Trabue Woods is historically and predominantly African-American, and was one of the first communities to have formed in Punta Gorda. Trabue Woods was selected as a PACE-EH community due to its low socioeconomic status, high concentration of racial minorities, and the sense of community among its residents. Residents of Trabue Woods feel that they have been neglected by local government, and the assessment results suggest that several of their basic needs are unmet due to lack of access to resources and services. Unfortunately, such lack of access constricts the ability to have optimal, overall health.

Demographic Information

Based upon the results of Charlotte County's 2010 Census Minority/Low Income Analysis, Trabue Woods is arguably the most underprivileged area of the county. It is likely the lowest income area of Punta Gorda, and according to data from the U.S. Census Bureau, a larger proportion of Trabue Woods residents rent housing, are bicycle-dependent, and lack advanced education than in the rest of the city. The community is estimated to have a population of just over 300, with roughly 56% identifying as Black, 19% identifying as Latino, 18% identifying as White, and 5% identifying as Multiracial.ⁱ Based upon observation, considerable proportions of the community's **population are comprised of** elders and youths. According to focus groups participants from Trabue Woods, most Trabue Woods residents who are/will be seeking employment have a need for technical job skills.

Methods

Participants

Ninety persons who consider themselves to be familiar with the Trabue Woods community participated in the community needs assessment. In order to generate the content for the assessment, two focus groups consisting of 12 community members total were held prior to developing the assessment forms. Assessment/focus group participants were primarily, but not necessarily, members of churches that serve the community, including Bethel African

Methodist Episcopal Church, First Macedonia Missionary Baptist Church, St. Mark Baptist Church, and St. Mary Primitive Church.

Materials

Two versions of an assessment form were utilized for data collection, both of which were produced by Amber Jolla, PACE-EH Coordinator of the Florida Department of Health in Charlotte County. The first version of the form¹ lists the top 20 community issues that were identified via the focus groups that were conducted with community informants, along with an open answer section pertaining to broader health concerns, a section for collecting personal demographic information, and a section for open commentary. The second version² only included the 20 issues listed in the first version, along with the commentary section. The other two sections were eliminated from the second version of the form due to the realization that the original version showed to be too long in order to elicit a high-level of assessment participation.

Procedure

Initially, two focus groups were conducted in order to generally identify issues of concern among Trabue Woods residents. The information from the focus groups was consolidated and converted into the issues listed in the assessment forms. Assessment forms were distributed to community churches, and leadership and staff of these churches encouraged their congregations to participate in the assessment. Also, the PACE-EH coordinator personally conducted outreach for assessment participation at the two largest churches in the community.

Data

The assessment form data represents an aggregate of perceptions among Trabue Woods community members, based upon their responses in the PACE-EH community needs assessment forms. In their assessment forms, assessment responders indicated whether they felt an issue to be a high, medium, or low priority for addressing in their community, or, not an issue. For assessment results tabulation, three points **were assigned for “high” responses, two points for “medium,” one for “low,” and zero for “N/A”** (not a major issue). For each listed issue, the sum of all the respective responses was calculated to serve as the score indicating **the issue’s** priority level. After the priority level score for each issue was identified, the scores were used to order the issues by level of priority from highest to lowest.

¹ See Appendix A

² See Appendix B

Table 1. Assessment Results Counted and Weighted

Issue	High Ct.	High Ct. x 3	Med Ct.	Med. Ct. x 2	Low Ct.	Low Ct. x 1	N/A Ct.	N/A Ct. X 0	Ct. Totals SUM	Weighted Total SUM
Lack of employment opportunities	51	153	15	30	2	2	22	0	90	185
Discrimination	20	60	13	26	9	9	48	0	90	95
Drug activity	45	135	20	40	16	16	9	0	90	191
Lack of transportation options	59	177	23	46	4	4	4	0	90	227
Lack of affordable housing	62	186	18	36	3	3	7	0	90	225
Lack of aff. child/elder care	42	126	24	48	11	11	13	0	90	185
Lack of aff. health/dental care	49	147	24	48	7	7	10	0	90	202
Lack of bike paths	34	102	23	46	16	16	17	0	90	164
Lack of entertainment/enrichment	53	159	16	32	9	9	12	0	90	200
Flooding	25	75	14	28	11	11	40	0	90	114
Air pollution	13	39	16	32	35	35	26	0	90	106
Lack of community action/mobilization	29	87	31	62	8	8	22	0	90	157
Lack of nutrition awareness	23	69	31	62	17	17	19	0	90	148
Lack of healthy food sources	34	102	30	60	12	12	14	0	90	174
Lack of job skills	48	144	25	50	7	7	10	0	90	201
Lack of street-lighting	33	99	23	46	22	22	12	0	90	167
Inadequate sidewalks	37	111	22	44	19	19	12	0	90	174
Lack of pharmacy	24	72	20	40	23	23	23	0	90	135
Need for beautification	29	87	21	42	27	27	13	0	90	156
Speeding	20	60	16	32	19	19	35	0	90	111

Table 2. Assessment Issues Ranked by Order of Priority

Issues Ranked	Weighted Totals SUM
1. Lack of transportation options	227
2. Lack of affordable housing	225
3. Lack of aff. health/dental care	202
4. Lack of job skills	201
5. Lack of entertainment/enrichment	200
6. Drug activity	191
7. Lack of aff. child/elder care	185
8. Lack of employment opportunities	185
9. Inadequate sidewalks	174
10. Lack of healthy food sources	174
11. Lack of street-lighting	167
12. Lack of bike paths	164
13. Lack of community action/mobiliz.	157
14. Need for beautification	156
15. Lack of nutrition awareness	148
16. Lack of pharmacy	135
17. Flooding	114
18. Speeding	111
19. Air pollution	106
20. Discrimination	95

- Note: The light yellow coloring is to emphasize the top ten issues.

Data Analysis and Discussion

The results of the assessment indicate that the highest priority issue for Trabue Woods is lack of transportation options. Lack of transportation options has been highlighted as a major need by a number of Charlotte County organizations and assessments, including Charlotte County’s 2012 Community Health Improvement Plan and the Charlotte County Community Needs Assessment 2013. Lack of transportation can be extremely limiting to overall well-being, as it may serve as a barrier to accessing to healthy food, services (incl. healthcare), job opportunities, and entertainment. While Charlotte County has the Dial-A-Ride and Sunshine Ride transportation services, they are largely deemed to be insufficient, and for some, inaccessible. Among both services, either of them only operates between 6:30am and 6:00pm, Monday through Friday, and on Saturday, 9:00am to 6:00pm. These hours are inadequate for the transportation needs of Charlotte County residents, especially because a large proportion of them are shift-workers that work outside of the traditional Monday-Friday, 9-to-5 business hours.ⁱⁱ Also, the base fares of these services are often unsustainably expensive for residents, and it is virtually impossible to use them in the case of an emergency—rides typically must be scheduled at least 1-2 days in advance. Finally, residents have complained that these services are

unreliable; allegedly, on numerous occasions vehicles have arrived far later than scheduled pick-up times, or not arrived at all.

The second issue identified, lack of affordable housing, almost had the same priority score as the first. Given that there are small affordable housing complexes within Trabue Woods and two sizable affordable housing complexes near the community, it was unexpected that lack of affordable housing would be identified as the second highest priority issue. However, according to Punta Gorda Housing Authority, there is a two-year county-wide waitlist for one and two bedroom public housing units, and applications for them are not being accepted at this time. While applications are still being accepted for three and four bedroom public housing units, there is a wait list for these units as well. In addition to there being a shortage of affordable housing units, some residents feel that even the reduced rent costs comprise too large a proportion of income.

The next highest priorities, lack of affordable dental and health care, lack of job skills, and lack of entertainment/enrichment are similar in priority score (Weighted Totals SUM in Table 2), but garnered several fewer points than the first two. Charlotte County averages 221 physicians per 100,000, which is lower than the state average of 342 per 100,000.ⁱⁱⁱ According to Trabue Woods residents, there has been increased reliance on Bayfront Hospital for primary care services since the 2013 closure of the health department site that was near the community. During a focus group conducted for the 2015 Community Health Assessment, Trabue Woods residents specifically declared that they need a walk-in clinic and community preventive services, i.e. contraception distribution. As for dental care, Charlotte County's 2012 Community Health Improvement Plan highlights that only 25% of low income Charlotte County residents had access to dental care between 2008 and 2010, and states that among the dental care providers in Charlotte County, **“very few” accept Medicare or uninsured patients.** Based upon PACE-EH focus groups, few Trabue Woods residents have technical job skills, and there is purportedly low access to technical skills programs/facilities.³ Finally, Trabue Woods residents believe that there is a lack of constructive, positive activities for them to be involved in, particularly the youth.⁴

Although most Trabue Woods residents would not consider drug activity to be an overwhelming issue in their community, it is the sixth top issue identified via the PACE-EH assessment. **Most drug activity has seemingly been occurring in particular “hot spots” that**

³ Barriers to such access may include lack of transportation and lack of money to afford participation.

⁴ Entertainment/enrichment items that residents are interested in include a movie theater, bowling alley, skating rink, and music venue that appeals to their taste, as well as concerts/festivals and youth development programs.

residents are aware of. It has been stated that several of the individuals involved in drug dealing feel obliged to continue in the trade because they have been denied employment in the traditional job market due to having criminal records. Also, residents believe that lack of entertainment/enrichment contributes to drug usage in the community, as drugs may be sought as refuge from stresses that entertainment/enrichment could otherwise provide.

The seventh/eighth priority issues are tied, and are lack of affordable child/elder care and lack of economic opportunities. There is no child or elder care facility in the community. A child care facility used to exist in the community; however, it closed at the end of February 2015. The two nearest day care centers outside of the community both have waiting lists for all age groups. As for lack of economic opportunities, this issue is consistent with the results of the Charlotte County Community Needs Assessment 2013. It states that there is a lack of jobs, especially ones that are not lower-wage. There are few businesses within Trabue Woods, and those that exist have small, established staff. Finally, many residents who have criminal records feel that most economic opportunities are unavailable to them do to discrimination.⁵

The last of the ten top issues identified are tied, with one of them being inadequate sidewalks. Most streets in Trabue Woods have sidewalks, but not all. Where there are sidewalks, **they may not always be wide enough for residents' needs. Perhaps the greatest** sidewalk demand among Trabue Woods residents is down Taylor Road to Jones Loop Road. Many residents either walk or bike this route in order to reach Walmart. In addition to there not being a sidewalk down this route, it also lacks a shoulder. Those who walk or bike this stretch must do so either in the street or in the grass alongside the street, and insufficient street-lighting along Taylor Road makes such a commute especially dangerous at night.

Finally, lack of healthy food sources is tied with inadequate sidewalks for the last of the top ten issues identified. Trabue Woods is a classic food desert, as many of its residents lack transportation and the closest grocery store is over a mile away. The only source of food within the community is a convenience store with high prices and few healthy food options. There is a community garden relatively nearby the community in South County Regional Park; however, all the plots⁶ are occupied and there is a waitlist for obtaining one.⁷ Trabue Woods residents have been endeavoring to establish a community garden within the bounds of the community since the early 2000s,^{iv} but still to no avail. Most recently, community members and City

⁵ Although discrimination ranked as the last issue of priority among those included in the assessment, it appears that potential employers habitually discriminate against those who have a reportable criminal record.

⁶ There are only 21 plots, which may be rented by any year-round resident of the county.

⁷ Hypothetically, it could take as long as a year for the first person to advance from the waitlist.

government have been communicating in reference the prospect of them founding a community garden that would employ Trabue Woods residents who have had difficulty with securing employment, especially due to discrimination against having a criminal record.

Conclusion

The majority of the top 10 issues identified through the PACE-EH community needs assessment for Trabue Woods pertain to basic needs, including transportation, housing, employment, and food. While it is understood that local government has been devoting funds from the Community Block Development Grant to Trabue Woods, perhaps more of such funding should be utilized to address the specific issues of priority among Trabue Woods community members, as identified through the assessment. This said, it is likely that funding alone would be inadequate for addressing some of the priority needs, which may also require changes to zoning and policy in order to be substantially dealt with. Also, the more that community members collaborate, mobilize, and participate in public decision-making forums, the more likely that their needs will be heeded to and appropriately treated. In addition, it would behoove community members to determine ways in which they may address more community-wide issues at the grassroots level. While government involvement is necessary for certain changes and its support can be profoundly beneficial, through increased communication, collaboration, and mobilization, the community has the power to bring about some major positive changes without relying upon government.

Endnotes

ⁱ U.S. Census Bureau. *Decennial Census*, 2010.

ⁱⁱ United Way of Charlotte County et al. *Charlotte County Community Needs Assessment*, 2013.

ⁱⁱⁱ Ibid.

^{iv} Rev. Carl Brooks and Anna Callwood, Community Leaders (among several), Trabue Woods Community, 2015.

Appendix A: Assessment Form Version 1

Community Health Assessment Survey
Florida Department of Health in Charlotte County



Please place an "X" to show the level of priority you would assign the issues listed below.

Issue	High	Med	Low	N/A	Issue	High	Med.	Low	N/A
Lack of employment opportunities					Air pollution/foul smell				
Discrimination (explain):					Lack of community action/mobilization				
Drug activity					Lack of nutrition awareness				
Lack of transportation options					Lack of healthy food sources				
Lack of affordable housing					Lack of job skills				
Lack of aff. child/elder care					Lack of street lighting				
Lack of aff. health/dental care					Inadequate sidewalks				
Lack of bike paths					Lack of pharmacy				
Lack of entertainment/enrichment					Need for beautification				
Flooding (where?):					Speeding (where?):				

- Which issue do you believe needs the most immediate attention? _____
- Do you have physical health ailments, such as chronic diseases or disabilities? **Y/N** (Please circle one)
 - If so, what are they? _____
- Do you chronically experience stress or anxiety? **Y/N** If so, why? _____
- Do you feel that your home is environmentally safe to live in? **Y/N** If not, why? _____
- Do any environmental conditions in your neighborhood pose a threat to good health? **Y/N**
 - If so, what are they? _____
- Do you feel safe being out in your neighborhood engaging in physical activities, i.e. walking? **Y/N**
 - If not, why? _____

Please help us in our evaluation by placing an "X" by the information that applies to you:

- Age: Less than 24 Age 24 to 44 Age 45 to 64 Older than 64
- Gender: Man Woman Other: _____
- Ethnicity: Latino Non-Latino
- Race: Amr. Indian/Nat. American Asian Black/Afr. American White Other: _____
- Income: Under \$20,000 \$20,000-\$29,999 \$30,000-\$39,999 \$40,000-\$74,999 \$75,000 or more
- Education level: Less than high school High School Diploma/GED
 College/Technical School Graduate School
- Housing: Rent home Own home

Optional Information:

Comments _____
Name _____ Address _____ Phone/Email _____

Your participation will be greatly appreciated. Thank you very much!

Appendix B: Assessment Form Version 2

Community Health Assessment Survey
 Florida Department of Health in Charlotte County



Please place an "X" to show the level of priority you would assign the issues listed below.

Issue	High	Med	Low	N/A	Issue	High	Med	Low	N/A
Lack of employment opportunities					Air pollution/foul smell				
Discrimination (explain):					Lack of community action/mobilization				
Drug activity					Lack of nutrition awareness				
Lack of transportation options					Lack of healthy food sources				
Lack of affordable housing					Lack of job skills				
Lack of aff. child/elder care					Lack of street lighting				
Lack of aff. health/dental care					Inadequate sidewalks				
Lack of bike paths					Lack of pharmacy				
Lack of entertainment/enrichment					Need for beautification				
Flooding (where?):					Speeding (where?):				

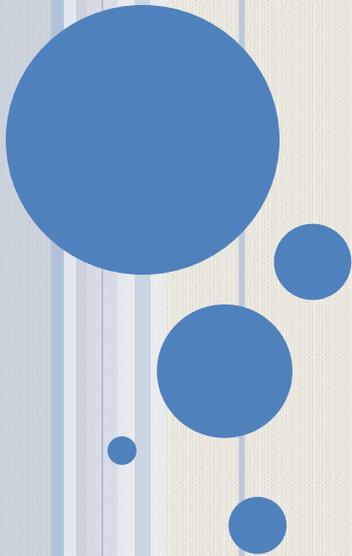
Optional Information:

Comments _____
 Name _____ Address _____ Phone/Email _____

Your participation will be greatly appreciated. Thank you very much!

APPENDIX 6

Punta Gorda Housing Authority
5-Year Plan



6.0	<p>PHA Plan Update</p> <p>(a) Identify all PHA Plan elements that have been revised by the PHA since its last Annual Plan submission:</p> <p>The last Annual Plan was submitted in January 2008. An amendment was submitted in October 2008 and approved 11/04/08. The amendment added the intent to submit a disposition application for PGHA's the former Riverview Gardens public housing site (54 units) destroyed by Hurricane Charley in 2004. The amendment noted PGHA's intent to acquire an alternate site to develop replacement public housing units through the mixed finance process, and PGHA's intent to submit an acquisition proposal to HUD when a suitable alternative site is identified. HUD approved the PGHA's acquisition proposal and a site was acquired in June 2009. HUD approval of the disposition request is still pending.</p> <p>(b) Identify the specific location(s) where the public may obtain copies of the 5-Year and Annual PHA Plan. For a complete list of PHA Plan elements, see Section 6.0 of the instructions.</p> <p>The public may view copies of the 5-Year and Annual PHA Plan at the PGHA administrative offices located at 340 Gulf Breeze Avenue, Punta Gorda, FL.</p>
7.0	<p>Hope VI, Mixed Finance Modernization or Development, Demolition and/or Disposition, Conversion of Public Housing, Homeownership Programs, and Project-based Vouchers. <i>Include statements related to these programs as applicable.</i></p> <p>Punta Gorda Housing Authority received a Disaster Capital Grant to replace 154 public housing units destroyed by Hurricane Charley in August 2004. The former Gulf Breeze/Dolphin Villas public housing site has been redeveloped through the mixed finance process into Gulf Breeze Apartments. This new development which was completed in November 2008 contains 171 units, of which 85 are replacement public housing units. PGHA received disposition approval for the Gulf Breeze site prior to the mixed finance closing (the site is owned by PGHA and ground leased to the rental partnership which includes a PGHA affiliate as a non-managing general partner).</p> <p>As noted in Section 6.0, PGHA has submitted a disposition request for the former Riverview Gardens site in order to sell the site at fair market value. Pursuant to PGHA's HUD approved acquisition plan, PGHA has acquired an alternate development site for its Phase II replacement program which will consist of senior rental housing. PGHA intends to submit an Elderly-Only Designated Housing Plan in conjunction with the Phase II development consistent with the stated objectives of the PGHA's 5-Year Plan.</p> <p>A 9% LIHTC application was submitted to FHFC to fund Phase II replacement housing development, but despite a perfect score, the application did not receive a high enough lottery number to receive a credit allocation. PGHA had previously acquired the Phase II development site with insurance proceeds from its hurricane destroyed units. In order to preserve the remaining Disaster Grant funds from an upcoming mandatory expenditure deadline, PGHA will amend this Plan by adding a budget line to the Disaster Grant budget for site acquisition costs, and upon HUD approval, PGHA will draw down 100% of the remaining Disaster Grant funds under the site acquisition budget line to reimburse its insurance proceeds account for a portion of the site acquisition costs. The insurance proceeds will then be used in lieu of Disaster Grant funds to develop the senior housing in Phase II. The insurance proceeds do not have any statutory expenditure deadline and can be held in PGHA's development account until other financing can be secured.</p> <p>PGHA will consider the use of project-based vouchers as a tool to leverage resources to create and preserve affordable housing opportunities, including, but not limited to, development of hurricane destroyed replacement housing. The Housing Choice Voucher Program Administrative Plan will be updated regarding the provisions for the solicitation, ranking and award of project-based proposals.</p> <p>PGHA has previously established an affiliated not-for-profit for the purpose of acquiring, developing, rehabilitating, and or managing affordable housing opportunities. PGHA will utilize this entity as another tool to expand affordable housing opportunities.</p> <p>PGHA will establish residency and working family preferences in its housing programs as tools to address local housing needs and priorities. The residency preference will not have the purpose or effect of delaying or otherwise denying admission to the program based on the race, color, ethnic origin, gender, religion, disability or age of any member of an applicant family.</p>
8.0	<p>Capital Improvements. Please complete Parts 8.1 through 8.3, as applicable.</p>
8.1	<p>Capital Fund Program Annual Statement/Performance and Evaluation Report. As part of the PHA 5-Year and Annual Plan, annually complete and submit the <i>Capital Fund Program Annual Statement/Performance and Evaluation Report</i>, form HUD-50075.1, for each current and open CFP grant and CFFP financing.</p> <p>(See attached Capital Fund Program tables)</p>
8.2	<p>Capital Fund Program Five-Year Action Plan. As part of the submission of the Annual Plan, PHAs must complete and submit the <i>Capital Fund Program Five-Year Action Plan</i>, form HUD-50075.2, and subsequent annual updates (on a rolling basis, e.g., drop current year, and add latest year for a five year period). Large capital items must be included in the Five-Year Action Plan.</p> <p>(See attached Five-Year Action Plan table)</p>
8.3	<p>Capital Fund Financing Program (CFFP).</p> <p><input type="checkbox"/> Check if the PHA proposes to use any portion of its Capital Fund Program (CFP)/Replacement Housing Factor (RHF) to repay debt incurred to finance capital improvements.</p>

	<p>Housing Needs. Based on information provided by the applicable Consolidated Plan, information provided by HUD, and other generally available data, make a reasonable effort to identify the housing needs of the low-income, very low-income, and extremely low-income families who reside in the jurisdiction served by the PHA, including elderly families, families with disabilities, and households of various races and ethnic groups, and other families who are on the public housing and Section 8 tenant-based assistance waiting lists. The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location.</p>		
	<p><u>Housing Needs of Families on the PHA's Waiting Lists</u></p>		
		<u>Section 8 Tenant-Based</u>	<u>Public Housing</u>
9.0	Waiting List Total	579	221
	Extremely Low Income (<+30% AMI)	360	146
	Very Low Income (>30% but <50% AMI)	194	55
	Low Income (>50% but <80% AMI)	25	20
	Families With Children	434	164
	Elderly Families	43	26
	Families With Disabilities	102	31
	White	348	172
	Black	225	49
	Indian/Asian	4	0
	Mixed	1	35
	Characteristics By Bedroom Size		
	1BR	146	86
	2BR	232	82
	3BR	162	44
4BR	33	9	
5+BR	3	0	

	<p>Strategy for Addressing Housing Needs. Provide a brief description of the PHA's strategy for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year. Note: Small, Section 8 only, and High Performing PHAs complete only for Annual Plan submission with the 5-Year Plan.</p>		
	<p><u>Need: Shortage of affordable housing for all eligible populations.</u></p> <p>Strategy 1: Maximize the number of affordable units available to the PHA within its current resources by:</p> <ul style="list-style-type: none"> • Seek replacement of public housing units lost to the inventory through mixed finance development; • Maintain or increase Section 8 lease-up rates by establishing payment standards that will enable families to rent throughout the jurisdiction; • Maintain or increase Section 8 lease-up rates by marketing the program to owners, particularly those outside of areas of minority and poverty concentration. <p>Strategy 2: Increase the number of affordable housing units by:</p> <ul style="list-style-type: none"> • Leverage affordable housing resources in the community through the creation of mixed-finance housing. 		
9.1	<p><u>Need: Specific Family Types: Families at or below 30% of median.</u></p> <p>Strategy 1: Target available assistance to families at or below 30% of AMI:</p> <ul style="list-style-type: none"> • Exceed HUD federal targeting requirements for families at or below 30% of AMI in public housing. • Exceed HUD federal targeting requirements for families at or below 30% of AMI in tenant-based Section 8 assistance • Adopt rent policies to support and encourage work. 		
	<p><u>Need: Specific Family Types: Families at or below 50% of median</u></p> <p>Strategy 1: Target available assistance to families at or below 50% of AMI:</p> <ul style="list-style-type: none"> • Adopt rent policies to support and encourage work. 		
	<p>Reasons for selecting strategies:</p> <ul style="list-style-type: none"> • Funding constraints. • Staffing constraints. 		

10.0	<p>Additional Information. Describe the following, as well as any additional information HUD has requested.</p> <p>(a) Progress in Meeting Mission and Goals. Provide a brief statement of the PHA’s progress in meeting the mission and goals described in the 5-Year Plan.</p> <p>PGHA and its developer partner completed construction of Gulf Breeze Apartments in November 2008. This mixed finance development of 171 units, of which 85 are replacement public housing units. Financial close-out activities are ongoing, but full conversion to permanent financing cannot occur prior to July 2010 pursuant to terms of the bond documents. PGHA continues to work with its redevelopment team to implement Phase II of the replacement program and has acquired (pursuant to a HUD approved acquisition proposal) a replacement site.. Financing applications have been submitted but all necessary funding is not yet in place. Due to the difficulty of obtaining 9% tax credit financing, the developer is pursuing a bond/4% credit financing plan. Approval of PGHA’s disposition application for the former Riverview Gardens site is still pending.</p> <p>(b) Significant Amendment and Substantial Deviation/Modification. Provide the PHA’s definition of “significant amendment” and “substantial deviation/modification”</p> <p>PGHA considers a Substantial Deviation from 5-Year Plan to include:</p> <ul style="list-style-type: none"> • The addition of new activities that do not otherwise further PGHA’s stated mission or further the goals set forth in the current 5-Year Capital Plan. • Insufficient budget authority from HUD necessitating the need to terminate program activities. • An exception to this definition will be made from any new activities that are adopted to reflect changes in HUD regulatory requirements or as a result of a declared emergency (such changes will not be considered a substantial deviation by PGHA). <p>PGHA considers a Significant Amendments or Modifications to the Annual Plan to include:</p> <ul style="list-style-type: none"> • Significant changes to rent or admissions policies or organization of the waiting lists. • Addition of new program initiatives not included in the current 5-Year Capital Plan. • Demolition or disposition, designation, or conversion activities not currently identified in the plan or otherwise approved by HUD. • An exception to this definition will be made for any of the above that are adopted to reflect changes in HUD regulatory requirements or as a result of a declared emergency (such changes will not be considered significant amendments by PGHA).
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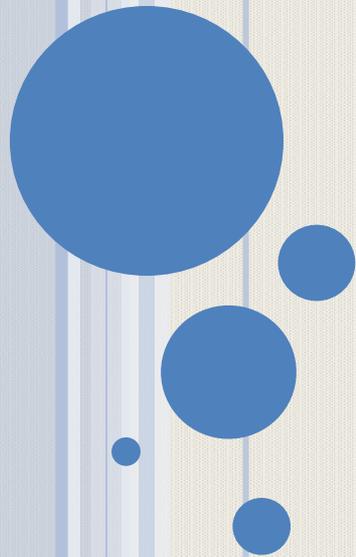
11.0	<p>Required Submission for HUD Field Office Review. In addition to the PHA Plan template (HUD-50075), PHAs must submit the following documents. Items (a) through (g) may be submitted with signature by mail or electronically with scanned signatures, but electronic submission is encouraged. Items (h) through (i) must be attached electronically with the PHA Plan. Note: Faxed copies of these documents will not be accepted by the Field Office.</p> <p>(a) Form HUD-50077, <i>PHA Certifications of Compliance with the PHA Plans and Related Regulations</i> (which includes all certifications relating to Civil Rights)</p> <p>(b) Form HUD-50070, <i>Certification for a Drug-Free Workplace</i> (PHAs receiving CFP grants only)</p> <p>(c) Form HUD-50071, <i>Certification of Payments to Influence Federal Transactions</i> (PHAs receiving CFP grants only)</p> <p>(d) Form SF-LLL, <i>Disclosure of Lobbying Activities</i> (PHAs receiving CFP grants only)</p> <p>(e) Form SF-LLL-A, <i>Disclosure of Lobbying Activities Continuation Sheet</i> (PHAs receiving CFP grants only)</p> <p>(f) Resident Advisory Board (RAB) comments. Comments received from the RAB must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the recommendations and the decisions made on these recommendations.</p> <p>(g) Challenged Elements</p> <p>(h) Form HUD-50075.1, <i>Capital Fund Program Annual Statement/Performance and Evaluation Report</i> (PHAs receiving CFP grants only)</p> <p>(i) Form HUD-50075.2, <i>Capital Fund Program Five-Year Action Plan</i> (PHAs receiving CFP grants only)</p>
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This information collection is authorized by Section 511 of the Quality Housing and Work Responsibility Act, which added a new section 5A to the U.S. Housing Act of 1937, as amended, which introduced 5-Year and Annual PHA Plans. The 5-Year and Annual PHA plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA’s operations, programs, and services, and informs HUD, families served by the PHA, and members of the public of the PHA’s mission and strategies for serving the needs of low-income and very low-income families. This form is to be used by all PHA types for submission of the 5-Year and Annual Plans to HUD. Public reporting burden for this information collection is estimated to average 12.68 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

Privacy Act Notice. The United States Department of Housing and Urban Development is authorized to solicit the information requested in this form by virtue of Title 12, U.S. Code, Section 1701 et seq., and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality

APPENDIX 7

City of Punta Gorda Analysis of Impediments to Fair Housing Choice



CITY OF PUNTA GORDA

RESOLUTION NO. 3153-15

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF PUNTA GORDA, FLORIDA, ADOPTING THE CITY OF PUNTA GORDA'S 2015 UPDATE TO THE ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING; AND PROVIDING AN EFFECTIVE DATE

WHEREAS, the U. S. Department of Housing & Urban Development (HUD) requires Community Development Block Grant (CDBG) entitlement grantees to submit a certification that they will affirmatively further fair housing, and that their grants will be administered in compliance with Title VI of the Civil Rights Act of 1968 and the Fair Housing Act as amended in 1988, which prohibits discrimination in all aspects of housing, including the sale, rental, lease or negotiation for real property; and

WHEREAS, local entitlement communities meet this obligation by performing an "Analysis of Impediments to Fair Housing" (AI) within their communities and developing and implementing strategies and actions to overcome any impediments to fair housing choice based on their history, circumstances, and experiences; and

WHEREAS, the City of Punta Gorda has completed an update to its AI which provides a comprehensive review of the City's regulations and administrative policies, procedures, and practices affecting fair housing choice and assesses the impact of the City's regulations on the location, availability and accessibility of housing; and

WHEREAS, HUD requires that the City have a current adopted Analysis of Impediments when the City submits its five-year Consolidated Plan; and

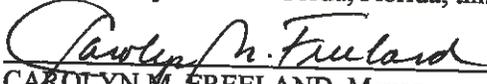
WHEREAS, the City will be submitting a five-year Consolidated Plan to HUD in August 2015; and

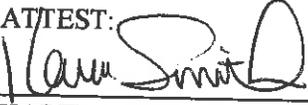
WHEREAS, the last Analysis of Impediments was adopted July 10, 2013, by Resolution 3041-13;

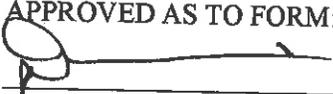
NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF PUNTA GORDA, FLORIDA, THAT:

1. The City of Punta Gorda City Council hereby repeals Resolution 3041-13.
2. The City Council of the City of Punta Gorda, Florida, does hereby adopt the Punta Gorda 2015 Analysis of Impediments to Fair Housing Update, a copy of which is attached hereto and made a part hereof.
3. This Resolution shall take effect immediately upon its adoption.

ADOPTED at a regular meeting of the City Council of the City of Punta Gorda, Florida, this 15 day of April, 2015.


CAROLYN M. FREELAND, Mayor

ATTEST:

KAREN SMITH, City Clerk

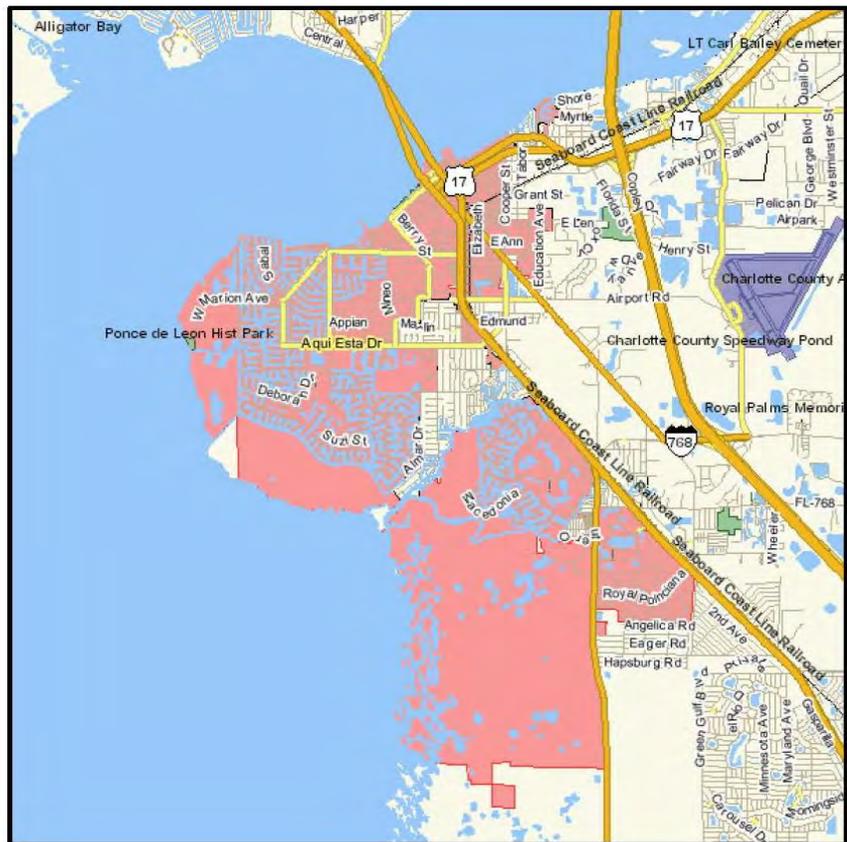
APPROVED AS TO FORM:

DAVID M. LEVIN, City Attorney

I HEREBY CERTIFY THIS TO BE A TRUE AND EXACT COPY OF THE Reso 3153-15 OR FILE IN THE OFFICE OF THE CITY CLERK, CITY OF PUNTA GORDA, CHARLOTTE COUNTY FLORIDA


CITY CLERK

CITY OF PUNTA GORDA ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

March, 2015



PMG Associates, Inc.
Deerfield Beach, Florida
(954) 427-5010

City of Punta Gorda
Analysis of Impediments to Fair Housing Choice

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Appendix

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Housing Market Data Appendix E

**CITY OF PUNTA GORDA
ANALYSIS OF IMPEDIMENTS TO AFFORDABLE HOUSING CHOICE**

EXECUTIVE SUMMARY

BACKGROUND

As a recipient of federal funds through the Department of Housing and Urban Development (HUD), the City of Punta Gorda is required to conduct an analysis to determine if any impediments exist that might prevent the nation's fair housing laws from being observed. The City conducted an interim Analysis of Impediments in 2013.

The Civil Rights Act of 1968 and the Fair Housing Amendments Act of 1988 are the primary legislation directed toward ending discrimination in housing. These laws are designed to ensure that individuals of similar income levels in the same housing market have equal housing choices regardless of their race, color, religion, sex, handicap, familial status, or national origin. Over the succeeding years, other legislation has been enacted which addresses specific needs of target populations.

PURPOSE

The purpose of this analysis is to examine a number of key policy areas to ensure that a pattern of housing discrimination does not exist; including any public policies that may contribute to impeding the provision of fair housing choice.

If the analysis finds any impediments, the City is required to take positive action to remove or address the impediments.

FAIR HOUSING PROGRAM

Punta Gorda has existing ordinances and regulations in place;

- Fair Housing Ordinance
- Anti-Displacement Act
- Punta Gorda Affordable Housing Incentives
- Discrimination Complaint Policy

DISPROPORTIONATE IMPACT ON HOUSING

- The percentage of Blacks below the Poverty Level is not disproportionate compared to the entire community
- The percentage of Blacks denied mortgages is not disproportionate compared to the entire community
- The percentage of Hispanics below the Poverty Level is slightly disproportionate compared to the entire community
- The percentage of Hispanics denied mortgages is slightly disproportionate compared to the entire community

HUD SANCTIONS

There are no HUD sanctions against Punta Gorda.

LAWSUITS

There are no fair housing lawsuits against Punta Gorda.

FAIR HOUSING COMPLAINTS

Four sources were examined to determine the number of discrimination cases in the City of Punta Gorda. These sources include;

- The City of Punta Gorda
- Charlotte County
- State of Florida Commission on Human Relations
- Rural Legal Aid of Florida

Discussions with representatives of the City of Punta Gorda, Charlotte County and Legal Aid have revealed that no housing complaints have been received over the past five years. No records exist for any complaints prior to that time.

The Florida Commission on Human Relations does have records of housing complaints. However, this data is for the entire County and they could not provide a breakdown by location. The record of housing complaints indicates that only one case has proceeded to action by the Commission. The primary causes of housing complaints are from the disabled population.

FAIR HOUSING COMPLAINTS IN CHARLOTTE COUNTY

Filing Date	Charge Description	Closure Date	Closure Code	Basis Description
1/7/2010	Housing	3/2/2010	Successful Conciliation	Disability Mental
5/6/2010	Housing	6/6/2010	No Cause	Disability Physical
12/27/2011	Housing	3/1/2012	Withdrawal with Benefits	Disability Physical
1/9/2012	Housing	5/16/2012	Reasonable Cause	Disability Mental
1/6/2012	Housing	7/17/2012	No Cause	Disability Physical
5/6/2013	Housing	10/2/2013	Successful Conciliation	Sex, male
3/18/2013	Housing	1/9/2014	No Cause	Race, Black and National Origin
1/22/2014	Housing	3/25/2014	Withdrawal with Benefits	Disability Physical, Mental

Source: Florida Commission on Human Relations

PUBLIC INPUT

A Public Meeting was held at the Cooper Street Recreation Center on September 18, 2014 and approximately 35 people attended. All comments from the public were addressed in this report.

PUBLIC POLICY

A detailed examination of the Comprehensive Plan and the Land Development Codes were undertaken and the City has addressed any potential concerns regarding the ability to provide Affordable Housing.

NEWSPAPERS

Newspapers are one of the direct sources of information and contact regarding the dissemination of Fair Housing regulations to the general public. HUD has produced a Fair Housing disclaimer that is designed to be published in newspapers that publish Real Estate ads in any local community. This disclaimer is usually printed in the Real Estate section or found on-line at the newspaper's website. Most newspapers only publish the disclaimer in the Sunday Real Estate section since it typically has the largest amount of ads.

The Punta Gorda Herald-Tribune and the Charlotte Sun are the primary local newspapers in the area. In addition, the Sarasota Sun also serves the community.

After checking the websites for these entities, it was discovered that the HUD disclaimer is not contained on the site, in either the Real Estate section or in any other area.

BOARD OF REALTORS

Many of the individual Real estate firms in the Punta Gorda area provide the HUD disclaimer on their websites. They also are very prudent about distribution of the printed material regarding the subject.

The Port Charlotte, Punta Gorda, North Port Association of Realtors also provides access to the HUD Fair Housing materials on their website. All brochures, posters and printed documents are available for download in multiple languages. However, the Board does not offer classes to members regarding Fair Housing nor does it engage in any community outreach. The national Board of Realtors has extensive materials and programs available to its member organizations. These programs can be readily adapted for use in Punta Gorda.

APARTMENT ASSOCIATION

The Southwest Florida Apartment Association has classes to educate their membership regarding Fair Housing. These classes are taught by professionals in the field and offer information regarding the rights of tenants and prospective tenants.

IDENTIFICATION OF IMPEDIMENTS

Impediments identified are:

1. The City has adopted a formalized policy on the receipt of fair housing inquiries or complaints and this policy is published on the City's webpage. The information is complete, however anyone seeking this material would need to know where to search for the policy and contact telephone number.
2. Transportation and access to public transit was found to be an impediment to finding housing.
3. During investigation of the locally published newspapers, with advertising for real estate for sale or rent, no HUD disclaimer could be found
4. Lack of affordable housing units, based on community opinion.
5. The local realtors, while publishing HUD Fair Housing information on their website, do not hold classes for their members regarding Fair Housing and do not have an outreach program in the community to educate the residents.
6. There appears to be a lack of community knowledge of HUD Fair Housing initiatives and policy.

RECOMMENDATIONS FOR CORRECTION OF THE IMPEDIMENTS

1. Add a link on the City's website main page or in the Questions section to direct anyone seeking to file a housing discrimination complaint to the proper information.
2. In regards to transportation, there appears to be a need for education, outreach and publication regarding the currently available ride/transportation programs. The public does not appear to be fully aware of transportation programs that could assist the transportation disadvantaged-low income population. Additional dissemination of this information should be undertaken.
3. The City should request that the local newspapers insure that the HUD disclaimer regarding Fair Housing is published on their website and/or in print.
4. The City has made strides towards the inventory of affordable housing stock, by changes in their codes and ordinances and encouragement of economic development incentives. The City needs to continue on this path.
5. A partnership with the local Board of Realtors could be explored regarding the community education of the target population. This program should be initiated in the Elementary Schools and possibly expanded to additional grades. Use of existing materials will enable this program to be developed expeditiously.
6. Expand the distribution of Fair Housing materials throughout the community through the following.
 - a. The posting of HUD posters at after school care sites, parks and recreation centers, public housing sites, local houses of faith and schools
 - b. Having HUD/City of Punta Gorda Fair Housing pamphlets/written handouts available at various publically accessed sites, such as libraries, City Hall, other government building and centers.
 - c. Make sure the City website has the information available to the public

SECTION 1 INTRODUCTION

1.1 - BACKGROUND

As a recipient of federal funds through the Department of Housing and Urban Development (HUD), the City of Punta Gorda is required to conduct an analysis to determine if any impediments exist that might prevent the nation's fair housing laws from being observed. The City conducted an interim Analysis of Impediments in 2013.

The Civil Rights Act of 1968 and the Fair Housing Amendments Act of 1988 are the primary legislation directed toward ending discrimination in housing. These laws are designed to ensure that individuals of similar income levels in the same housing market have equal housing choices regardless of their race, color, religion, sex, handicap, familial status, or national origin. Over the succeeding years, other legislation has been enacted which addresses specific needs of target populations.

1.2 - PURPOSE

The purpose of this analysis is to examine a number of key policy areas to ensure that a pattern of housing discrimination does not exist; including any public policies that may contribute to impeding the provision of fair housing choice.

If the analysis finds any impediments, the City is required to take positive action to remove or address the impediments.

1.3 - STATE FAIR HOUSING LAW

Part II of Chapter 760 of the Florida Statutes outlines the State's Fair Housing Act. This Act follows federal law and makes it unlawful to discriminate against any person in any aspect of the rental or sale of housing. This Act created a 12-member Commission on Human Relations and is staffed by the Department of Management Services. The Act established a written complaint process with timelines for the Commission to investigate and resolve such complaints; first through voluntary compliance, and then through civil and criminal sanctions.

1.4 - FAIR HOUSING ORDINANCE

The City of Punta Gorda has adopted a Fair Housing Ordinance that addresses the procedures to pursue any complaints.

“It is the policy of the City of Punta Gorda, Florida, in keeping with the laws of the United States of America and the spirit of the Constitution of the State of Florida, to promote through fair, orderly and lawful procedure the opportunity for each person so desiring to obtain housing of such person’s choice in this jurisdiction without regard to race, color, ancestry, national origin, religion, sex, marital status, familial status, handicap or age, and, to that end, to prohibit discrimination in housing by any person.”

Appendix A contains the full ordinance.

1.5 - ANTI-DISPLACEMENT POLICY

“The City of Punta Gorda will replace all occupied and vacant occupiable low/moderate income dwelling units demolished or converted to a use other than as low/moderate income housing as a direct result of activities assisted with CDBG funds, as required by Section 104(d) of the Housing and Community Development Act of 1974, as amended (the Act), and implementing regulations at 24 CFR 570.496a.”

“The City of Punta Gorda will provide relocation assistance, as described in 570.496a(b)(2), to each low/moderate income household displaced by the demolition of housing or by the conversion of a low/moderate income dwelling to another use as direct result of assisted activities.”

The full Anti-Displacement Policy is found in Appendix B.

1.6 - PUNTA GORDA AFFORDABLE HOUSING INCENTIVES

Chapter 11A of the Ordinances of the City of Punta Gorda provide for incentives for Affordable Housing in the City.

“This Chapter is intended to encourage the provision of new units of owner-occupied affordable housing within the City of Punta Gorda by providing for deferral of payment of City imposed fees on qualifying units of Affordable Housing and for Impact Fee Transfers that may be used in payment of City imposed impact fees for new units of Affordable Housing where the demand for capital facilities generated by previously existing development has been permanently reduced on another site. These programs are intended to further the affordable housing goals and objectives in the Housing Element of the City’s Comprehensive Plan.”

The full Chapter is found in Appendix C.

1.7 – DISCRIMINATION COMPLAINT POLICY

Punta Gorda has adopted a formal policy to address any potential complaints of discrimination in housing in the City. This policy follows the guidelines established in Federal Policy and also provides a direct telephone line for the public to use in the process.

The information is included on the City’s webpage. However, the item is somewhat difficult to locate. The process for obtaining the information is:

1. Use the tab for City Departments and click on the Growth Management Division
2. Click on the Urban Design Division and go to the Division Main Page
3. Click on “Federal and State Compliance Policies”

Although the information is complete, any person wishing to file a complaint would not be able to find the section easily. The webpage should be redone to add a link on the main page or in the Questions section to enable the public to locate the information more easily.

The existing policy is found in Appendix D.

SECTION 2 COMMUNITY PROFILE

2.1 - DEMOGRAPHICS

The demographic analysis of Punta Gorda concentrates on the magnitude and composition of the population. Specific attention is paid to trends between the 2000 and 2010 census, and demographic, economic, and housing snapshots from the 2008-2012 American Community Survey. Please note that the attached maps present data by census tract with an overlay of the City limits. For reference, Map 2.1, on page 6, provides a visual representation of Punta Gorda.

According to the 2010 Census estimates, the total population of Punta Gorda was 16,641, a 16.0 percent increase between 2000 and 2010. Table 2.1, below, shows the distribution by race and ethnicity in the City. The White population increased by 14.5 percent, but their percentage of the total decreased from 94.6 percent to 93.3 percent between 2000 and 2010. African-Americans increased by 99 persons, to 3.3 percent of total population in 2010. This constituted a 21.8 percent increase from 2000 to 2010. Punta Gorda experienced a 161.8 percent increase in the Hispanic population between 2000 and 2010. The large percentage increase is due to the small number of Hispanic residents (285). An increase of 461 residents generates a percentage increase of 161.8%.

The percentage of the total population for Hispanics increased from 2.0 percent in 2000 to 4.5 percent in 2010, a 2.5 percentage point increase. The higher percentage increase in some of the minority populations is due to the low base number that existed in 2000.

Other ethnic groups had significant percentage increases in population between 2000 and 2010. The American Indian and Eskimo ethnic group experienced a 41.7 percent during this time frame. The Asian and Pacific Islander population increased 66.4%, but numerically and as a percent of total population, these increases were actually much less significant. These figures in Table 2.1 are from the 2000 and 2010 decennial censuses.

**TABLE 2.1
TOTAL POPULATION BY RACE AND ETHNICITY FOR PUNTA GORDA**

Race	2000		2010		% Change 2000-2010
	#	%	#	%	
White	13,569	94.6%	15,533	93.3%	14.5%
African-American	454	3.2%	553	3.3%	21.8%
American Indian and Eskimo	24	0.2%	34	0.2%	41.7%
Asian or Pacific Islander	116	0.8%	193	1.2%	66.4%
Other race	181	1.3%	328	2.0%	81.2%
Total	14,344	100.0%	16,641	100.0%	16.0%
Hispanic (ethnicity)	285	2.0%	746	4.5%	161.8%

Source: US Census 2000 and 2010

The majority of the following tables in this section are from the 2008-2012 American Community Survey (ACS), a United States Census program that uses average figures from surveys over a 5 year span. The ACS is the common appropriate source since it provides more accuracy and finer detail than current Census since the ACS asks more refined questions. The 2008-2012 ACS numbers are used for most tables and all Maps in this section.

**TABLE 2.2
POPULATION BY RACE AND ETHNICITY FOR PUNTA GORDA**

Race	Number	Percent
White	15,359	92.1%
Black or African American	506	3.0%
Other	820	4.9%
Total	16,685	100.0%
Hispanic	814	4.9%

Source: 2008-2012 American Community Survey

The distribution of the population by Race or Ethnicity is represented in Map 2.2 (Percent Black/African American) and Map 2.3 (Percent Hispanic). The concentration of the minority population is found in the Northeast quadrant of the City, west of I-75.

As seen in Table 2.3, on the next page, the total population of Punta Gorda is 16,685, 51.2% of which are female. The table shows that 44.7% of the population is over the age of 65 and only 10.6 percent are under the age of 20. The American Community Survey, an extension of the United States Bureau of the Census was used for all of the population statistics.

**TABLE 2.3
AGE AND SEX POPULATION**

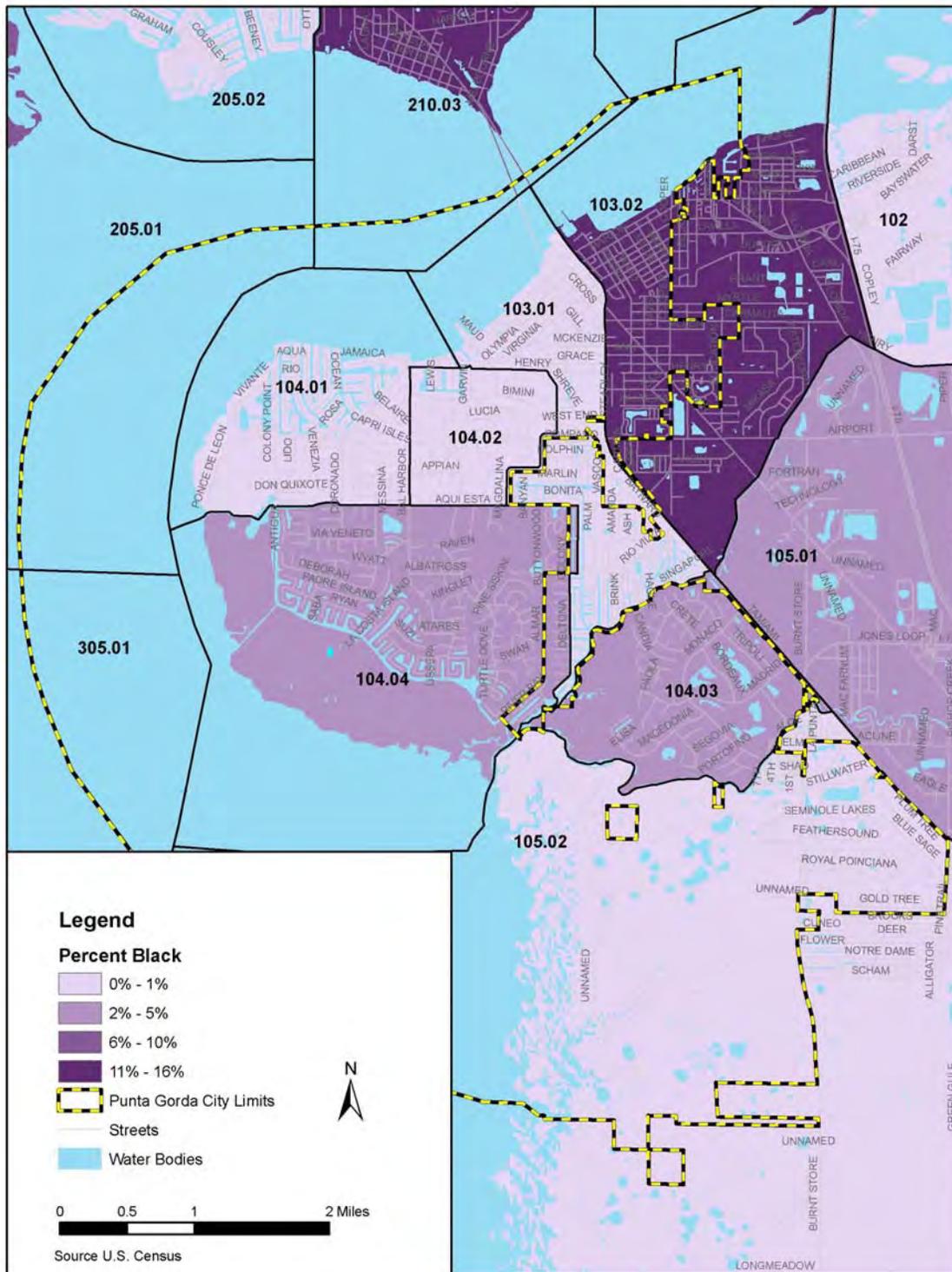
Sex and Age	Number	Percent
Total Population	16,685	100.0%
Male	8,150	48.8%
Female	8,535	51.2%
Under 5 years	309	1.9%
5 to 9 years	514	3.1%
10 to 14 years	438	2.6%
15 to 19 years	504	3.0%
20 to 24 years	294	1.8%
25 to 34 years	790	4.7%
35 to 44 years	1,201	7.2%
45 to 54 years	1,539	9.2%
55 to 59 years	1,395	8.4%
60 to 64 years	2,231	13.4%
65 to 74 years	4,168	25.0%
75 to 84 years	2,376	14.2%
85 years and over	926	5.5%

Source: 2008-2012 American Community Survey

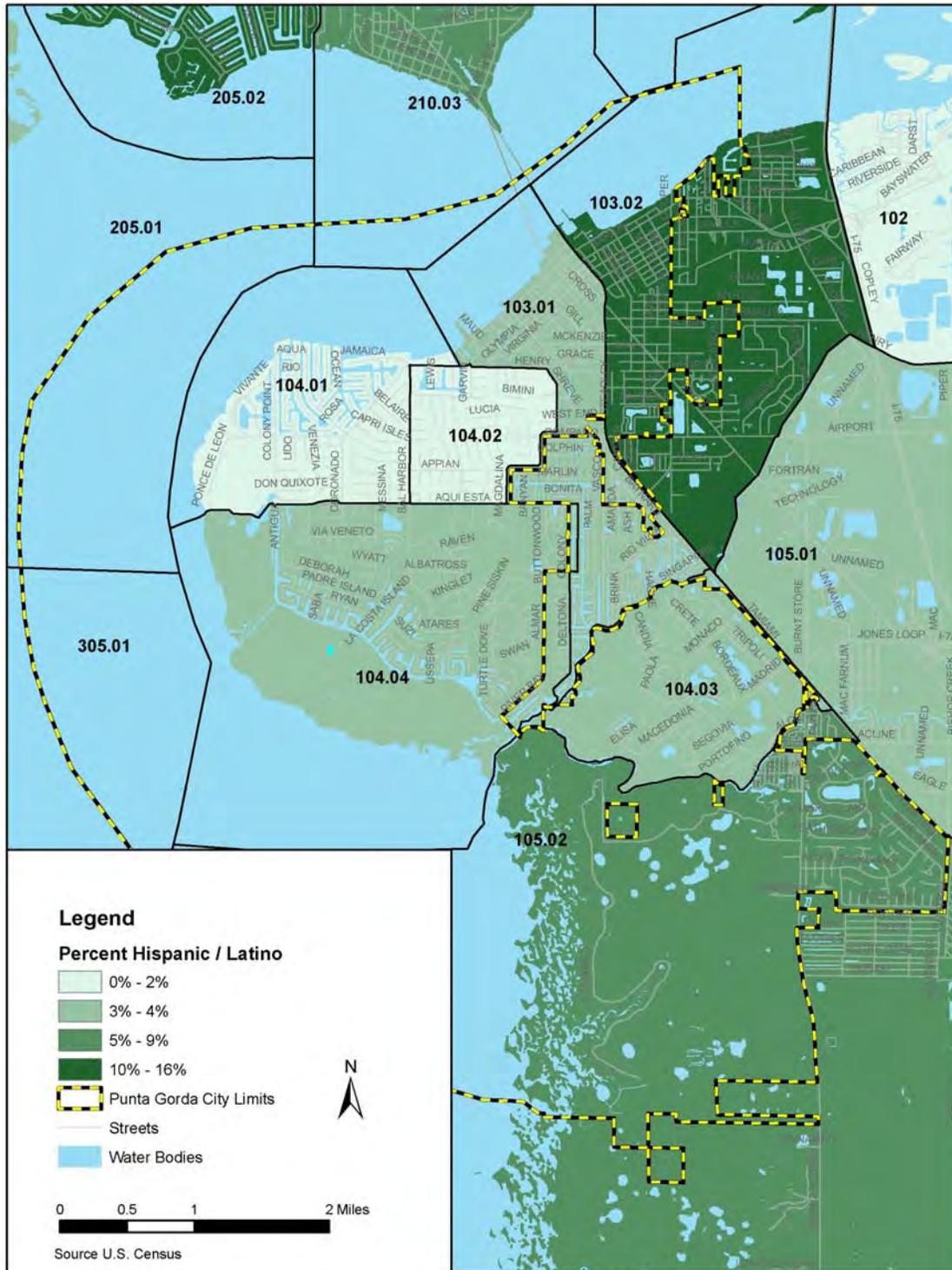
**MAP 2.1
CENSUS TRACTS AND CITY LIMITS**



**MAP 2.2
PERCENT BLACK/AFRICAN AMERICAN**



**MAP 2.3
PERCENT HISPANIC**



In many communities, female-headed households and female-headed households with children face a higher rate of housing discrimination. Higher percentages of female-headed households with children under the age of 18, sometimes correlates to increases in incidents of reported rental property owners’ refusal to rent to tenants with children. The percentage of female-headed households with children among White households was 6.3 percent, compared to 11.3 percent in Hispanic households, and 31.4 percent in African-American households between 2008 and 2012.

Non-family households among Whites made up 32.3 percent of all White households in Punta Gorda. Non-family households among Hispanics accounted for 27.5 percent of all Hispanic households. Non-family households among African-Americans accounted for 31.4 percent of all African-American households. Table 2.4, below, shows the household structure of the White, African-American, and Hispanic populations between 2008 and 2012.

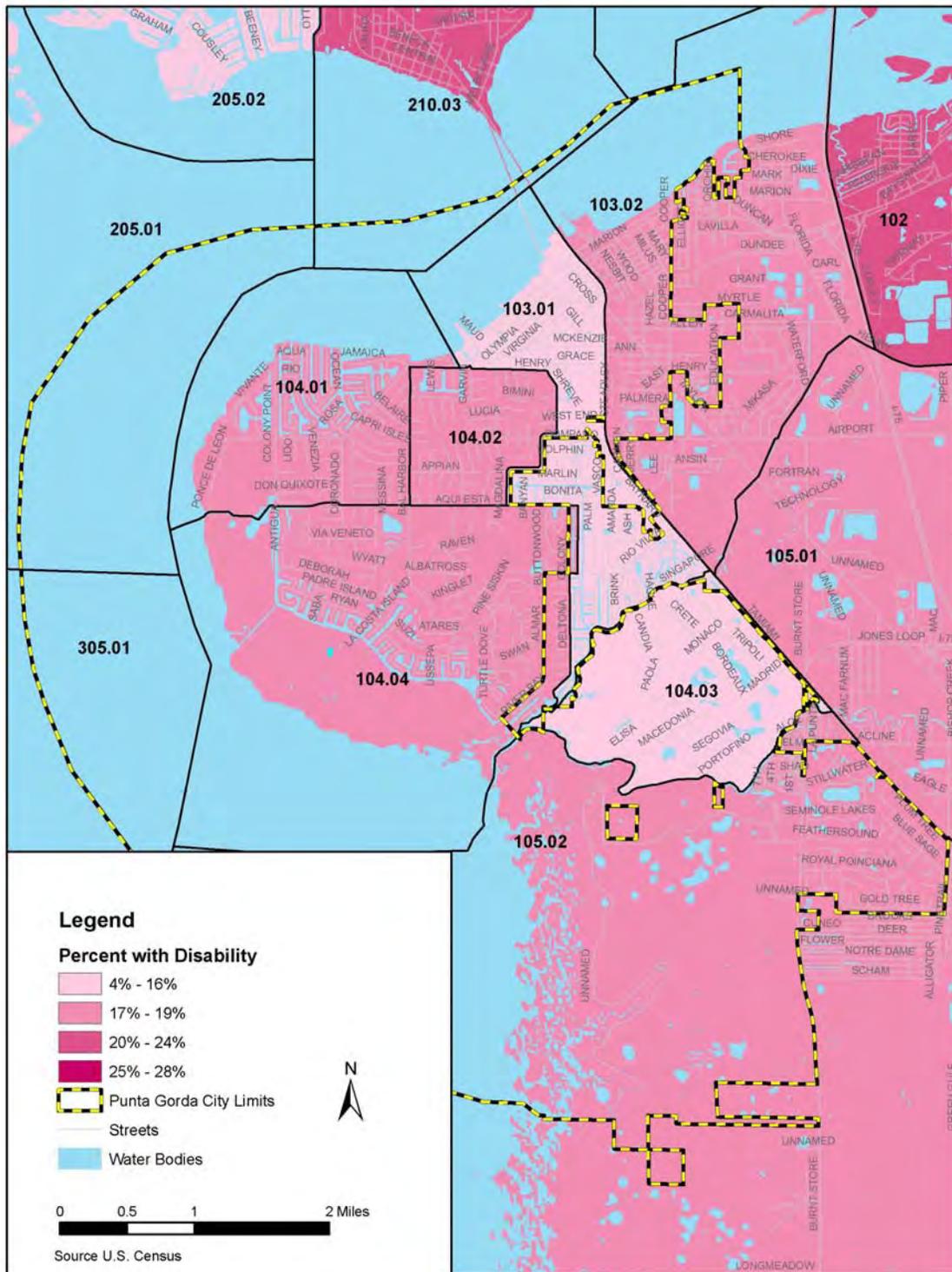
**TABLE 2.4
HOUSEHOLD TYPE BY RACE**

Household Type	White		Hispanic		African American	
	# of HHs	% of HHs	# of HHs	% of HHs	# of HHs	% of HHs
Family households:	5,230	67.7%	219	72.5%	129	68.6%
Married-couple family	4,698	60.8%	169	56.0%	20	10.6%
Male householder, no wife present	49	0.6%	16	5.3%	16	8.5%
Female householder, no husband present	483	6.3%	34	11.3%	93	49.5%
Nonfamily households:	2,495	32.3%	83	27.5%	59	31.4%
Total:	7,725	100.0%	302	100.0%	188	100.0%

Source: 2008-2012 American Community Survey

The Fair Housing Act requires housing providers to make reasonable accommodations for those with disabilities. In the City of Punta Gorda, 2,751, or 16.6 percent of the non-institutionalized population has a disability. The map (2.4) on the following page shows the spatial grouping of those with disabilities.

**MAP 2.4
PERCENT OF POPULATION WITH A DISABILITY**



In 2009, there were 5,106 elderly households (headed by a person 65 years of age or older) in Punta Gorda, or 58.5% of the total number of households in the City. This is in comparison to 27.8% throughout Florida. Of these households, 91.8 percent own their home and 8.2 percent rent. As seen in the following table, 22.2% of elderly households pay more than 30% of their income for rent or mortgage costs.

**TABLE 2.5
ELDERLY HOUSEHOLDS BY AGE AND COST BURDEN**

Age of Householder	Cost Burden					
	0-30%		30-49.9%		50+ %	
	Number	Percent	Number	Percent	Number	Percent
65+	3,972	77.8%	648	12.7%	486	9.5%

Source: Shimberg, 2009

On the following page, Map 2.5 shows where the concentration of the elderly population is located.

**MAP 2.5
POPULATION AGED 65 and OVER**



2.2 - INCOME

Low-income households tend to be housed in less desirable housing stock and in less desirable areas of the City. Income limitations often prevent those households from moving to areas where local amenities raise the value of the housing. Income plays a very important part in securing and maintaining housing.

The data in Table 2.6 shows the distribution of income among Whites, African Americans, and Hispanics. In general, limitations on fair housing choice are more commonly found to affect housing decisions among low-income persons.

The data reveals some differences in incomes among the three groups. Whites and African Americans earn roughly the same amount of money, as the median incomes for the two groups are well within the margin of error. Hispanics, on the other hand, have a median income less than half of the other two groups.

Race/Ethnic Group	Median Household Income
White	\$57,567
African American	\$58,102
Hispanic	\$26,563
Total Population	\$57,692

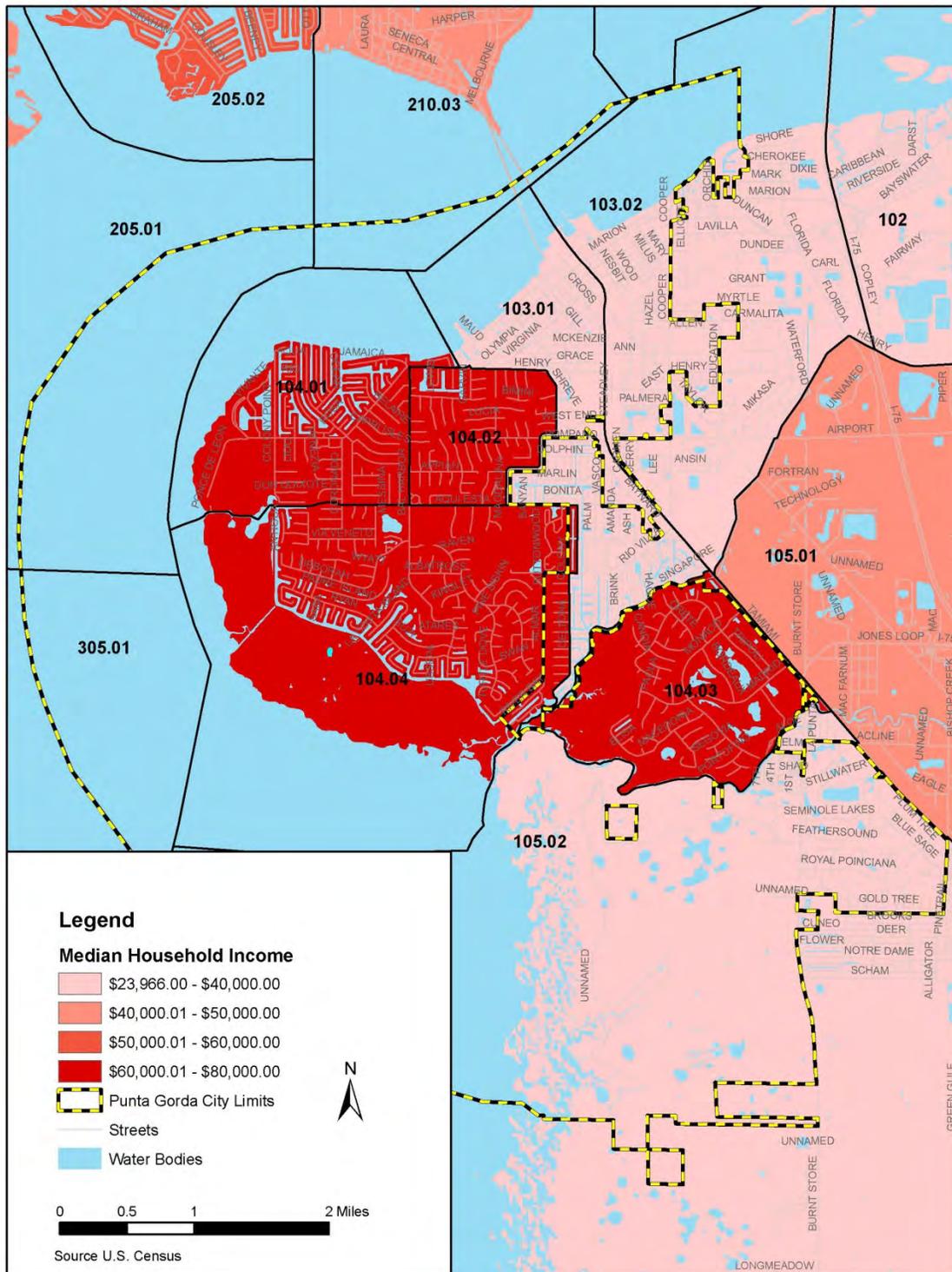
**TABLE 2.6
INCOME BY RACE**

Income Class	White		Hispanic		African American	
	# of Households	% of Households	# of Households	% of Households	# of Households	% of Households
Less than \$10,000	370	4.8%	31	10.3%	0	0.0%
\$10,000 to \$14,999	338	4.4%	0	0.0%	10	5.3%
\$15,000 to \$24,999	610	7.9%	65	21.5%	31	16.5%
\$25,000 to \$34,999	965	12.5%	112	37.1%	16	8.5%
\$35,000 to \$49,999	1,018	13.2%	0	0.0%	24	12.8%
\$50,000 to \$74,999	1,573	20.4%	0	0.0%	54	28.7%
\$75,000 to \$99,999	1,017	13.2%	40	13.2%	17	9.0%
\$100,000 or more	1,834	23.7%	54	17.9%	36	19.1%
Total	7,725	100.0%	302	100.0%	188	100.0%

Source: 2008-2012 American Community Survey, 2012 inflation adjusted dollars.

Map 2.6, on the following page, shows the median household income by census tract between 2008 and 2012.

**MAP 2.6
MEDIAN HOUSEHOLD INCOME**



The poverty data in Table 2.7, below, shows major disparate impacts of poverty among Hispanics compared to Whites and the City as a whole. Among White persons, the data reported 9.3 percent poverty rate between 2008 and 2012. About 38.1 percent of all Hispanics lived in poverty during the period. The poverty rate for African Americans is only 3.8 percent.

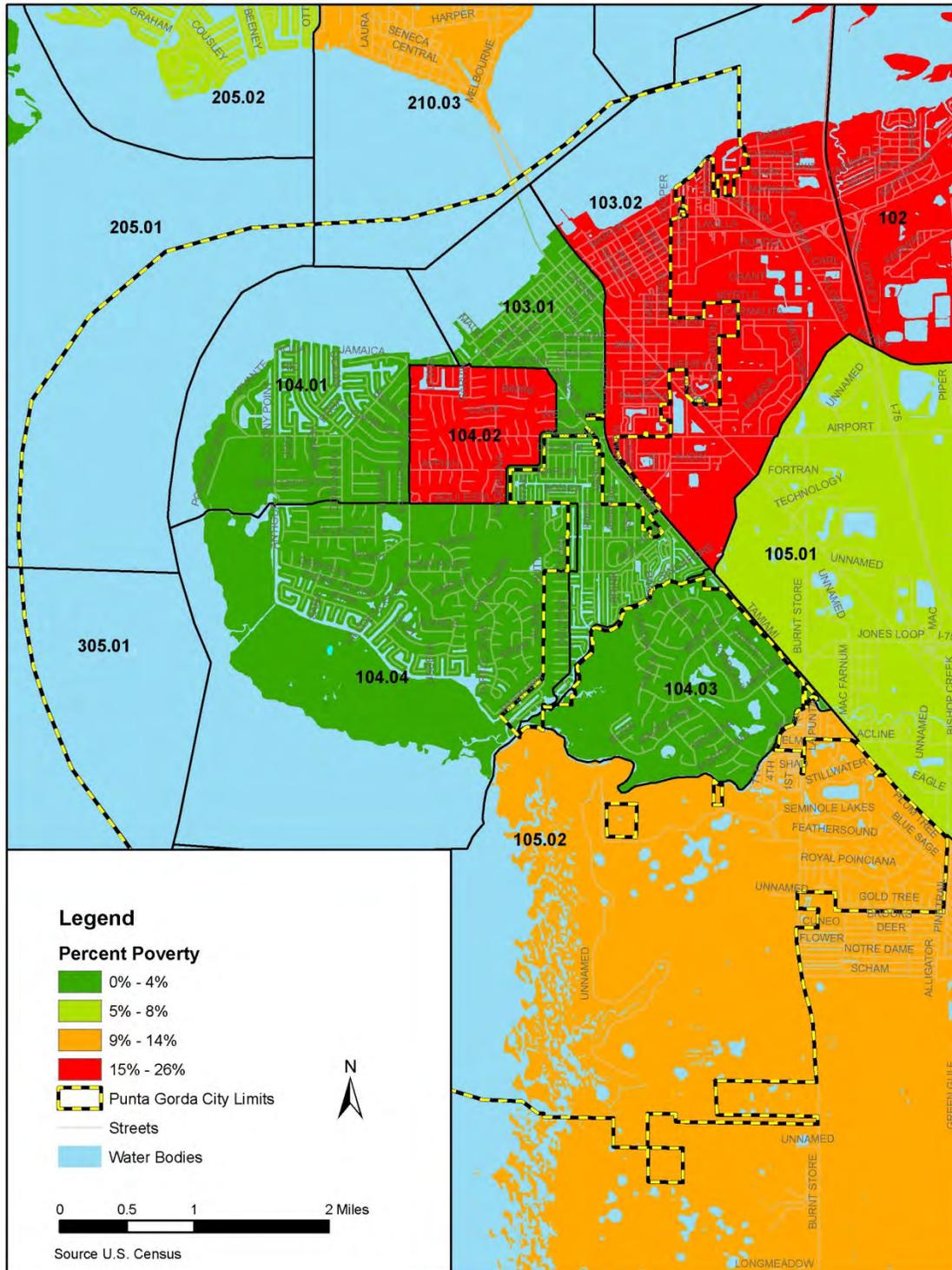
**TABLE 2.7
POVERTY BY RACE**

Race and Ethnicity	Total	Below Poverty Level	Percent Below Poverty Level
Total Population For whom Poverty is Determined	16,464	1,723	10.5%
One race	16,055	1,500	9.3%
White	15,138	1,406	9.3%
Black or African American	506	19	3.8%
American Indian and Alaska Native	124	73	58.9%
Asian	170	0	0.0%
Native Hawaiian and Other Pacific Islander	14	0	0.0%
Some other race	103	2	1.9%
Two or more races	409	223	54.5%
Hispanic or Latino origin (of any race)	762	290	38.1%
Non Hispanic or Latino	15,702	1,433	9.1%

Source: 2008-2012 American Community Survey

Map 2.7, on the next page, shows the concentrations of people living in poverty in the City

**MAP 2.7
PERCENT POVERTY**



2.3 - EMPLOYMENT

Employment opportunities in the area and educational levels of the employees can have a significant impact on housing affordability and the location choice of residents. Table 2.8, below, presents our analysis of occupation data, which indicate that there has been some shift in the distribution of occupations between 2000 and 2010. Retail had the largest increase, up 3.1 percentage points to 18.1 percent. Finance and insurance, and real estate and rental and leasing had the largest decrease, down 3.0 percentage points, followed by Educational services, and health care and social assistance, down 2.4 percentage points.

**TABLE 2.8
OCCUPATION THE POPULATION OF PUNTA GORDA**

Occupation	2000	2006-2010 Average	2008-2012 Average
Agriculture, forestry, fishing/hunting, and mining	0.0%	0.4%	0.9%
Construction	6.8%	7.0%	7.8%
Manufacturing	3.8%	5.7%	5.2%
Wholesale trade	2.6%	2.0%	2.4%
Retail trade	15.0%	16.1%	18.1%
Transportation and warehousing, and utilities	4.3%	5.9%	3.9%
Finance/Insurance/Real Estate	10.9%	10.0%	7.9%
Professional/Scientific/Waste Management	13.8%	10.1%	14.5%
Educational/Health Care/Social Assistance	23.0%	25.0%	20.6%
Arts, entertainment, and recreation, and accommodation and food services	11.5%	6.9%	13.3%
Other services, except public administration	4.3%	5.1%	2.5%
Public administration	4.0%	5.8%	3.0%
Total	100.0%	100.0%	100.0%

Source: 2000 Census, 2006-2010 American Community Survey, and 2008-2012 American Community Survey

The data presented in Table 2.9, provides a portrait of the distribution of the unemployed. Whites have the highest unemployment rate at 9.1 percent of the labor force aged 16 years or older. Hispanic persons in the same age group reported a 7.5 percent unemployment rate and African Americans reported a 6.4 percent rate. All three groups fall under the city-wide average of 9.3 percent. Whites also had the lowest work force participation rate, at 35.1 percent. Hispanics had 50.5 percent participation rate while African Americans had a 72.8 percent participation rate.

**TABLE 2.9
EMPLOYMENT AND UNEMPLOYMENT RATE BY RACE**

	White		Hispanic		African American		City-wide	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
In Labor Force	5,051	35.1%	305	50.5%	342	72.8%	5,641	36.8%
Employed	4,591	90.9%	282	92.5%	320	93.6%	5,116	90.7%
Unemployed	460	9.1%	23	7.5%	22	6.4%	525	9.3%
Not in Labor Force	9,340	64.9%	299	49.5%	128	27.2%	9,687	63.2%
Total	14,391		604		470		15,328	

Source: 2008-2012 American Community Survey

Table 2.10 illustrates the unemployment rate by age group. It should be noted that persons not in the Labor Force (Under 16 years of age and the retired population) are not included in the unemployment figures.

**TABLE 2.10
UNEMPLOYMENT BY AGE**

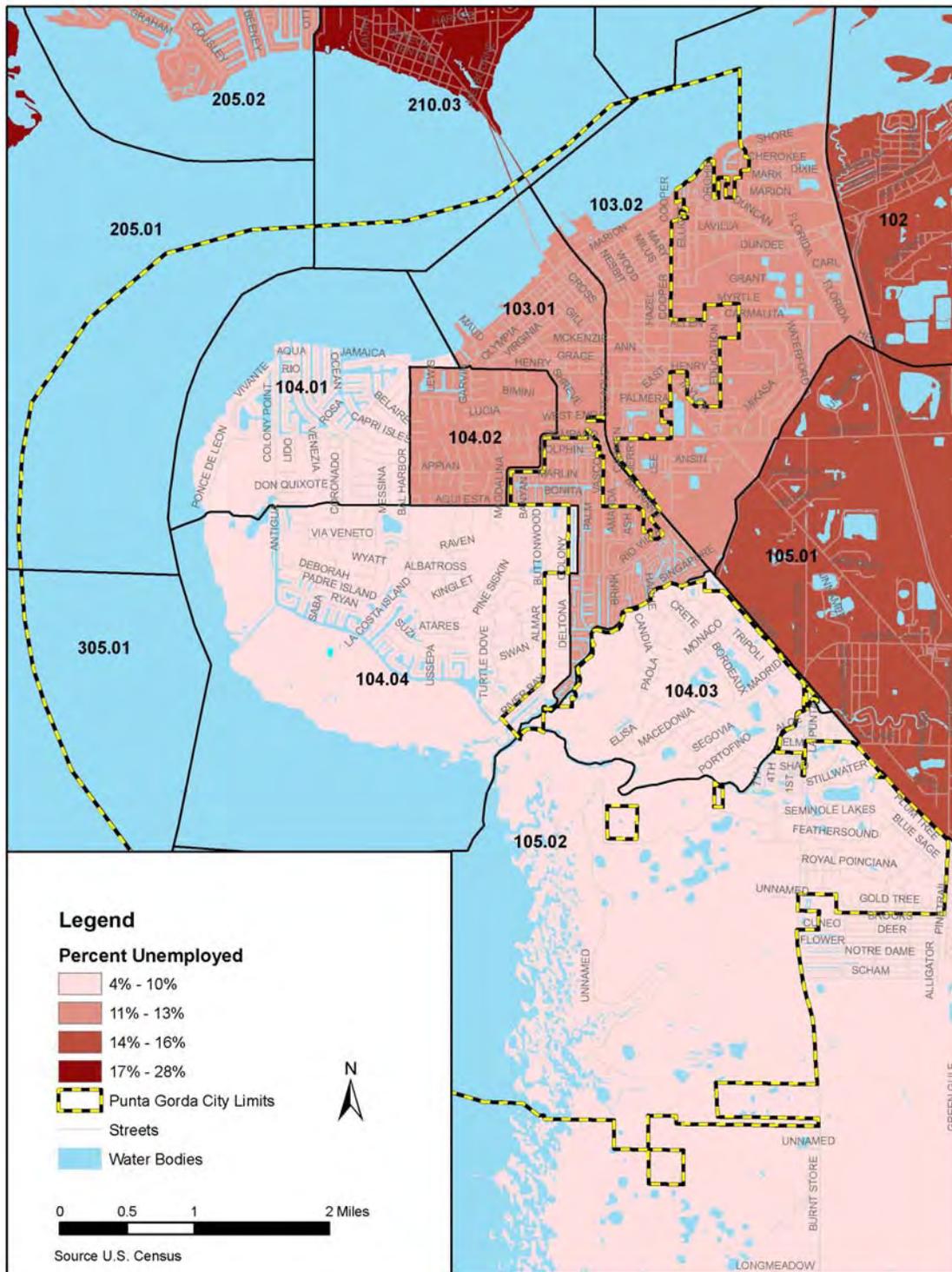
Unemployment by Age	Punta Gorda City, Florida			
	Total	In Labor Force	Employed	Unemployment Rate
Population 16 years and over	15,328	5,641	5,120	9.3%
AGE				
16 to 19 years	408	176	176	0.0%
20 to 24 years	294	243	178	26.7%
25 to 44 years	1,991	1,696	1,447	14.7%
45 to 54 years	1,539	1,177	1,128	4.2%
55 to 64 years	3,626	1,643	1,523	7.2%
65 to 74 years	4,168	575	546	5.0%
75 years and over	3,302	125	116	8.0%

Source: 2008-2012 American Community Survey

Map 2.8, on the following page, shows the distribution of unemployed in Punta Gorda.

The availability of jobs, consistent with the skill levels and educational levels of low income persons, is largely dependent on the geographic location of the jobs and the workforces' ability to get to and from the employment centers where those job are located. If jobs are concentrated in largely upper income areas, far removed from the areas where lower income persons live, their ability to get to and from work may be difficult, without public transportation, sometimes causing hardships on employees or potential employees that cannot afford their own private automobile.

**MAP 2.8
PERCENT UNEMPLOYED**



According to the major employer data provided by the Charlotte County Economic Development Department, the top employer in Charlotte County is Wal-Mart Stores, Inc. with 1,500 employees. The top twenty employers in the County can be found in the following table.

**TABLE 2.11
CHARLOTTE COUNTY’S LARGEST EMPLOYERS**

Company Name	Employees	Industry Sector
Wal-Mart Stores, Inc.	1,500	Retail Trade
St. Joseph Preferred Healthcare, Inc.	1,400	Healthcare
Publix Super Markets, Inc.	1,105	Retail Trade
Charlotte County	980	General Government
Fawcett Memorial Hospital	840	Healthcare
Port Charlotte HMA, LLC	700	Healthcare
Punta Gorda HMA, LLC	680	Healthcare
Home Depot U.S.A., Inc.	450	Retail Trade
Winn-Dixie Stores, Inc.	424	Retail Trade
Palm Chrysler Plymouth Dodge Jeep	300	Retail Trade
City of Punta Gorda	276	General Government
Palm Chevrolet-Oldsmobile, Inc.	230	Retail Trade
Punta Gorda Associates	230	Healthcare
Douglas T Jacobson State Veterans Home	200	Healthcare
Sam's West, Inc. (Sam's Club)	200	Retail Trade
Dillard's, Inc.	196	Retail Trade
Health Management Associates, Inc.	191	Healthcare
Smuggler's Enterprises, Inc.	185	Arts, Entertainment/Recreation
Trans Healthcare, Inc.	160	Healthcare
Old Punta Gorda, Inc.	150	Other Services

Source: Charlotte County Economic Development Department, 2014

In Punta Gorda, there appears to be a large education disparity between African Americans and the rest of the City. Only 5.7 percent of Whites and 8.4 percent of Hispanics have less than a high school diploma, while 26.8% of African Americans do not have a diploma. Similarly, 38.8 percent of Whites and 29.3 percent of Hispanics have at least a Bachelor’s degree, while only 8.5 percent of African Americans have reached this education level. The African American population has achieved an education level that includes some college or attainment of an Associate’s Degree. The 30.6% in this category are comparable to the total population figures for the City.

**TABLE 2.12
EDUCATIONAL ATTAINMENT BY RACE**

	White		African American		Hispanic		City-wide	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Less than high school diploma	786	5.7%	91	26.8%	42	8.4%	883	6.0%
High school graduate, GED, or alternative	3,274	23.6%	116	34.1%	196	39.0%	3,505	24.0%
Some college or associate's degree	4,420	31.9%	104	30.6%	117	23.3%	4,643	31.7%
Bachelor's degree or higher	5,381	38.8%	29	8.5%	147	29.3%	5,595	38.3%
Total	13,861	100.0%	340	100.0%	502	100.0%	14,626	100.0%

Source: 2008-2012 American Community Survey

2.4 - PUBLIC TRANSPORTATION

There is no mass transportation system with fixed routes and schedules in Charlotte County since the geographic nature of the population distribution cannot sustain a fixed route system.

Public transportation in Charlotte County is provided by Dial-a-Ride and Sunshine Ride services. Dial-a-Ride provides curbside transportation to and from your destination on an advance reservation basis. According to Charlotte County, the Dial-a-Ride Service Area includes all of Charlotte County located west of the Myakka River (excluding the barrier islands, but including the Charlotte County portion of Boca Grande Island). It serves all of mid-county, located between the Myakka and the Peace Rivers. And, it includes the Punta Gorda area, extending as far south as Tropical Gulf Acres, east to the Charlotte County Airport, and north to Peace River Shores on US-17. Service on Burnt Store Road extends to South Punta Gorda Heights (Scham Road). This service is available from 6:30 am to 6:00 pm all weekdays, and Saturdays from 9 am to 6 pm, at a base fare of \$3, and reduced fares are available for qualified passengers.

Sunshine Ride provides transportation services to elderly, disabled, low-income or rural residents. The service operates to connect passengers to medical centers, pharmacies, grocery stores and other similar destinations. This service is available at \$1 per trip. To qualify, riders complete an application that takes 2-3 business days for processing. Once enrolled in the service, passengers may make reservations 48- hours-in-advance to places considered life-sustaining destinations.

2.5 - HOUSING

As shown in Table 2.13, below, there were 8,907 housing units in Punta Gorda in 2000. The housing units have grown 29% for the 2008-2012 average. Currently, 55.8 percent of units in the city are owner-occupied, 15.1 percent are renter-occupied, and 29.1% of units are vacant.

**TABLE 2.13
TENURE OF HOUSING UNITS**

	2000		2006-2010 Average		2008-2012 Average	
	Number	Percent	Number	Percent	Number	Percent
Owner Occupied	6,214	69.8%	6,835	59.0%	6,420	55.8%
Renter Occupied	951	10.7%	1,608	13.9%	1,731	15.1%
Vacant	1,742	19.5%	3,137	27.1%	3,349	29.1%
Total	8,907	100.0%	11,580	100.0%	11,500	100.0%

Source: 2000 Census, 2006-2010 American Community Survey, and 2008-2012 American Community Survey

The median housing value for owner occupied units in the City was \$302,300. Of the 6,420 owner-occupied housing units, 3,057 have a mortgage and 3,363 do not have a mortgage. Median monthly housing expenses for the units with a mortgage are \$2,105, and \$732 for units without a mortgage. Median gross rent for the 1,731 renter-occupied units is \$830.

Table 2.14, below, shows that of all housing units in Punta Gorda, 58.9 percent were categorized as single-family detached housing units, 3.3 percent as single-family attached units, 9.1 percent contained two to four units, 25.6 percent were multifamily, and 3.1 percent mobile home or other.

**TABLE 2.14
TYPES OF HOUSING STRUCTURES**

Units in Structure	Number	Percent
Single Family Detached	6,770	58.9%
Single Family Attached	382	3.3%
2-4 Units	1,051	9.1%
Multifamily	2,943	25.6%
Mobile Home or Other	354	3.1%
Total	11,500	100.0%

Source: 2008-2012 American Community Survey

As shown on Table 2.15, below, 0.7 percent of all housing units were built prior to 1950, 2.1 percent were built between 1950 and 1959, 3.5 percent were built between 1960 and 1969, 13.0 percent were built between 1970 and 1979, and 80.7 percent were built after 1979. About 2.8 percent of the housing stock is more than 50 years old, built prior to 1960. About 6.3 percent of the housing stock was built prior to 1970 and based on national standards, these units may contain lead-based paint or likely be in need of repairs and maintenance.

**TABLE 2.15
YEAR OCCUPIED STRUCTURE BUILT**

Year Built	Number	Percent
Built 2010 or later	17	0.1%
Built 2000 to 2009	3,320	28.9%
Built 1990 to 1999	2,767	24.1%
Built 1980 to 1989	3,173	27.6%
Built 1970 to 1979	1,492	13.0%
Built 1960 to 1969	400	3.5%
Built 1950 to 1959	247	2.1%
Built 1940 to 1949	17	0.1%
Built 1939 or earlier	67	0.6%
Total	11,500	100.0%

Source: 2008-2012 American Community Survey

According to the 2008-2012 ACS data shown in Table 2.16, the homeownership rate among Whites in Punta Gorda was 79.4 percent, compared to 56.0 percent among Hispanics, and 40.4 percent among African-Americans.

**TABLE 2.16
RACE BY TENURE**

	Owner-occupied		Renter-occupied	
	Number	Percent	Number	Percent
White	6,158	79.4%	1,597	20.6%
Hispanic	169	56.0%	133	44.0%
African American	76	40.4%	112	59.6%

Source: 2008-2012 American Community Survey

On average, the home values in Punta Gorda are higher than the State average. In 2013, the average just value of a single family home was \$266,871 compared to a State-wide average of \$166,535. In 2013, the average sales price for a single family home was \$300,478. The median sales price for the past six years can be found in the table below. Most recently, the 2013 median sales price was \$290,000, by comparison, the statewide median sales price was \$170,000.

**TABLE 2.17
MEDIAN SALES PRICE**

Housing Type	2008	2009	2010	2011	2012	2013
Single Family Homes	\$320,000	\$289,500	\$285,000	\$255,000	\$287,000	\$290,000
Condominiums	\$249,250	\$168,750	\$160,000	\$133,700	\$140,000	\$156,000

Source: Shimberg

A breakdown of Gross rent for the City is found in the table below. The Median Gross rent for Punta Gorda is \$830, compared to a State wide average of \$987.

**TABLE 2.18
GROSS RENT**

	<\$200	\$200- \$299	\$300- \$499	\$500- \$749	\$750- \$999	\$1,000- \$1,499	\$1,500 or More	No Cash Rent
Punta Gorda	33	31	54	471	572	288	164	118

Source: 2008-2012 American Community Survey

The U.S. Department of Housing and Urban Development (HUD) provides Fair Market Rent Values for the County. Analysis shows that rent has been steadily dropping for the past five years.

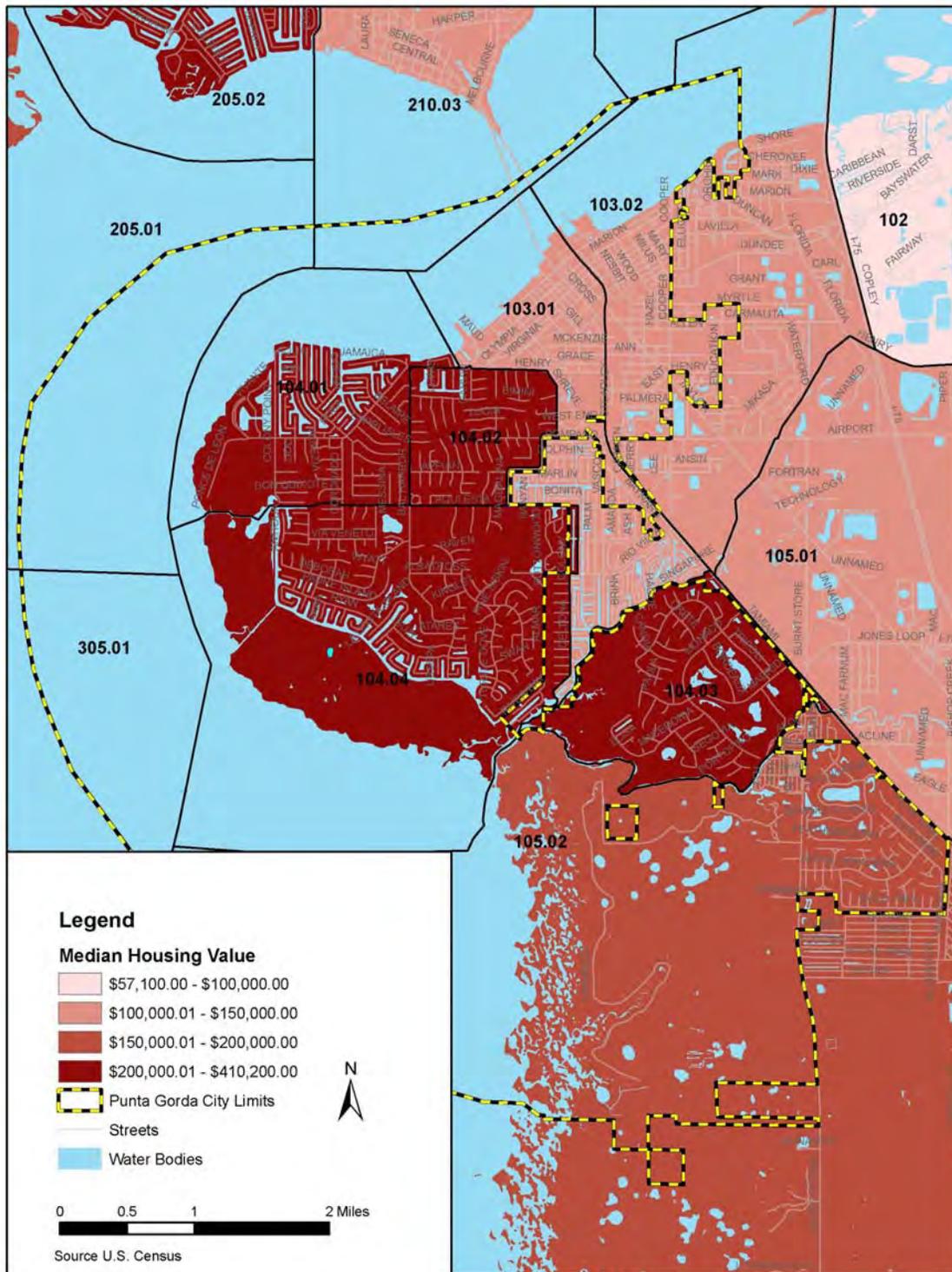
TABLE 2.19
HUD FAIR MARKET RENT

Year	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
2014	\$511	\$673	\$859	\$1,220	\$1,224
2013	\$512	\$675	\$861	\$1,223	\$1,227
2012	\$638	\$668	\$867	\$1,266	\$1,523
2011	\$676	\$708	\$918	\$1,340	\$1,613
2010	\$683	\$715	\$928	\$1,355	\$1,630

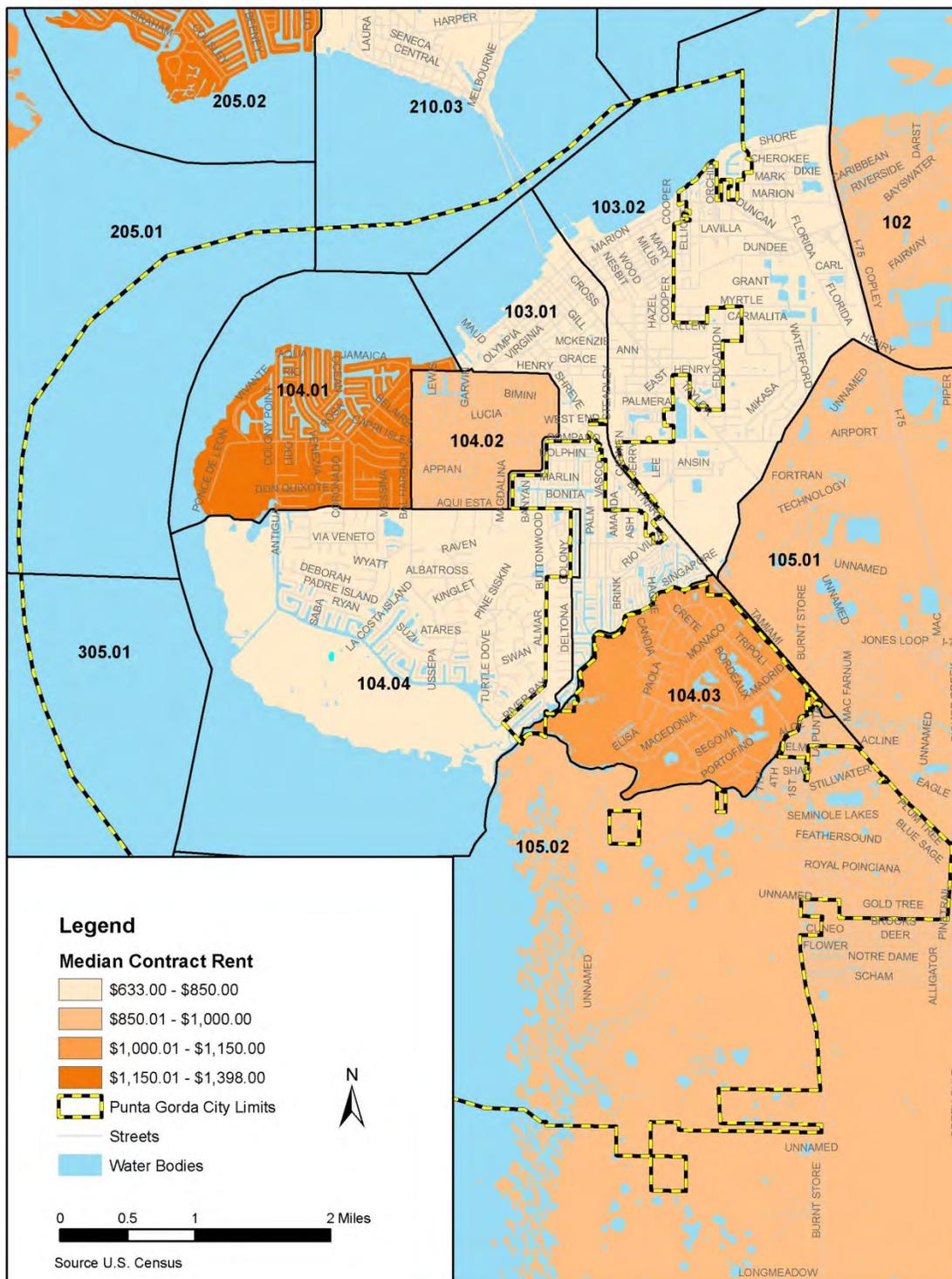
Source: U.S. Department of Housing and Urban Development

Maps 2.9 and 2.10, on the following pages, provide a geographic depiction of the distribution of housing values and rents across the City.

**MAP 2.9
MEDIAN HOUSING VALUE**



**MAP 2.10
GROSS RENT**



Cost Burden is defined as the total cost of housing including rent or mortgage and operating utilities. If a household pays more than 30% of their income for housing costs, it is considered to be Moderately Cost Burdened. If any household pays more than 50% of income for housing costs it is considered to be Severely Cost Burdened. In the following table, household income is measured as a percentage of the median income for the county or area, adjusted for family size. In Punta Gorda and the surrounding metro area of Charlotte County, the median income for a family of four is \$55,700 in 2014.

As seen in the following table, 55.7 percent of households that have an income of less than 30% of the area median income spend more than 50 percent of their income on housing. On the other hand, 90.9 percent of households that make at least 80% of the area median income spend less than 30% of their income on housing.

**TABLE 2.20
HOUSEHOLD INCOME AS A PERCENTAGE OF AREA MEDIAN INCOME BY COST BURDEN**

Household Income as Percentage of Area Median Income	Amount of Income Paid for Housing					
	0-30%	Percent	30-50%	Percent	50% or more	Percent
<=30% AMI	163	27.1%	103	17.2%	334	55.7%
30.01-50% AMI	410	42.1%	251	25.7%	314	32.2%
50.01-80% AMI	976	62.1%	413	26.3%	183	11.6%
80.01+% AMI	5,070	90.9%	438	7.9%	68	1.2%
Total	6,619	75.9%	1,205	13.8%	899	10.3%

Source: Shimberg, 2009

As seen in the table below, 22.1 percent of homeowners in the City are cost burdened. Renters, on the other hand, are burdened at a rate of 37.6 percent.

**TABLE 2.21
TENURE BY COST BURDEN**

Tenure	Amount of Income Paid for Housing					
	0-30%	Percent	30-50%	Percent	50% or more	Percent
Owner	5,912	77.9%	983	12.9%	695	9.2%
Renter	707	62.4%	222	19.6%	204	18.0%

Source: Shimberg, 2009

Substandard Housing

The American Community Survey measures four different identifiers that are seen as housing problems. The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and no heating fuel used. As seen in the table below, 59 occupied housing units in the City do not use a heating fuel, 20 units lack complete kitchen facilities, and 23 units lack complete plumbing facilities. Because a unit may have more than one of these conditions, the sum of these units is not an appropriate estimate for the number of substandard units in Punta Gorda.

**TABLE 2.22
HOUSING CONDITION CHARACTERISTICS (OCCUPIED UNITS)**

Substandard Housing	Number	Percent
1.01 or More Persons per Room	0	0.0%
No Fuel Used	59	0.7%
Lacking Complete Kitchen Facilities	20	0.2%
Lacking Complete Plumbing Facilities	23	0.3%

Source: 2008-2012 American Community Survey

SECTION 3 PUBLIC POLICY

3.1 - INTRODUCTION

Impediments to fair housing choice include any actions, omissions or decision taken because of race, color, religion, sex, disability, familial status, or national origin that restrict housing choice or the availability of housing choice, and actions, omissions, or decisions that have that affect. The purpose of this report is to review and evaluate local programs and policies, and zoning and land development regulations to identify potential impediments to the development of fair housing, and recommend appropriate changes. This evaluation includes review of the policy and regulatory documents for the City of Punta Gorda, Florida as follows:

Regulatory Documents

- The City of Punta Gorda Comprehensive Plan Elements including:
 - a. Housing Element
 - b. Future Land Use Element
- The City of Punta Gorda Code of Ordinances including:
 - a. Land Development regulations
 - b. Impact Fees, Development and Permitting Fees

3.2 - ANALYSIS

The Housing and Future Land Use elements of the comprehensive plan are reviewed because they directly affect housing development of all kinds. The Housing Element includes the policy guidance for the development of affordable housing, protection and enhancement of existing neighborhoods, and historic preservation. The Future Land Use Element designates densities and intensities of development, categorizes areas in the City where different land use types are permitting, and establishes broad policy for land development.

Housing Element – The City of Punta Gorda Housing Element “will act as the guide to local decision makers in their efforts to enact policy that will affect the housing needs of the City’s residents.” It further states that:

- The Element examines existing conditions and projects future trends to address short and long term needs;
- The Element states that housing needs will be met by the private sector;
- The City’s Land Development Regulations and applicable building codes, guide the private sector in the development and construction of housing;
- The Housing Element is closely related to other elements of the Comprehensive Plan including:
 - Future Land Use which identifies land to accommodate the housing needs;
 - Transportation which addresses the requirements necessary to meet traffic needs;
 - Infrastructure which addresses public facilities and services needed for housing;

- Recreation and Open Space which addresses recreational needs
- Capital Improvements which addresses levels of service for public facilities

The Housing Element also describes sections of the City's Land Development Regulations and how they influence housing, including:

- Article 2 which promotes infill development and affordability through housing opportunities to smaller households, and discourages urban sprawl;
- Article 3 which regulates density and configuration of new development
- Article 5 which allows for a variety of planned developments and promotes density allowances in return for flexibility in building styles and types
- Impact Fee Deferral allows for qualified projects to defer payment of City-imposed impact fees

The Housing Element describes several housing programs and providers including State Housing Initiatives Partnership (SHIP) and Section 8 Vouchers, as well as several community development corporations and Charlotte County, and identifies existing subsidized housing including group homes, assisted living, elderly housing and affordable family housing.

The Housing Element Inventory & Data analysis includes review of housing units by type, tenure, and age. It also includes review of the number of building permits issued by year from 2010 to 2014, rental rates, property values, cost of owner-occupied units, cost-burden, housing condition, inventory of subsidized housing, and inventory of various categories of housing. There is also analysis and projections of population and housing needs based on income, age, tenure, etc.

The analysis and projections in the Housing Element include the following:

- Total households from 2013 to 2025 are projected to increase from 8,598 to 9,527.
- Households 65 years of age and older from 2013 to 2025 are projected to increase from 5,023 to 5,428.
- Households at or below 80% of the Area Median Income (AMI) will increase from 2,502 to 2,813 between 2013 and 2025.
- Severely cost burdened households under 80% of AMI will increase for owner occupied households from 805 to 874 between 2013 and 2025.
- Severely cost burdened households under 80% of AMI will increase for renter occupied households from 340 to 418 between 2013 and 2025.

Projections of housing need in Punta Gorda include the following:

- Permanent non-seasonal housing, new construction needs is 1,014 units by 2025, with 339 of these units needed for low-income
- By 2025 there will be 1,907 cost burdened elderly residents, and an anticipated need for additional group homes for the elderly. The Housing Element identifies special needs

housing categories for handicapped and homeless although does not project future needs specifically for the City

Housing Element Goals, Objectives and Policies that are relevant to this analysis are as follows:

Goal 4.1: The long-term end toward which Punta Gorda's housing activities and programs are directed is an adequate supply of land and housing, including a variety of housing types and costs, to meet the needs of very low, low and moderate income households, both present and future; the conservation and rehabilitation of the current housing stock, including historic structures; the elimination of substandard housing conditions; the appropriate siting of group and foster care facilities in residential areas, and the coordination of housing programs with other agencies.

Objective 4.1.1: Throughout the planning period through 2020, Punta Gorda will provide for a variety of housing types and residential densities to accommodate the needs of current and future populations, as well as meeting the special housing needs of its citizens.

Policy 4.1.1.1: Punta Gorda's Future Land use Plan and Future Land Use Plan Map will provide a variety of residential land use categories to accommodate varying housing densities and housing types.

Measurement: The number of housing units by type constructed annually.

Policy 4.1.1.2: Consistent with the Comprehensive Plan, Punta Gorda's Land Development Regulations (including zoning regulations) will make possible a variety of lot sizes, densities, and housing types, including single-family, multi-family, mobile home, patio homes, and zero lot line homes.

Measurement: Existence of zoning district regulations that allow for a variety of lot sizes and housing types.

Policy 4.1.1.3: The City of Punta Gorda with the assistance of Growth Management Department (planning, zoning, and building) shall provide education-awareness programs so that the public can gain a better understanding of the need for affordable housing. These programs will also address resident's aversion to the proximity of affordable housing and the general negative public perception regarding affordable housing.

Measurement: The annual number of City residents that have been informed about affordable housing and available programs.

Policy 4.1.1.4: Consider adoption of standards in the Land Development Regulations (LDR's) for inclusionary housing, with the intent of increasing the supply of affordable housing. Such regulations should either require that all residential development contain an affordable housing component, or pay a fee-in-lieu-of to a fund. The requirements should be either mandatory or incentive based.

Measurement: Number of affordable housing units included in new development and/or property purchased for donation to the Land Trust to be used for construction of affordable housing from monies received as payment of fee-in-lieu of.

Policy 4.1.1.8: Punta Gorda will work with local contractors and the community to study and promote the design of home features that will help elderly and handicapped persons to live independently as disability conditions progress (e.g., removable floor level cabinets to facilitate wheel chair access, extra studs in bathroom walls for grab-bar installation, wider doorways and halls, and lever type door openings, etc.).

Measurement: Public information developed and distributed concerning such features.

Policy 4.1.1.10: Punta Gorda will include accessory apartments for relatives as an allowed use in owner-occupied dwellings.

Measurement: An amendment to the Land Development Regulations allowing accessory apartments for relatives of owner-occupied dwellings.

Policy 4.1.1.11: Punta Gorda will continue to provide for increased housing densities in Planned Development (PD's) as a developer incentive to accommodate the housing needs of very low, low, and moderate-income persons. Density bonuses could be up to 50% depending upon site conditions and compatibility with surrounding uses.

Measurement: Annually, the number of housing units developed in Planned Development (PD's) for low-income housing that is affordable to persons in these income groups.

Policy 4.1.1.12: Review the City's Land Development Regulations (LDR's) on an annual basis to ascertain if there are any regulations which unnecessarily drive up the cost of housing.

Measurement: Amendments to the City's Land Development Regulations, as needed.

Policy 4.1.1.13: Punta Gorda will seek to develop partnerships with Builder's Associations to improve the efficiency and expand the capacity of the housing delivery process.

Measurement: Percentage of affordable housing demand met.

Policy 4.1.2.4: Punta Gorda will use discretionary Community Development Block Grant (CDBG) funds to support neighborhood improvement.

Measurement: The annual amount of CDBG money used for neighborhood improvement.

Objective 4.1.5: Throughout the planning period through 2020, Punta Gorda will ensure the provision of an adequate supply of affordable housing (for very low, low, and moderate income persons), including mobile and manufactured units, appropriately distributed throughout the community.

Policy 4.1.5.4: Punta Gorda will promote the construction of affordable housing by allowing the use of innovative techniques, such as density bonuses, zero lot line construction, etc., through the Planned Development (PD) process (very low, low, and moderate income benefit).

Measurement: Amendment of the Land Development Regulations for affordable housing needed.

Objective 4.1.7: The City shall attempt to increase the opportunity for all citizens to purchase or rent decent, safe and sanitary housing which they can afford, from arbitrary discrimination because of race, sex, handicap, ethnic background, age, marital status or household composition.

Policy 4.1.7.1: Punta Gorda will make fair housing information available, including complaint procedures under City Ordinance 600-80, and phone numbers for Charlotte County, state, and federal agencies which have fair housing laws and enforce them.

Measurement: The annual number of complaints submitted to the City claiming discrimination in housing.

Policy 4.1.7.2: Punta Gorda will continue to assure that access is provided to handicapped persons in multi-family developments consistent with the 1992 Americans with Disabilities Act, as implemented through the Florida Accessibility Code for Building Construction, January 1994 Edition with 1996 Addendum, Florida Department of Community Affairs. As part of the review of the existing Land Development Regulations, Punta Gorda will examine the impacts of existing regulations upon the mobility and access needs of handicapped persons.

Measurement: Annually, the number of development plans reviewed for multi-family developments in the City requiring compliance with the 1992 Americans with Disabilities Act.

Policy 4.1.7.3: Punta Gorda will make information available to the public concerning housing and weatherization programs and/or grants provided by the State and Federal Government, as well as private agencies.

Measurement: The annual number of City residents that have been informed about and/or assisted about weatherization programs and/or grants provided by State and Federal Government, as well as private agencies.

Future Land Use - The City of Punta Gorda Future Land Use Element (FLUE) establishes “through Goals, Objectives, and Policies the desired vision of the City of Punta Gorda that will govern the logical pattern for continued growth and development in accordance with the State of Florida Comprehensive Plan.” In addition, this element “provides the foundation for all other Elements of the Comprehensive Plan to create a cohesive and precise vision of the future of the community.” It further addresses the following:

- Related local regulations including the Land Development Regulations
- Other City plans including the 2000 Eastside and Downtown Planning Study, 2005 CRA Charrette Plan, and 2005 Citizens Master Plan

- Inventory and analysis of existing land uses
- Designation of Future Land Use categories and allowable uses

The following are relevant goals, objectives and policies of the City of Punta Gorda Future Land Use Element:

Policy 1.1.3.2: Implement improvements to public facilities and infrastructure, public services, housing, etc., which benefit low- and moderate-income persons, using Community Development Block Grant (CDBG) and/or other sources of funds.

Measurement: Funds received annually and applied to projects benefitting low- and moderate-income persons.

Objective 1.1.12: Where particular aims of the comprehensive plan may be advanced (such as affordable housing, historic preservation, protection of environmentally sensitive areas, discounted acquisition of land for public purposes, or downtown redevelopment), Punta Gorda will employ or make available innovative land development techniques such as TDR's, density bonuses, PUD's, mixed use land use classifications and zoning, or other techniques.

Policy 1.1.12.1: Punta Gorda has made available a Transfer of Development Rights (TDR) process for historic preservation, protection of environmentally sensitive areas, or sale of property at discount to a public agency for public purpose, and Punta Gorda will make available density bonuses for the development of affordable housing.

Measurement: Number of inquiries each year in which TDR's and density bonuses are explained and number of TDR's and density bonuses issued.

Policy 1.1.12.2: Punta Gorda's Professional Office and Commercial FLUM categories will be configured to allow mixed uses in the Downtown Redevelopment Area and other appropriate parcels.

Measurement: Existence of mixed use provisions for these FLUM categories as outlined in Policies 1.1.14.2 and 1.1.14.3.

Objective 1.1.14: Punta Gorda will maintain a Future Land Use Map and land use classification system that provides for the distribution, extent and location of a variety of land uses.

Policy 1.1.14.1: Residential lands are areas that are intended to be used predominantly for housing. Other uses that are consistent with residential character may be permitted subject to the requirements of the land development regulations. Examples of potentially compatible uses include, but are not limited to, houses of worship, nursing homes, parks, golf courses, libraries, schools, and day care centers. Allowances for increase density may be made under the PUD process where there is a commitment to provide affordable housing, to preserve wetlands or other resources, to provide land for needed public facilities, or to reduce the allowable density in a coastal high hazard area that results in a net reduction in the number of units allowed in such

areas within the City, or when density can be reallocated from the downtown district to other areas within the CHHA that satisfy F.S. Chapter 163.3178(9).

Measurement: Existence of implementing zoning classifications and number of units in new construction plans approved each year pursuant to regulations governing these zoning classifications.

Policy 1.1.14.3: Highway Commercial Corridor lands identified on the Future Land Use map shall be developed: c. to allow a residential density of 3.5 units per acre in areas where residential uses will promote affordable housing or compact and contiguous development.

Conclusion - *The City of Punta Gorda Housing and Future Land Use Elements provide good policy guidance for developing affordable housing and special needs housing. The Housing Element addresses a broad range of housing issues and affordabilities, and the Future Land Use Element provides a variety of housing types for a range of affordability and housing needs. In that regard, these plan elements include the following:*

- *Acknowledgement that housing needs will be addressed by the private sector with guidance from the City through the comprehensive plan and land development regulations;*
- *Identify growth in need for elderly housing, and for severely cost burden households;*
- *Allow a broad range of densities, and encourage affordable and elderly housing through density bonuses and transfer of development rights in planned development districts; and,*
- *Allows residential density in commercial and downtown areas to encourage mixed use where there is access to activities of daily living for elderly residents.*

There do not appear to be any policies in the Housing or Future Land Use elements that present impediments to fair housing choice.

The **Code of Ordinances** addresses a wide range of municipal issues, and provides the specific regulations needed for implementing the various elements of the Comprehensive Plan. Relevant sections of the Code include Chapter 7, Building; Chapter 11 Impact fees; Chapter 11A, Affordable Housing Impact Fees; Chapter 16A, Planning; and Chapter 26 Land Development Regulations.

Chapter 7, Building addresses the regulatory function of the City regarding building construction, includes “green building program” requirements, adopts permit fees, and provides standards for safe/unsafe housing and structures. The green building program is voluntary for private projects and includes expedited permitting as well as project marketing as an incentive for participation in the program.

Chapter 11 and 11A establish impact fees for new development. Chapter 11 establishes the necessary findings for enacting impact fees; includes relevant definitions; determines applicability; establishes impact fee districts for parks, roads, police, fire and general government; and establishes the following impact fees:

- Parks – for residential units based on the square footage for single family and ranging from \$564 per unit to \$1,047; and \$322 per unit for all other dwellings;
- Roads – for residential units based on the square footage for single family and ranging from \$288 per unit to \$514; and \$161 per unit for all other dwellings;
- The ordinance has “suspended indefinitely” the impact fees for police, fire and general government.

Chapter 11A is established to encourage the provision of new affordable housing by providing a deferral of impact fees on qualified units. This chapter includes an application process, and allows a deferral of impact fees if approved after making application. If approved the project would be subject to a Impact Fee Deferral Agreement recorded in the public records and is accepted by the City in lieu of payment unless the project/unit is sold, breach of the agreement, or if the owner/resident fails to qualify.

Chapter 16A, Planning, adopts the Comprehensive Plan by ordinance and establishes the Planning Commission as the local planning agency for the City of Punta Gorda.

Chapter 26 of the Code of Ordinances is the Land Development Regulations and includes provisions for purpose and intent, establishment of districts, permitted uses, lot and building regulations, architectural standards, and various other regulations. Article 3, Regulating Districts, establishes the zoning districts and related regulations for the City of Punta Gorda and implements related policies of the comprehensive plan.

Article 3 includes a broad range of zoning categories which allow a variety of housing types including single-family, multi-family, mobile home, and mixed use. Specific districts and relevant standards include the following:

- **EP, Environmental Preserve District** – composed of environmentally sensitive areas intended to preserve and protect open space
 - Minimum lot size of 10 acres
 - Allows 1 residential unit per 10 acres
 - Other uses are allowable by right or special exception subject to development plan approval
- **GS, General Single-Family Residential** – established solely to accommodate completion of previously approved development of land, and not available for rezonings
 - Minimum lot size of 9,600 square feet for GS 3.5, and 7,200 square feet for GS-5
 - Allows single-family homes, excluding mobile homes
 - Allows group homes “permitted with conditions” (per section 4.5)
 - Child and day care facilities are allowed by Special Exception
- **GM, General Single-Family Residential** – intended to be medium to high-density residential, with emphasis on multi-family use.
 - Minimum lot size of 8,000 square feet
 - Allows group homes “permitted with conditions” (per section 4.5)
 - Child care, day care, and nursing homes are allowed by Special Exception
 - Rooming or boarding housings are allowed by Special Exception subject to requirements of Article 8

- **MH, Manufactured Home** – established to provide for the development of neighborhoods which utilize manufactured housing as its principle building type.
 - Minimum lot size of 8,000 square feet
 - Allows group homes “permitted with conditions” (per section 4.5)
- **NR, Neighborhood Residential District** – provides for residential development surrounding the traditional town center and its regional extensions.
 - Minimum lot size of 8,000 square feet
 - Allows group homes “permitted with conditions” (per section 4.5)
 - Child and day care are allowed by Special Exception
- **NC, Neighborhood Center District** – provided for the location of pedestrian scaled shops, services, small workplaces, and residential buildings central to a neighborhood
 - No minimum lot size
 - Allows group homes “permitted with conditions” (per section 4.5)
 - Day care home serving 3 or fewer persons as an accessory use
- **CC, City Center District** – encourages redevelopment and expansion of the traditional town center, allows a broad array of uses and higher density housing in a compact, pedestrian-oriented environment.
 - No minimum lot size
 - Allows group homes “permitted with conditions” (per section 4.5)
 - Day care home serving 3 or fewer persons as an accessory use
 - Rooming or boarding housings for up to six roomers are allowed by Special Exception
 - Congregate housing designed within “civic” building principles
- **MO, Medical Overlay District** – provides for the logical expansion of the medical office needs necessary to accommodate the growing community and region.
 - No minimum lot size
 - Allows child and adult day care facilities, group homes, adult congregate living facilities, and independent living facilities as permitted uses
 - Detoxification centers and substance abuse centers associated primarily with the primary medical facility are allowed with conditions
- **PDN, Planned Development Neighborhood District** – encourages the development of a mixture of housing types and price ranges and to promote the organization of residential development into efficient neighborhoods with support uses.
 - No minimum lot size specified, Section 5.9 establishes procedures for approval of a PDN district
 - Allows group homes and nursing homes as permitted uses
- **PEC, Planned Employment Center District** – encourages innovative and creative design or retail, office and industrial development.
 - No minimum lot size specified, Section 5.9 establishes procedures for approval of a PEC district
 - Allows group homes as a permitted use

Article 4, Uses Permitted with Conditions, acknowledges that there are certain uses that exist which may be constructed provided they meet certain mitigating conditions specific to their design and/or operation. Several relevant uses include:

- **Accessory Dwelling**, may be allowed subject to conditions including: principal uses is a single-family home; no more than one accessory dwelling is permitted; the accessory dwelling shall be owned by the same person as the principal dwelling; no separate driveway is permitted; a detached accessory dwelling shall not exceed 650 square feet of the first floor area or 50% of the first floor area of the principal dwelling.
- **Group Homes**, may be allowed subject to the following conditions: five or less unrelated individuals other than the homeowner are allowed in a group home; may be located in any residential district; must be registered with the State of Florida Department of Human Resources; adjacent property owners must be notified; group homes of more than five individuals or where the property owner does not reside at the home, are considered an institutional facility and may only operate in the NC and CC zoning districts; group homes shall not be located within ½ mile radius of another group home.
- **Day Care Centers**, may be allowed subject to the following conditions: centers for children must provide a minimum rear yard area of 2,500 square feet (and must be fenced) unless adjacent to a park; front yards are not to be used for recreation.

Article 7 establishes Architectural Provisions and serves as a framework for the architectural and building design requirements of the land development regulations, however do not apply to single family or duplex. Provisions include:

- Building style, requiring that buildings reflect the vernacular architecture of old Punta Gorda by incorporating design elements in the Historic District Guidelines
- Building principles that address compatibility with adjacent buildings, design of facades, primary building entrance, mechanical equipment, and lighting
- Standards for residential; manufactured housing; commercial storefront and workplace; highway commercial; and civic buildings

Article 8, Section 8.16 includes provision for Transfer of Development Rights (TDR) that identifies conditions under which a transfer may occur, and a process for transferring rights. Conditions include identification of a public purpose such as affordable housing.

Article 19 provides the following definitions:

Adult Congregate Living Facility – Adult congregate living facility means any State Agency for Health Care Administration licensed building or buildings, section of a building or distinct portion of a building, residence, private home, boarding home, home for the aged or other place whether (where) for a period exceeding twenty-four hours, housing food service and one or more personal services (are provided) for adult resident clients, not related to the owner or administrator by blood or marriage, who require such services.

Congregate Housing – Any Florida Department of Health and Rehabilitative Services licensed building or buildings, section of a building, or distinct portion of a building, residence, private home, boarding home, home for the aged, or other place, whether operated for profit or not, which undertakes through its ownership or management to provide, for a period exceeding 24

hours, housing, food service, and one or more personal services for adult resident clients, not related to the owner or administrator by blood or marriage, who require such services.

Day Care Centers – A place licensed by the State, if applicable, where daytime care, which may include some instruction, is provided to 6 or more children or adults who do not reside in the facility, and who are not the legal wards or foster children or relatives of the attendant adult within an occupied residence.

Day Care Home [small] – A facility in a dwelling unit; licensed by the State, if applicable; providing care for six or fewer children or adults who do not reside in the facility, are present during daytime hours, and do not stay overnight; and which may include some instruction.

Detoxification Center – Detoxification center means a medical facility open twenty-four hours a day meeting standards comparable to hospital or nursing home. Such facility shall be for the temporary emergency shelter of intoxicated persons or those persons suffering from alcoholism, drug abuse or other similar condition, for the purpose of detoxification.

Family – One or more persons occupying a single dwelling unit, provided that unless all members are related by blood or marriage or adoption, no such family shall contain over five persons, but further provided that domestic servants employed or living on the premises may be housed on the premises without being counted as family or families.

Group Homes – A building except for congregate housing, used as a dwelling for a group of unrelated persons living together as a unit under the supervision of a local or state agency as defined by the Fair Housing Act and enforced by the United States Department of Justice. Such facility includes the term foster care home.

Health Care Facility – A facility or institution, whether public or private, principally engaged in providing services for health maintenance and the treatment of mental or physical conditions. Health Care Facilities include general or specialty hospitals, public health centers, diagnostic centers, treatment centers, rehabilitation centers, extended care facilities, long-term care facilities, residential health care facilities, outpatient clinics and dispensaries. They may include laundries, cafeterias, gift shops, laboratories and medical offices as accessory uses.

Independent Living Facility – A residential development that is limited to occupancy by elderly persons and/or persons with disabilities. Such a facility shall provide: (a) dwelling units with complete kitchen facilities; (b) supportive services such as meals, personal emergency response systems, recreation and transportation services, and (c) design features such as wider doorways and hallways, accessible-ready bathrooms and lower light switches.

Residential Development – buildings for residential use such as attached and detached single-family dwellings, apartment buildings, condominiums, townhouses, cottages, etc. and their associated outbuildings such as garages, storage buildings, gazebos, etc. Residential development includes group homes as defined in this chapter.

Single-Family Residential – Any development where: no building contains more than one dwelling unit, every dwelling unit is on a separate lot, and where no lot contains more than one dwelling unit [exception: rental studios and apartments]. Such uses include group homes as defined in this chapter.

Development Application and Process

Article 16, Application Review and Approval Requirements, of the Land Development Regulations specifies the requirements and process for approval of development projects. Generally, except for single-family homes, all development requires approval of a “Development Plan”. The Land Development Regulations require that prior to issuance of a building permit for projects requiring approval of a development plan, applicants must provide required information and the various review departments must make findings of compliance with applicable regulations.

Development and Permitting Fees

For development plan reviews, there is a fee of \$1,500. For permits on new construction, a minimum fee is \$200, and permits are calculated at \$50.00 plus \$7.00 per \$1,000 of construction value.

***Conclusions** - The City of Punta Gorda Code of Ordinances and Zoning Regulations implement the policy guidance of the comprehensive plan. The zoning districts provide a wide range of housing types for affordability, and include limitations on uses such as Group Homes. In that regard, these regulations include the following:*

1. Allowance for accessory units as a permitted use in any residential zoning district;
2. Deferral of impact fees provided the project remains affordable, and thus can become a permanent waiver of these fees;
3. Wide range of lot sizes, and in several instances requires no minimum lot size;
4. Density bonuses and transfer of development rights to encourage affordable housing and elderly housing;
5. Allowance for mixed uses in commercial areas;
6. Allowance for group homes in all residential district;

In addition to the above, where many jurisdictions regulate minimum living area in their zoning regulations, the City of Punta Gorda zoning includes no arbitrary minimum living area requirements. There are no obvious impediments to fair housing in these regulations.

***Conclusions** - The City of Punta Gorda Code of Ordinances and Zoning Regulations includes incentives for affordable housing and elderly housing through bonus densities and transfer of development rights, and as such has addressed this previously identified impediment.*

SECTION 4 CURRENT FAIR HOUSING PROFILE

The purpose of this section is to provide a summary of the current state of fair housing in Punta Gorda. This includes information on the number of fair housing complaints received, HUD fair housing/sanctions/law suits, and community outreach on the subject of fair housing.

4.1 – CITY FAIR HOUSING PROGRAM

- Punta Gorda has a Fair Housing Ordinance
- The City Commission has officially declared April as Fair Housing month
- The City provides brochures and information regarding Fair Housing in multiple languages
- Anti-Displacement Act
- Affordable Housing Incentives

4.2 - PUNTA GORDA PUBLIC HOUSING

The Punta Gorda Public Housing Authority (PGHA) has a number of programs for low income persons, families and special needs groups. The PGHA was decimated by Hurricane Charlie in 2004 when all units were destroyed except for Oak Tree Village and is still working to recover from the loss of units. The following is a listing of the units and program commitments. The PGHA is the only entity in the County for these types of programs.

- At present PGHA is responsible for approximately 341 Section 8 vouchers in Charlotte County.
- PGHA has 115 units within the City.
- The PGHA manages 30 public housing units at the Oak Tree Village.
- PGHA is responsible for the long term management of 4 affordable units located at Fitzhugh Commons. This property was developed by the Punta Gorda Development Corporation, a Non-Profit Affiliate of the PGHA.
- Gulf Breeze Apartments consists of 171 units and the PGHA provides tenants for the property. There are 85 Tax Credit Units and 85 Public Housing Units currently at the site.
- The PGHA recently opened the application process for their units and had over 800 people sign up. A lottery was held for the future possible 550 spaces. These entries then established a new waiting list for opening.
- The PGHA applied for and was granted funding from the Florida Housing Finance Corporation for a one year program. This allows PGHA to assist eligible people/households for no more than one year with temporary assistance.

- The Shelter Care Program is run in cooperation with two mental health organizations in the county. The organizations assist this special needs population with obtaining housing. The recipient must be under the care of one of the mental health organizations. The case managers help the individuals to obtain housing. This program is received as a lump sum funding and 13 to 18 households have benefited.

4.3 - HUD SANCTIONS

There are no HUD sanctions against Punta Gorda.

4.4 - LAWSUITS

There are no fair housing lawsuits against Punta Gorda.

4.5 - FAIR HOUSING COMPLAINTS

Four sources were examined to determine the number of discrimination cases in the City of Punta Gorda. These sources include;

- The City of Punta Gorda
- Charlotte County
- State of Florida Commission on Human Relations
- Rural Legal Aid of Florida

Discussions with representatives of the City of Punta Gorda, Charlotte County and Legal Aid have revealed that no housing complaints have been received over the past five years. No records exist for any complaints prior to that time.

The Florida Commission on Human Relations does have records of housing complaints. However, this data is for the entire County and they could not provide a breakdown by location. The record of housing complaints indicates that only one case has proceeded to action by the Commission. The primary causes of housing complaints are from the disabled population.

**TABLE 4.1
FAIR HOUSING COMPLAINTS IN CHARLOTTE COUNTY**

Filing Date	Charge Description	Closure Date	Closure Code	Basis Description
1/7/2010	Housing	3/2/2010	Successful Conciliation	Disability Mental
5/6/2010	Housing	6/6/2010	No Cause	Disability Physical
12/27/2011	Housing	3/1/2012	Withdrawal with Benefits	Disability Physical
1/9/2012	Housing	5/16/2012	Reasonable Cause	Disability Mental
1/6/2012	Housing	7/17/2012	No Cause	Disability Physical
5/6/2013	Housing	10/2/2013	Successful Conciliation	Sex, male
3/18/2013	Housing	1/9/2014	No Cause	Race, Black and National Origin
1/22/2014	Housing	3/25/2014	Withdrawal with Benefits	Disability Physical, Mental

Source: Florida Commission on Human Relations

4.6 - PUBLIC INPUT

A Public Meeting was held at the Cooper Street Recreation Center on September 18, 2014 and approximately 35 people attended. The points that were made regarding impediments to fair housing were the following:

- Housing is denied due to credit reports/history. This is especially true regarding large families
- A family can be denied housing due to the husband having a poor credit history while the wife’s credit is fine. The development will not approve the rental/lease on the female’s credit history/report alone.
- More units are needed in the affordable housing market.
 - There is a lack of units for those who are working on the lower end of the pay scale.
 - Housing prices are increasing, all the time while wages are not.
 - The units that were lost with the Hurricane have not been replaced.
- There is a gap between the lower and middle income groups. Middle income groups are struggling, but are not eligible for subsidies.
- The rental market is almost non-existent.
- Although the City provides for no minimum housing square footage or lot size, developers are not producing these smaller more affordable units.
- Funding for the affordable units is not available.
- Need to have a centralized registry or informational point regarding rental availability.
- There is a need to educate the public and the housing providers on the fair housing guidelines.
- One of the biggest impediments to housing and all self-sufficiency is the lack of transportation. There is no public transportation.

- There is a program run by the County that offers a ride for \$1, but that program is for the transportation disadvantaged. Low income persons can qualify.
- The only jobs available are low paying service jobs and that does not allow a family to have decent, affordable housing in the City.
- Need to get information to people who are not attending meetings and are renters.
 - Need to establish a plan of how to get to this market (renters) and get them involved or participating in housing issues.
 - Possible contacts and ways to reach this population is through the schools, PTA, the posting of HUD posters and the distribution of informational pamphlets.
 - Partnering with other community or faith based organizations, such as Churches, Fraternal organizations, Community Development Organizations.

4.7 – DISPROPORTIONATE CONDITIONS IN HOUSING

The HUD definition of disparity is where one race or ethnicity has a rate of Cost Burden that is at least 10% higher than the rate for the entire population. Cost Burden figures by race are only available for the entirety of Charlotte County and do not exist for Punta Gorda individually.

As seen in Table 4.2 below, 29.3% of Charlotte County renters are calculated to be Cost Burdened (between 30% and 50% of Household Income for rent). Hispanics are Cost Burdened at a rate 11% higher than the average for the County (40.3%). A disparity for this group then exists. In the Severely Cost Burdened category (over 50% of Household Income) there is no disparity among Race or Ethnic Groups.

**TABLE 4.2
COST BURDEN FOR RENTERS BY RACE**

Percent Cost Burdened	Total County		White		African American		Hispanic	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Less than 30%	5,455	40.1%	4,789	39.4%	432	45.3%	235	33.6%
30-49.9%	3,983	29.3%	3,522	29.0%	293	30.7%	282	40.3%
50% or more	3,330	24.5%	3,098	25.5%	169	17.7%	135	19.3%
Not computed	846	6.2%	742	6.1%	60	6.3%	48	6.9%
Total	13,614	100.0%	12,151	100.0%	954	100.0%	700	100.0%

Source: 2006-2010 American Community Survey

**SECTION 5
HOME MORTGAGE DISCLOSURE ACT**

5.1 - INTRODUCTION

The Federal Financial Institutions Examination Council (FFIEC) gathers data on home mortgage activity from the federal agencies that regulate the home mortgage industry. The data contain variables that facilitate analysis of mortgage lending activity, such as race, income, census tract, loan type, and loan purpose.

**TABLE 5.1
MORTGAGE DENIALS BY CENSUS TRACT**

Census Tract	Applications Received	Applications Denied	Percent Denied
103.01	81	32	39.5%
103.02	32	23	71.9%
104.01	159	36	22.6%
104.02	104	25	24.0%
104.03	96	27	28.1%
104.04	221	51	23.1%
105.01	86	30	34.9%
105.02	225	59	26.2%

Source: FFIEC Mortgage Data, 2012

There is considered to be a systemic problem when one race is denied mortgages at a rate 10% higher than the overall City average. As seen in Table 5.2 below, no race/ethnicity falls within this threshold.

**TABLE 5.2
MORTGAGE DENIALS BY RACE**

	Applications Received	Applications Denied	Percent Denied
White - Non Hispanic	452	82	18.1%
Black	15	3	20.0%
Hispanic	31	9	29.0%
Minority (including Black and Hispanic)	62	12	19.4%
Total City-Wide	584	111	19.0%

Source: FFIEC Mortgage Data, 2012

SECTION 6 ANALYSIS OF IMPEDIMENTS

6.1 – HOUSING MARKET

Affordability

76.2 percent of existing single family homes are affordable to a family on a median income. That ranks 94th out of 225 metropolitan statistical areas in the country, and 27th out of 64 metropolitan statistical areas in the South Region. (Source: National Association of Home Builders/Wells Fargo Housing Opportunity Index 2nd Quarter, 2014)

The National Association of Realtors® (NAR) affordability index measures whether or not a typical family could qualify for a mortgage loan on a typical home. A typical home is defined as the national median-priced, existing single-family home as calculated by NAR. The typical family is defined as one earning the median family income as reported by the U.S. Bureau of the Census. The prevailing mortgage interest rate is the effective rate on loans closed on existing homes from the Federal Housing Finance Board. These components are used to determine if the median income family can qualify for a mortgage on a typical home. The Affordability Index is provided for the entire MSA and is 216.7 for 2013, a decline from the 2012 index of 262.8.

To interpret the indices, a value of 100 means that a family with the median income has exactly enough income to qualify for a mortgage on a median-priced home. An index above 100 signifies that family earning the median income has more than enough income to qualify for a mortgage loan on a median-priced home, assuming a 20 percent down payment. For example, a composite HAI of 120.0 means a family earning the median family income has 120% of the income necessary to qualify for a conventional loan covering 80 percent of a median-priced existing single-family home. An increase in the HAI, then, shows that this family is more able to afford the median priced home.

The calculation assumes a down payment of 20 percent of the home price and it assumes a qualifying ratio of 25 percent. That means the monthly Principal and Interest (P&I) payment cannot exceed 25 percent of the median family monthly income.

**TABLE 6.1
MEDIAN SINGLE FAMILY HOME SALES PRICES**

	Punta Gorda MSA	Florida	United States
August 2014	\$139,900	\$181,000	\$220,600
July 2014	\$151,950	\$185,000	\$223,900
June 2014	\$156,425	\$185,000	\$224,300
May 2014	\$157,000	\$180,000	\$213,600
April 2014	\$149,000	\$175,000	\$201,100
March 2014	\$142,500	\$173,000	\$198,200
February 2014	\$139,000	\$165,000	\$189,200
January 2014	\$135,000	\$162,500	\$188,900

Foreclosures

Current statistics reveal that the number of properties under foreclosure proceedings in Punta Gorda equals 653, which is 5.6% of all units in the community. This percentage indicates that impacts of the Great Recession are still present.

Sales and Listings

Sales of new units have increased by approximately 10% over 2013. The bulk of these sales 78% are for single family homes. Detailed Housing Sales data is found in Appendix E.

MLS listings in the area are typically a 4 month supply, which indicates that the market is not turning over rapidly. This turnover rate is an improvement over previous years.

6.2 - NEWSPAPERS

Newspapers are one of the direct sources of information and contact regarding the dissemination of Fair Housing regulations to the general public. HUD has produced a Fair Housing disclaimer that is designed to be published in newspapers that publish Real Estate ads in any local community. This disclaimer is usually printed in the Real Estate section or found on-line at the newspaper’s website. Most newspapers only publish the disclaimer in the Sunday Real Estate section since it typically has the largest amount of ads.

The Punta Gorda Herald-Tribune and the Charlotte Sun are the primary local newspapers in the area. In addition, the Sarasota Sun also serves the community.

After checking the websites for these entities, it was discovered that the HUD disclaimer is not contained on the site, in either the Real Estate section or in any other area.

6.3 - BOARD OF REALTORS

Many of the individual real estate firms in the Punta Gorda area provide the HUD disclaimer on their websites. They also are very prudent about distribution of the printed material regarding the subject.

The Port Charlotte, Punta Gorda, North Port Association of Realtors also provides access to the HUD Fair Housing materials on their website. All brochures, posters and printed documents are available for download in multiple languages. However, the Board does not offer classes to members regarding Fair Housing nor does it engage in any community outreach. The national Board of Realtors has extensive materials and programs available to its member organizations. These programs can be readily adapted for use in Punta Gorda.

6.4 - APARTMENT ASSOCIATION

The Southwest Florida Apartment Association has classes to educate their membership regarding Fair Housing. These classes are taught by professionals in the field and offer information regarding the rights of tenants and prospective tenants.

6.5 - PUBLIC POLICIES

In Section 3 of this report, a detailed analysis of the public policies, codes and ordinances of the City Punta Gorda was conducted. The result of the analysis is a conclusion that the current policies are not an impediment to Fair Housing.

This analysis also examined the “*City of Punta Gorda, Florida Analysis of Impediments to Fair Housing*” completed in April 2013. This interim report identified issues related to the Land Development Codes that existed at that time. These codes established a minimum dwelling unit size and lot sizes for residential units in the City. These codes have since been modified by the City making the development regulations in the City more compliant with Federal regulations regarding the accessibility of affordable housing for all citizens.

SECTION 7 IDENTIFICATION OF IMPEDIMENTS

In current examination of impediments to fair housing choice, a few issues were found that the City can easily address.

Those issues were:

1. The City has adopted a formalized policy on the receipt of fair housing inquiries or complaints and this policy is published on the City's webpage. The information is complete, however anyone seeking this material would need to know where to search for the policy and contact telephone number.
2. Transportation and access to public transit was found to be an impediment to finding housing.
3. During investigation of the locally published newspapers, with advertising for real estate for sale or rent, no HUD disclaimer could be found
4. Lack of affordable housing units, based on community opinion.
5. The local realtors, while publishing HUD Fair Housing information on their website, do not hold classes for their members regarding Fair Housing and do not have an outreach program in the community to educate the residents.
6. There appears to be a lack of community knowledge of HUD Fair Housing initiatives and policy.

SECTION 8
RECOMMENDATIONS FOR CORRECTION OF THE IMPEDIMENTS

1. Add a link on the City's website main page or in the Questions section to direct anyone seeking to file a housing discrimination complaint to the proper information.
2. In regards to transportation, there appears to be a need for education, outreach and publication regarding the currently available ride/transportation programs. The public does not appear to be fully aware of transportation programs that could assist the transportation disadvantaged-low income population. Additional dissemination of this information should be undertaken.
3. The City should request that the local newspapers insure that the HUD disclaimer regarding Fair Housing is published on their website and/or in print.
4. The City has made strides towards the inventory of affordable housing stock, by changes in their codes and ordinances and encouragement of economic development incentives. The City needs to continue on this path.
5. A partnership with the local Board of Realtors could be explored regarding the community education of the target population. This program should be initiated in the Elementary Schools and possibly expanded to additional grades. Use of existing materials will enable this program to be developed expeditiously.
6. Expand the distribution of Fair Housing materials throughout the community through the following.
 - a. The posting of HUD posters at after school care sites, parks and recreation centers, public housing sites, local houses of faith and schools
 - b. Having HUD/City of Punta Gorda Fair Housing pamphlets/written handouts available at various publically accessed sites, such as libraries, City Hall, other government building and centers.
 - c. Make sure the City website has the information available to the public

APPENDIX A
FAIR HOUSING ORDINANCE

CITY OF PUNTA GORDA

ORDINANCE NO. 1764-13

AN ORDINANCE OF THE CITY OF PUNTA GORDA, FLORIDA, REPEALING ORDINANCE #600-80 AND REWRITING IN ITS ENTIRETY CHAPTER 9B, ARTICLE II, OF THE PUNTA GORDA CODE, DECLARING IT TO BE THE POLICY OF THE CITY OF PUNTA GORDA TO ELIMINATE DISCRIMINATION IN HOUSING ON THE BASIS OF RACE, COLOR, ANCESTRY, NATIONAL ORIGIN, RELIGION, SEX, MARITAL STATUS, FAMILIAL STATUS, HANDICAP OR AGE; PROVIDING DEFINITIONS; DESIGNATING AS UNLAWFUL CERTAIN DISCRIMINATORY PRACTICES IN THE SALE OR RENTAL OF HOUSING, AS WELL AS IN ADVERTISING IN CONNECTION THEREWITH, IN THE FINANCING OF HOUSING, AND IN BROKERAGE SERVICES RELATED TO EXCEPTIONS; PROVIDING FOR AN ADMINISTRATOR TO BE DESIGNATED BY THE CITY MANAGER AND PRESCRIBING THE GENERAL POWERS AND DUTIES OF SUCH ADMINISTRATOR, PRESCRIBING ACTION UPON A DETERMINATION OF PROBABLE CAUSE, AND AUTHORIZING THE PROMULGATION OF FORMS AND REGULATIONS; MAKING PROVISIONS FOR THE FILING OF COMPLAINTS AND RESPONSES THERETO, AND THE PROCESSING THEREOF BY THE ADMINISTRATOR; PROVIDING FOR ADDITIONAL REMEDIES; PROVIDING FOR PROHIBITING UNTRUTHFUL COMPLAINTS OR FALSE TESTIMONY; PROVIDING FOR PENALTIES FOR VIOLATION OF SUCH CODE; PROVIDING FOR CONFLICT AND SEVERABILITY; AND PROVIDING AN EFFECTIVE DATE.

WHEREAS, by the adoption of Ordinance #600-80 on August 6, 1980, the City of Punta Gorda, Florida declared it to be the policy of the City of Punta Gorda in the exercise of its police power for the public safety, public health and general welfare to assure equal opportunity to obtain adequate housing by all persons and to eliminate discrimination in housing within its jurisdiction; and

WHEREAS, Ordinance #600-80 is codified as Chapter 9B, Article II, consisting of Sections 11 through 18, of the Punta Gorda Code; and

WHEREAS, the U.S. Department of Housing and Urban Development (HUD) requires jurisdictions receiving entitlement of Community Development Block Grant (CDBG) Program funds to complete an analysis every 5 years to identify impediments that prevent the national fair housing laws from being observed, the reasons for said impediments, and resources available to resolve any issues; and

WHEREAS, as a part of its analysis, the City of Punta Gorda is also required to review its Fair Housing policy to ensure compliance with the current Fair Housing Act and HUD regulations;

NOW, THEREFORE, BE IT ENACTED BY THE CITY COUNCIL OF THE CITY OF PUNTA GORDA, FLORIDA THAT:

- I. Ordinance #600-80 adopted on August 6, 1980 is hereby repealed.
- II. Chapter 9B, Article II, is hereby rewritten in its entirety to read as follows:

Section 9B-11. DECLARATION OF POLICY.

It is the policy of the City of Punta Gorda, Florida, in keeping with the laws of the United States of America and the spirit of the Constitution of the State of Florida, to promote through fair, orderly and lawful procedure the opportunity for each person so desiring to obtain housing of such person's choice in this jurisdiction without regard to race, color, ancestry, national origin, religion, sex, marital status, familial status, handicap or age, and, to that end, to prohibit discrimination in housing by any person.

Section 9B-12. DEFINITIONS.

The terms as used herein shall be defined as follows:

- (a) *Administrator*: That person appointed by the City Manager pursuant to Section 15 hereof.
- (b) *Age*: Unless the context clearly indicates otherwise, the work age as used herein shall refer exclusively to persons who are 18 years of age or older.
- (c) *Discriminatory Housing Practice*: An act that is unlawful under Section 13 hereof.
- (d) *Family*: One or more persons living together as a single housekeeping unit in a dwelling.
- (e) *Housing or Housing Accommodation*: Any building, structure, or portion thereof, mobile home or trailer, or other facility which is occupied as, or designed or intended for occupancy as, a residence by one or more families, and any vacant land which is offered for sale or lease for the construction or location thereon of any such building, structure, or portion thereof, mobile home or trailer or other facility.
- (f) *Lending Institution*: Any bank, insurance company, savings and loan association or any other person or organization regularly engaged in the business of lending money, guaranteeing loans, or sources of credit information, including, but not limited to credit bureaus.
- (g) *Owner*: Any person, including, but not limited to a lessee, sublease, assignee, manager, or agent, and also including the City of Punta Gorda, Florida and the City of Punta Gorda Housing Authority and its departments or other subunits, having the right of ownership or possession or the authority to sell or lease any housing accommodation.
- (h) *Person*: One or more individuals, corporations, partnerships, associations, labor organizations, legal representatives, mortgage companies, joint stock companies, trusts, unincorporated organizations, or public corporations, including, but not limited to the the City of Punta Gorda, Florida and the City of Punta Gorda Housing Authority or any department or subunit thereof.

- (i) *Real Estate Agent*: Any real estate broker, any real estate salesperson, or any other person, employee, agent, or otherwise, engaged in the management or operation of any real property,
- (j) *Real Estate Broker or Salesperson*: A person, whether licensed or not, who, for or with the expectation of receiving a consideration, lists, sells, purchases, exchanges, rents, or leases real property, or who negotiates or attempts to negotiate any of these activities, or who holds himself or herself out as engaged in these activities, or who negotiates or attempts to negotiate a loan secured or to be secured by mortgage or other encumbrance upon real property, or who is engaged in the business of listing real property in a publication; or a person employed by or acting on behalf of any of these.
- (k) *Real Estate Transaction*: Includes the sale, purchase, exchange, rental or leases of real property, and any contract pertaining thereto.
- (l) *Rent*: Includes leases, sublease, assignment and/or rental, including any contract to do any of the foregoing, or otherwise granting for a consideration the right to occupy premises that are not owned by the occupant.
- (m) *Respondent*: Any person against whom a complaint is filed pursuant to this ordinance.
- (n) *Sale*: Includes any contract to sell, exchange, or to convey, transfer or assign legal or equitable title to, or a beneficial interest in, real property.

Section 9B-13.

UNLAWFUL HOUSING PRACTICES.

- (a) Unlawful housing practices: Sale or rental and advertising in connection therewith. Except as provided in Section 14 hereof, it shall be unlawful and a discriminatory housing practice for an owner, or any other person engaging in a real estate transaction, or for a real estate broker, as defined in this ordinance, because of race, color, ancestry, national origin, religion, sex, marital status, familial status, handicap or age:
 - (1) To refuse to engage in a real estate transaction with a person or to otherwise make unavailable or deny housing to any person.
 - (2) To discriminate against a person in the terms, conditions or privileges of a real estate transaction or in the furnishing of facilities or services in connection therewith.
 - (3) To refuse to receive or to fail to transmit a bona fide offer to engage in a real estate transaction from a person.
 - (4) To refuse to negotiate for a real estate transaction with a person.
 - (5) To represent to a person that housing is not available for inspection, sale, rental or lease when, in fact, it is so available, or to fail to bring a property listing to such person's attention, or to refuse to permit him or her to inspect the housing.
 - (6) To steer any person away from or to any housing.

- (7) To make, print, publish, circulate, post or mail, or cause to be made, printed, published or circulated, any notice, statement, advertisement or sign, or to use a form of application or photograph for a real estate transaction or, except in connection with a written affirmative action plan, to make a record or oral or written inquiry in connection with a prospective real estate transaction, which indicates directly or indirectly an intent to make a limitation, specification, or discrimination with respect thereto.
- (8) To offer, solicit, accept, use or retain a listing of housing with the understanding that a person may be discriminated against in a real estate transaction or in the furnishing of facilities or services in connection therewith.
- (9) To induce or attempt to induce any person to transfer an interest in any housing by representations regarding the existing or potential proximity of housing owned, used or occupied by any person protected by the terms of this ordinance.
- (10) To make any misrepresentations concerning the listing for sale or rental, or the anticipated listing for sale or rental, or the sale or rental of any housing in any area in the City of Punta Gorda, Florida, for the purpose of inducing or attempting to induce any such listing or any of the above transactions.
- (11) To retaliate or discriminate in any manner against any person because of his or her opposing a practice declared unlawful by this ordinance, or because he or she has filed a complaint, testified, assisted or participated in any manner in any investigation, proceeding or conference under this ordinance.
- (12) To aid, abet, incite, compel or coerce any person to engage in any of the practices prohibited by the provisions of this ordinance, or to obstruct or prevent any person from complying with the provisions of this ordinance, or any conciliation agreement entered into there under.
- (13) By canvassing to compel any unlawful practices prohibited by the provisions of this ordinance.
- (14) Otherwise to deny to, or withhold, any housing accommodations from a person.
- (15) To promote, induce, influence or attempt to promote, induce or influence by the use of postal cards, letters, circulars, telephone, visitation or any other means, directly or indirectly, a property owner, occupant, or tenant to list for sale, sell, remove from, lease, assign, transfer, or otherwise dispose of any housing by referring as a part of a process or pattern of indicating neighborhood unrest, community tension, or fear of racial, color, religious, nationality or ethnic change in any street, block, neighborhood or any other area, to the race, color, religion, neighbors, tenants or other prospective buyers of any housing.
- (16) To place a sign or display any other devise either purporting to offer for sale, lease, assignment, transfer or other disposition or tending to lead to the belief that a bona fide offer is being made to sell, lease, assign, transfer or otherwise dispose of any housing that is not in fact available or offered for sale, lease, assignment, transfer or other disposition.

- (b) Unlawful housing practices: Financing. It shall be unlawful and a discriminatory housing practice for any lending institution, to deny a loan or other financial assistance to a person applying therefore for the purpose of purchasing, constructing, improving, repairing or maintaining housing, or to discriminate against such person in the fixing of the amount, interest rate, duration, or other terms or conditions of such loan or other financial assistance, because of the race, color, ancestry, national origin, religion, sex, marital status, familial status, handicap or age of such person or of any person associated with such person in connection with such loan or other assistance, or of the present or prospective owners, lessees, tenants or occupants of the housing in relation to which such loan or other financial assistance is to be made or given; provided that nothing contained in this subsection shall impair the scope or effectiveness of the exceptions contained in Section 14 of this ordinance.
- (c) Unlawful housing practices: Brokerage Services. It shall be unlawful and a discriminatory housing practice to deny any person access to or membership or participation in any multiple listing service, real estate brokers organization or other service, organization, or facility related to the business of selling, or renting housing, or to discriminate against such person in the terms or conditions of such access, membership or participation because of race, color, ancestry, national origin, religion, sex, marital status, familial status or age.

Section 9B-14.

EXEMPTIONS AND EXCEPTIONS.

- (a) Nothing contained in this Section 14 shall prohibit a religious organization, association, or society, or any nonprofit charitable or educational institution or organization operated, supervised or controlled by or in conjunction with a religious organization, association, or society, from limiting or from advertising the sale, rental or occupancy of housing which it owns or operates for other than a commercial purpose to persons of the same religion, or from giving preference to such persons. Nor shall anything in this ordinance prohibit a private club not in fact open to the public, which as an incident to its primary purpose or purposes, provides lodgings which it owns or operates for other than a commercial purpose, from limiting the rental or occupancy of such lodgings to its members or from giving preference to its members.
- (b) Nothing in Section 13 hereof, other than subsection (7) of subsection (a) thereof, shall apply to:
- (1) Any single-family house sold or rented by an owner: provided, that such private individual owner does not own more than three such single family houses at any one time; provided, further, that in the case of the sale of any such single family house by a private individual owner not residing in such house at the time of such sale or who was not the most recent resident of such house prior to such sale, the exemption granted by this subsection shall apply only with respect to one such sale within any twenty-four month period; provided, further, that it does not own any interest in, nor is there owned or reserved on such owner's behalf, under any express or voluntary agreement, title to or any rights to all or a portion of the proceeds from the sale or rental of, more than three such single-family houses at any one time; provided, further, that the owner sells or rents such housing (1) without the use in any manner of the sales or rental facilities or the sales or rental services of any real estate broker, agent, or salesperson, or of such facilities or services of any person in the business of selling or renting housing, or of any employee or agency of any such broker, agent, salesperson, or person and (2) without the publication, posting, or mailing, after notice, of any advertisement or written notice in violation of subsection (7) of subsection (a) of Section 13 hereof, but nothing in this provision shall

prohibit the use of attorneys, escrow agents, abstracters, title companies, and other such professional assistance as necessary to perfect or transfer the title; or

- (2) Rooms or units in housing containing living quarters occupied or intended to be occupied by no more than four families living independently of each other, if the owner actually maintains and occupies one of such living quarters as such owner's residence, provided that the owner sells or rents such rooms or units (1) without the use in any manner of the sales or rental services of any real estate broker, agent or salesperson, or of such facilities or services of any person in the business of selling or renting housing, or of any employee or agency of any such broker, agent salesperson, or person and (2) without the publication, posting or mailing, after notice in violation of subsection (7) of subsection (a) of Section 13 hereof, but nothing in this provision shall prohibit the use of attorneys, escrow agents, abstracters, title companies, and other such professional assistance as necessary to perfect or transfer the title.
- (c) For the purpose of this subsection a person shall be deemed to be in the business of selling or renting housing if:
- a. He or she has, within the preceding twelve months, participated as principal, other than in the sale of his or her own personal residence, in providing sales or rental facilities or sales or rental services in three or more transactions involving the sale or rental of any housing or any interest therein; or
 - b. He or she has, within the preceding twelve months, participated as agent, other than in the sale of his or her own personal residence, in providing sales or rental facilities or sales or rental services in two or more transactions involving the sale or rental of any housing or any interest therein; or
 - c. He or she is the owner of any housing designed or intended for occupancy by, or occupied by, five or more families.
- (2) Nothing in Section 13 hereof shall be construed to:
- a. Bar any person from restricting sales, rentals, leases or occupancy, or from giving preference, to persons of a given age for bona fide housing intended solely for the elderly or bona fide housing intended solely for minors.
 - b. Make it an unlawful act to require that a person have legal capacity to enter into a contract or lease.
 - c. Bar any person from advertising or from refusing to sell or rent any housing which is planned exclusively for, and occupied exclusively by, individuals of one sex, to any individual of the opposite sex.
 - d. Bar any person from selling, renting or advertising any housing which is planned exclusively for, and occupied exclusively by, unmarried individuals to unmarried individuals only.

- e. Bar any person from advertising or from refusing to sell or rent any housing which is planned exclusively for married couples without children or from segregating families with children to special units of housing.
- f. Bar any person from refusing a loan or other financial assistance to any person whose life expectancy, according to generally accepted mortality tables, is less than the term for which the loan is requested.

Section 9B-15.

ADMINISTRATOR AUTHORITY AND RESPONSIBILITIES.

- (a) **City Manager to Appoint.** The authority and responsibility for administering this ordinance shall be vested in the City Manager who shall appoint an administrator.
- (b) **General Powers and Duties.** The administrator shall:
 - a. Receive written complaints as hereinafter provided in Section 16 relative to alleged unlawful acts under this ordinance when a complaint seeks the administrator's good offices to conciliate.
 - b. Upon receiving written complaint, make such investigations as the administrator deems appropriate to ascertain facts and issues.
 - c. Utilize methods of persuasion, conciliation, and mediation or information adjustment of grievances.
 - d. Establish, administer or review programs at the request of the City Manager and make reports on such programs to the City Manager.
 - e. Bring to the attention of the City Manager items that may require further notice or action to resolve.
 - f. Render to the City Manager annual written reports of his or her activities under the provisions of this ordinance along with such comments and recommendations as he or she may choose to make.
 - g. Cooperate with and render technical assistance to federal, state, local and other public and private agencies, organizations and institutions which are formulating or carrying on programs to prevent or eliminate the unlawful discriminatory practices covered by the provisions of this ordinance.
- (c) **Determination of Probable Cause.** If after fully processing the complaint in the manner hereafter provided, the administrator determines that there is probable cause to believe that there has been a violation of the provisions of this ordinance, the administrator shall refer the matter, along with the facts he or she has gathered in the investigations, to the proper county, state or federal authorities for appropriate legal action.
- (d) **Promulgation of Forms and Regulations.** The administrator shall promulgate, publish and distribute the necessary forms, rules and regulations to implement the provisions of this ordinance.

Section 9B-16.

COMPLAINTS.

- (a) A person who claims that another person has committed a discriminatory housing practice against him or her may report that offense to the administrator by filing an informal complaint within forty-five (45) days after the date of the alleged discriminatory housing practice and not later.
- (b) The administrator shall treat a complaint referred by the Secretary of Housing and Urban Development or the Attorney General of the United States under the Fair Housing Act of 1968, Public Law 90-284, as an informal complaint filed under subsection (1).
- (c) An informal complaint must be in writing, verified or affirmed, on a form to be supplied by the administrator and shall contain the following:
 - (1) Identity and address of the respondent.
 - (2) Date of offense and date of filing the informal complaint.
 - (3) General statement of facts of the offense including the basis of the discrimination (race, color, ancestry, national origin, religion, sex, marital status, familial status, handicap or age).
 - (4) Name and signature of the complainant.
- (d) Each complaint shall be held in confidence by the administrator unless and until the complainant and the respondent(s) consent in writing that it shall be made public.
- (e) Within fifteen (15) days after the filing of the informal complaint, the administrator shall transmit a copy of the same to each respondent named therein by certified mail, return receipt requested. Thereupon, the respondent(s) may file a written, verified informal answer to the informal complaint within twenty (20) days of the date of the receipt of the informal complaint.
- (f) An informal complaint or answer may be amended at any time, and the administrator shall furnish a copy of each amended informal complaint or answer to the respondent(s) complaint, respectively, as promptly as practicable.
- (g) The administrator shall assist complainants or respondents when necessary in the preparation and filing of informal complaints or answers or any amendments thereto.
- (h) The administrator shall advise complainants of their rights and options provided in Section 760.34, Florida Statutes.

Section 9B-17.

PROCESSING COMPLAINTS.

- (a) Within thirty (30) days after the filing of an informal complaint, the administrator shall make such investigation as is deemed appropriate to ascertain facts and issues. If the administrator shall deem that there are reasonable grounds to believe that a violation has occurred and can be resolved by conciliation, the administrator shall attempt to conciliate the matter by methods of initial conference and persuasion with all interested parties such representatives as the parties

may choose to assist them. Conciliation conferences shall be informal and nothing said or done in the course of the informal conference with the individuals to resolve the dispute may be public or used as evidence in a subsequent proceeding by either party without the written consent of both the complainant and the respondent(s). The administrator or employee of the administrator who shall make public any information in violation of this provision shall be deemed guilty of a violation of a city ordinance and shall be subject to penalty as set forth in Section 21 of this ordinance.

- (b) If the parties desire to conciliate, the terms of the conciliation shall be reduced to writing in the form approved by the administrator and must be signed and verified by the complainant and respondent(s) and approved by the administrator. The conciliation agreement shall be for conciliation purposes only and shall not constitute an admission by any party that the law has been violated.
- (c) If the administrator deems that there is not probable cause to believe that the alleged discriminatory housing practice has been committed, the administrator shall take no further action with respect to the alleged offense.
- (d) If the administrator, with respect to any matter involves a contravention of this ordinance by failure to conciliate a complaint after the parties, in good faith, have attempted such conciliation; or determining that the violation alleged in the complaint cannot be resolved by conciliation, the administrator shall notify both the complainant and the respondent(s) within thirty (30) days of the failure or the determination, and then shall proceed as provided in Subsection (c) of Section 15 herein above.

Section 9B-18. ADDITIONAL REMEDIES.

The procedure prescribed by this ordinance does not constitute an administrative prerequisite to another action or remedy available under other law. Further, nothing in this ordinance shall be deemed to modify, impair or otherwise affect any right or remedy conferred by the Constitution or laws of the United States or the State of Florida, and the provisions of this ordinance shall be in addition to those provided by such other laws.

Section 9B-19. EDUCATION AND PUBLIC INFORMATION.

The administrator may conduct educational and public informational activities that are designed to promote the policy of this ordinance.

Section 9B-20. UNTRUTHFUL COMPLAINTS OR TESTIMONY.

It shall be a violation of this ordinance for any person knowingly and willfully to make false or untrue statements, accusations or allegations in a complaint filed hereunder or to give false testimony concerning violations of this ordinance.

Section 9B-21. PENALTY.

Any person who violates any provisions of this ordinance shall be subject, upon conviction, to a fine up to but not exceeding the sum of Five Hundred and no/100 Dollars (\$500.00), or imprisonment for a term not exceeding six (6) months, or by both such fine and imprisonment.

III. If any section, subsection, sentence, clause or phrase of this ordinance is for any reason held illegal, invalid or unconstitutional by the decision of any court or regulatory body of competent jurisdiction, such decision shall not affect the validity of the remaining portions hereof. The City of Punta Gorda, Florida, hereby declares that it would have passed this ordinance and each section, subsection, sentence, clause and phrase hereof, irrespective of the fact that any one or more sections, subsections, sentences, clauses or phrases be declared illegal, invalid or unconstitutional, and all ordinances and parts of ordinances in conflict with the provisions of this ordinance are hereby repealed.

IV. Any ordinances or parts of ordinances in conflict herewith are repealed to the extent of such conflict.

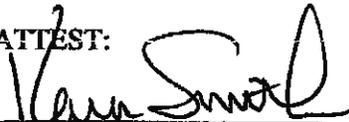
V. This ordinance shall take effect immediately upon its adoption.

ADOPTED in regular session of the City Council of the City of Punta Gorda, Florida this 14th day of August, 2013.



WILLIAM ALBERS, Mayor

ATTEST:



KAREN SMITH, City Clerk

APPROVED AS TO FORM:



DAVID M. LEVIN, City Attorney

APPENDIX B
ANTI-DISPLACEMENT POLICY

CITY OF PUNTA GORDA

RESOLUTION NO. 3161-15

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF PUNTA GORDA, FLORIDA ADOPTING A RESIDENTIAL ANTI-DISPLACEMENT AND RELOCATION ASSISTANCE PLAN; AUTHORIZING THE MAYOR TO SIGN ON BEHALF OF THE CITY; AND PROVIDING AN EFFECTIVE DATE

WHEREAS, the City of Punta Gorda administers certain Community Development Block Grant (CDBG) funds; and

WHEREAS, the U. S. Department of Housing and Urban Development requires recipients of Community Development Block Grant monies to certify they follow a Residential Anti-displacement and Relocation Assistance Plan pursuant to Section 104 (d) of the Housing and Community Development Act of 1974, as amended (the Act), and implementing regulations of 24 CFR 570.496a review and re-adopt annually; and

WHEREAS, the foregoing plan represents the effort of the City of Punta Gorda to comply with the requirements of Section 104 (d) of the Housing and Community Development Act of 1974, as amended (the Act), and implementing regulations of 24 CFR 570.496a; and

WHEREAS, the City of Punta Gorda certifies that it will replace all occupied and vacant occupiable low/moderate-income dwelling units demolished or converted to a use other than low/moderate-income housing as a direct result of activities assisted with funds provided under the Housing and Community Development Act of 1974, as amended, as described in 24 CFR 570.496 (b); and

WHEREAS, the City of Punta Gorda has prepared and publicly reviewed a Residential Anti-Displacement and Relocation Assistance Plan;

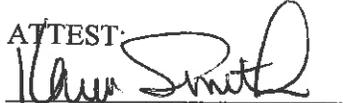
NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF PUNTA GORDA, FLORIDA, THAT:

1. The City of Punta Gorda Residential Anti-Displacement and Relocation Assistance Plan, a copy of which is attached hereto and made a part hereof, is hereby adopted.
2. The City of Punta Gorda herewith certifies to follow Residential Anti-Displacement and Relocation Assistance Plan and adopt the plan by resolution annually.
3. The Mayor of the City of Punta Gorda is hereby authorized to sign the Plan on behalf of the City of Punta Gorda, Florida.
4. This resolution shall become effective immediately upon adoption.

ADOPTED at a regular session of the City Council of the City of Punta Gorda, Florida, this 20 day of May, 2015.


CAROLYN M. FREELAND, Mayor

ATTEST:


KAREN SMITH, City Clerk

APPROVED AS TO FORM:


DAVID M. LEVIN, City Attorney

I HEREBY CERTIFY THIS TO BE A TRUE AND EXACT COPY OF THE Resolution ON FILE IN THE OFFICE OF THE CITY CLERK. CITY OF PUNTA GORDA, CHARLOTTE COUNTY, FLORIDA.

DEPUTY CITY CLERK



City of Punta Gorda, Florida RESIDENTIAL ANTI-DISPLACEMENT AND RELOCATION ASSISTANCE PLAN

The City of Punta Gorda will replace all occupied and vacant occupiable low/moderate income dwelling units demolished or converted to a use other than as low/moderate income housing as a direct result of activities assisted with CDBG funds, as required by Section 104(d) of the Housing and Community Development Act of 1974, as amended (the Act), and implementing regulations at 24 CFR 570.496a.

All replacement housing will be provided within three (3) years of the commencement of the demolition or rehabilitation relating to conversion. Before obligating or expending funds that will directly result in such demolition or conversion, the City of Punta Gorda will make public and submit to the Department of Housing and Urban Development (HUD) the following information in writing:

1. Description of the proposed assisted activity;
2. The general location on a map and approximate number of dwelling units by size (number of bedrooms) that will be demolished or converted to a use other than as low/moderate dwelling units as a direct result of the assisted activity;
3. A time schedule for the commencement and completion of the demolition or conversion;
4. The general location on a map and approximate number of dwelling units by size (number of bedrooms) that will be provided as replacement dwelling units;
5. The source of funding and a time schedule for the provision of replacement dwelling units; and,
6. The basis for concluding that each replacement dwelling unit will remain a low/moderate income dwelling unit for at least ten (10) years from the date of the initial occupancy.

The City of Punta Gorda will provide relocation assistance, as described in 570.496a(b)(2), to each low/moderate income household displaced by the demolition of housing or by the conversion of a low/moderate income dwelling to another use as direct result of assisted activities.

Consistent with the goals and objectives of activities assisted under the Act, the City of Punta Gorda will take steps indicated below to minimize the displacement of persons from their homes.*

***The following are examples of steps to minimize displacement. The first two are required. The others are optional. Only check those which are appropriate for the project and local circumstances. Add other steps as necessary or appropriate.**

___ Consider all practical alternatives to any proposed project that may result in residential displacement. Alternatives to be considered include other sites for the proposed facilities/project. Also to be considered are the costs and benefits, both financial and non-financial, of each alternative.

___ Provide counseling and referral services to assist the displaced and find alternative housing in the community.

- Work with area landlords and real estate brokers to locate vacancies for households facing displacement.
- Stage rehabilitation of assisted housing to allow tenants to remain during and after rehabilitation, working with empty buildings or groups of empty units first so they can be rehabilitated first and tenants moved before rehab on occupied units or buildings is begun.
- Establish temporary relocation facilities in order to house families whose displacement will be of short duration, so they can move back to their neighborhoods after rehabilitation or new construction.
- Evaluate housing codes and rehabilitation standards in reinvestment areas to prevent their placing undue financial burden on long-established owners or on tenants of multi-family buildings.
- Develop displacement watch systems in cooperation with neighborhood organizations to continuously review neighborhood development trends, identify displacement problems, and identify individuals facing displacement who need assistance.

APPENDIX C
AFFORDABLE HOUSING INCENTIVES

Chapter 11A PUNTA GORDA AFFORDABLE HOUSING IMPACT FEE INCENTIVES

Sec. 11A-1. Short Title.

This Chapter shall be known and cited as the “Punta Gorda Affordable Housing Impact Fee Incentives.”

Sec. 11A-2. Findings.

The City Council of Punta Gorda, Florida (hereinafter “Council”) hereby finds and declares that:

- (a) Punta Gorda, Florida, (hereinafter “City”) has adopted updated impact fees established in Chapter 11, Punta Gorda Development Impact Fee Ordinance, to require new development to pay a proportionate share of the average public facility costs related to the provision of capital facilities needed to accommodate the demand for such facilities generated by new development.
- (b) The Comprehensive Plan for Punta Gorda, as adopted and amended by the Council and census and population studies predict that growth will continue and will create significant demands for public facilities needed to accommodate new development.
- (c) The Comprehensive Plan for Punta Gorda, as adopted and amended by the Council, identifies the need for additional units of affordable housing within the City, including both owner-occupied and rental units.
- (d) In balancing the need for new development to contribute to funding public facilities needed to accommodate new development and the need for additional affordable housing in the City, the City Council has determined that it is in the public interest to encourage the provision of affordable housing by providing the affordable housing incentives established herein.
- (e) The City is providing for the deferral of the payment of City imposed impact fees for qualifying owner-occupied affordable housing. This program provides only for the deferred payment of the impact fees due, not for the reduction or waiver of City imposed impact fees.
- (f) The City is providing for payment of impact fees due on Rental Affordable Housing Units on an installment basis over a specified number of years. This program provides only for installment payment of the impact fees due, not for the reduction or waiver of City-imposed impact fees.
- (g) The City is providing for the creation of an Impact Fee Transfer when the existing demand for capital facility capacity generated by development on one site is permanently reduced. Such Impact Fee Transfer units may be applied against the City imposed impact fees due on new affordable housing units developed on other property in the City.

(Ord. 1558-08, <sec> 2, 9-3-08; Ord. No. 1678-11, <sec> 4, 4-20-11)

Sec. 11A-3. Intent.

This Chapter is intended to encourage the provision of new units of owner-occupied affordable housing within the City of Punta Gorda by providing for deferral of payment of City imposed fees on qualifying units of Affordable Housing and for Impact Fee Transfers that may be used in payment of City imposed impact fees for new units of Affordable Housing where the demand for capital facilities generated by previously existing development has been permanently reduced on another site. These programs are intended to further the affordable housing goals and objectives in the Housing Element of the City's Comprehensive Plan.

Sec. 11A-4. Authority.

In the creation of the Impact Fee Deferral Program, the Impact Fee Transfer Program and the Rental Impact Fee Installment Payment Program, the Council is exercising its Charter home rule powers and its local authority, including police powers, pursuant to Article VII, Sections 1(f), 1(g) and 2(b) of the Florida Constitution; the Municipal Home Rule Powers Act, ch. 166, F.S., as amended; and Section 163.3161 et seq., F.S., as amended. The provisions of this Chapter shall not be construed to limit the scope of the City's power necessary to accomplish these purposes.

(Ord. No. 1558-08, <sec> 3, 9-3-08)

Sec. 11A-5. Definitions.

As applied in this Chapter, the following words and terms shall have the following meaning, unless another meaning is clearly intended:

Affordable Housing shall mean newly constructed, owner-occupied dwelling units that are intended to be and are owned and occupied by families meeting federal guidelines for moderate income families, low income families or very low income families. The provisions of Sections 11A-7 and 11A-8 of this Chapter 11A shall apply only to Affordable Housing dwelling units fulfilling these criteria and on which City imposed Impact Fees are due.

City Imposed Impact Fees shall mean the impact fees imposed by the City of Punta Gorda pursuant to Chapter 11 of the City Code. Water and Sewer impact fees, connection fees or capacity fees imposed by the City are excluded from the Affordable Housing Incentives Programs.

Impact Fee Transfer Receiving Site or Receiving Site shall mean the property on which Affordable Housing is being provided and on which an Impact Fee Transfer created by the permanent reduction of demand for capital facilities on a Sending Site is applied pursuant to this Chapter.

Impact Fee Transfer Sending Site or Sending Site shall mean the property on which demand for capital facilities is permanently reduced as a result of demolition, redevelopment or other activity which permanently reduces or eliminated the demand for capital facilities which was previously generated by development on the site. The Impact Fee Transfers created by this reduction in capital facility demand may be

permanently transferred and applied against the City imposed impact fees due on new Affordable Housing provided on an Impact Fee Receiving Site. Impact Fee Transfers may not be created from demolition or redevelopment of non-conforming uses on an Impact Fee Sending Site.

Impact Fee Transfer(s) shall mean the Impact Fee Transfer credit created by a permanent reduction in demand for capital facilities, by type of development and associated facility demand, on an Impact Fee Sending Site. Impact Fee Transfers by facility type may be applied against the City imposed impact fees by facility type due on new Affordable Housing units provided on an Impact Fee Transfer Receiving Site. Impact Fee Transfers shall be calculated based on the reduction in facility capacity demand by facility type as determined by the currently applicable City impact fee schedule.

Low Income Families shall mean families whose incomes are more than 50 percent but do not exceed 80 percent of the median income for the area as determined by the Secretary of the U.S. Department of Housing and Urban Development.

Moderate Income Families means families whose incomes are more than 80 percent but do not exceed 120 percent of the median income for the area as determined by the Secretary of the U.S. Department of Housing and Urban Development.

Rental Affordable Housing shall mean newly constructed single-family or multi-family family residential dwelling units on which City-imposed Impact Fees are due that are leased to and occupied by a low income family or very low income family that fulfills and maintains the relevant criteria established in this Chapter 11A at the commencement of the leasehold and during the duration of the leasehold.

Very Low Income Families shall mean families whose incomes do not exceed 50 percent of the median income for the area as determined by the Secretary of the U.S. Department of Housing and Urban Development.

(Ord. No. 1558-08, <sec> 4, 9-3-08)

Sec. 11A-6. Applicability.

The provisions of this Chapter 11A shall be applicable to the development of Affordable Housing on which City imposed impact fees are collected after the effective date of this Chapter. Where a building permit was issued after February 1, 2007 and prior to the effective date of this Chapter, an executed Deferral Agreement or Impact Fee Transfer Agreement(s), whichever are applicable, shall be accepted by the City as the basis for determination of the amount of City imposed impact fees due.

Sec. 11A-7. Affordable Housing Impact Fee Deferral Program.

- (a) Pursuant to the requirements established in this Section and Chapter 11A, the City shall defer the payment of impact fees due for any new owner-occupied dwelling unit which qualifies as Affordable Housing under this Chapter and which fulfills all other requirements of this Section.

- (b) Any person seeking an Affordable Housing Impact Fee Deferral for proposed residential development shall file with the City Manager an application for deferral prior to receiving a building permit for the proposed development, except as provided in Section 11A-6. The City shall provide application forms to be used by applicants. The application shall, at a minimum, include the following:
 - (1) Name and address of the applicant;
 - (2) An up-to-date, complete legal description of the site on which the proposed development is to be located, including the parcel identification number and the street address, if available; and
 - (3) The maximum income level of the applicant owner, or if the applicant owner is the developer or builder, the income level of the household to which the dwelling unit is to be sold.
- (c) If the proposed development meets the requirements for the Affordable Housing Impact Fee Deferral as set forth in this Section, the City Manager shall enter into an Impact Fee Deferral Agreement and is hereby authorized by the Council to execute such Deferral Agreement along with any associated tri-party agreement further defining the repayment obligations of the owner, applicant, builder and/or developer, as applicable. The recorded Impact Fee Deferral Agreement shall be accepted by the City in lieu of payment of the impact fees due pursuant to Chapter 11 of the City Code.
- (d) To qualify for Affordable Housing Impact Fee Deferral, the owner-occupied dwelling unit and owner(s) must fulfill all of the following criteria:
 - (1) The dwelling unit must be the homestead of the owner(s) under Section 4, Article X of the State Constitution. The qualifying owner(s) must be the first occupants and the first owner(s), other than the developer, of the newly constructed dwelling unit.
 - (2) The owner(s) or anticipated owner(s) of the dwelling unit must qualify as a very low income family, a low income family or a moderate income family as defined in Section 11A-5 at the time of execution of a Deferral Agreement by the owner(s).
 - (3) The monthly mortgage payment, including taxes and insurance, must not exceed 30 percent of that amount which represents the percentage of median annual gross income for the applicable household category defined in Section 11A-5. If the first institutional mortgage lender is satisfied that the owner(s)/household can afford the mortgage payments in excess of the 30 percent benchmark, the dwelling unit shall be deemed affordable even if the monthly mortgage payment, including taxes and insurance exceeds the 30 percent benchmark.
 - (4) If the application is submitted by a developer prior to construction of the dwelling unit and prior to purchase by a qualified purchaser, the

following additional requirements must be fulfilled:

- a. A written affirmation from the developer/builder to the City must guarantee to the City that the identified Affordable Housing unit(s) will be constructed and will be sold in compliance with the requirements of this Chapter. The affirmation must be in effect no later than the time of application for deferral and continue in effect for at least one year after issuance of a certificate of occupancy, and
- b. The qualifying purchasers must take ownership of the dwelling unit no later than one year after issuance of a certificate of occupancy and must be the initial occupants and owners, other than the developer, of the dwelling unit. If qualifying purchasers fail to take ownership of the dwelling unit no later than one year after issuance of a certificate of occupancy, the full amount of impact fees that were deferred on the unit shall immediately become due and payable with interest.

(5) Without Council approval, no more than 10 outstanding Deferral Agreements are permitted with an individual developer or for any developments that are under common ownership. For purposes of this Subsection, common ownership shall include ownership by the same person, corporation, firm, entity, partnership or unincorporated association, or ownership by different corporations, firms, partnerships, entities or unincorporated associations in which a stockbroker, partner or associate or a member of his family owns an interest in such corporation, firm, partnership, entity or unincorporated association.

(e) Impact Fee Deferral Agreements.

- (1) The owner of a dwelling unit on which impact fees are deferred under this Chapter shall execute an Impact Fee Deferral Agreement with the City. A separate Impact Fee Deferral Agreement shall be executed for each dwelling unit. Applicants are required to enter into a Deferral Agreement to qualify for impact fee deferral. The Deferral Agreement shall be recorded in the real property records of the County at no cost to the City and shall run with the land. The Deferral Agreement shall include such provisions as are necessary to effectuate the purposes of this Chapter and Section and shall provide for, at a minimum, the following:
 - a. Legal description of the property and the dwelling unit, including the parcel tax identification number and street address.
 - b. The amount of the City imposed impact fees deferred and the obligation that the total amount of deferred impact fees shall be paid in full upon the sale of the unit, upon any breach of the Deferral Agreement by the owner or upon the failure of the owner to continue to qualify under the

provisions of this Section.

- c. The rights and obligations under a Deferral Agreement, including the deferred impact fees, may not be assigned, transferred, credited, devised or otherwise conveyed separate and apart from the subject Affordable Housing dwelling unit and property.
- d. Deferred impact fees shall be a lien on the property which lien shall be recorded. The lien may be foreclosed upon in the event of noncompliance with the requirements of this Section and Chapter or in the event of a breach of the Deferral Agreement by owner. The lien shall terminate upon the recording of a release or satisfaction of lien in the public records of the County. Such release or satisfaction shall be recorded by the City upon payment in full of the deferred impact fees.
- e. In the event of a default of the Agreement by the owner and the default is not cured within 30 days after written notice is provided to the owner, the City may, at its sole option, collect the deferred impact fees in default as provided in this Section or bring a civil action to enforce the agreement or declare that the deferred impact fees are in default and are immediately due and payable. The City shall be entitled to recover all costs and fees, including attorney's fees and costs, incurred by the City in enforcing the Deferral Agreement, plus interest at the maximum statutory rate for judgments calculated on a calendar day basis until paid in full.

(f) Owner Reporting Obligations.

- (1) The impact fees deferred on a dwelling unit shall be a lien on the property until all requirements under this Chapter and the terms of all Deferral Agreements related to that dwelling have been satisfied in full.
- (2) The owner of a dwelling unit on which impact fees have been deferred shall annually submit an affidavit of continued compliance with the requirements of this Chapter and the terms of the applicable Deferral Agreement. The affidavit must be filed no later than 30 days after the anniversary of the date of issuance of the certificate of occupancy on the dwelling unit. A late fee of \$50.00 shall be paid to the City by the owner if the affidavit is not timely filed. If the owner fails to file the affidavit within four months after the anniversary date of issuance of the certificate of occupancy on the dwelling unit, the impact fees deferred shall become immediately due and payable in full and the City may immediately proceed to collect the impact fees due.

(g) Repayment.

- (1) All impact fees deferred at the time of building permit issuance for an owner-occupied dwelling unit shall become due and payable and shall be immediately paid in full to the City upon the occurrence of any of the following events:
 - a. Sale of the dwelling unit; or
 - b. Refinancing of the purchase mortgage or loans secured by senior real property security instruments; or
 - c. Loss of the homestead exemption under Section 4, Article X of the State Constitution; or
 - d. The first occurrence of any sale or transfer of any part of or interest in the affected real property; or
 - e. The failure of the owner to maintain compliance with the requirements of this Chapter and the terms of the applicable Deferral Agreement. However, the noncompliance of the owner with the terms of this Chapter and/or the applicable Deferral Agreement due solely to an increase in the household income over the standards established in this Chapter shall not trigger repayment obligations under this Chapter; or
 - f. The failure of an anticipated purchaser to complete the purchase of a dwelling unit for which a developer affirmation has been accepted by the City.
- (2) Repayment of deferred impact fees shall include any accrued interest. Interest on owner-occupied deferrals shall be computed at the rate of five percent per annum, but in no event shall the total accrued interest exceed 25 percent of the total impact fees deferred on the dwelling unit. Interest on developer deferrals qualified under Section 11A-7(d)(4) shall be computed at the rate of five percent per annum if the developer fails to transfer the dwelling unit to a qualified purchaser within one year of the date of issuance of the certificate of occupancy on the dwelling unit.

(Ord. No. 1558-08, <sec> 5, 9-3-08)

Sec. 11A-8. Affordable Housing Impact Fee Transfer Program.

- (a) Pursuant to the requirements of this Section and Chapter 11A, the City shall allow approved Impact Fee Transfers to be used as payment against City imposed impact fees due on new, owner-occupied dwelling units which qualify as Affordable Housing under this Chapter and which fulfill all other requirements of this section.
- (b) Impact Fee Transfers may be created by permanent reduction of demand for capital facility capacity through the demolition or redevelopment of existing development, excluding non-conforming uses, on one site (hereinafter "Impact Fee Transfer Sending Site" or "Sending Site"). Such Impact Fee

Transfers may be used as payment for City imposed impact fees due on Affordable Housing dwelling units on another site in the City (hereinafter “Impact Fee Transfer Receiving Site” or “Receiving Site”).

- (c) Reduction in demand for facility capacity on the Sending Site shall be determined by calculating the capital facility demand generated by previously existing development on the Sending Site, using the type and number of dwelling units or amount and type of development and associated facility demand based on the currently applicable City impact fee schedules, less the facility demand generated by the development proposed for or constructed on the Sending Site, based on the currently applicable City impact fee schedules. The reduction in demand for facility capacity on the Sending Site shall be calculated separately for each type of facility or impact fee imposed by the City. The Applicant for participation in the Impact Fee Transfer Program shall bear the burden of providing adequate documentation needed for the City to determine any reduction in the demand for facility capacity of a Sending Site and any other information needed by the City in relation to this Program.
- (d) Notice of Impact Fee Transfer approved for a Sending Site shall be recorded in the real property records of the County by recording the executed Impact Fee Transfer Agreement(s) applicable to the Site. Any Impact Fee Transfer so recorded shall not be available for use on the Sending Site and may be used only for payment of impact fees due on Affordable Housing on a Receiving Site approved under this program. Any subsequent increase in demand for facility capacity on the Sending Site will require payment of applicable City imposed impact fees.
- (e) The Impact Fee Transfers from multiple Sending Sites may be aggregated for use in the provision of Affordable Housing on one or more Receiving Sites.
- (f) Applications for participation in the Impact Fee Transfer Program shall contain the following information submitted to the City Manager or his designee:
 - (1) A letter expressing intent to enter into Impact Fee Transfer agreements on the Sending Site(s) and the Receiving Site(s) to be recorded in the property records of the County;
 - (2) Legal Descriptions, including the parcel tax identification number and street address and proof of ownership of the Sending Site(s) and the Receiving Site(s) by the Applicant or Co-applicant(s);
 - (3) Documentation of the type and gross square footage of nonresidential development or number of dwelling units by type that previously existed on the Sending Site;
 - (4) Documentation of the proposed or existing development on the Sending Site that results in a reduced demand for public facilities compared to the previously existing development;
 - (5) Documentation of the number of Affordable Housing dwelling units to be constructed on the Receiving Site(s), including all data needed to

verify that the proposed units qualify as Affordable Housing under this Chapter; and

- (6) Any additional information needed by the City to adequately confirm and calculate the reduction in demand for facilities, identify the Sending and Receiving Sites, verify ownership and any other issues related to the Impact Fee Transfer Program.
- (e) Upon verification that the proposed housing units qualify as Affordable Housing under this Chapter and determination by the City of the amount of Impact Fee Transfer available from the Sending Site(s), the City and Applicant(s) shall enter into an Impact Fee Transfer Agreement for each Sending Site and each Receiving Site. All Impact Fee Transfer Agreements shall be approved by the City Council and executed by the City, the Applicant and the owner(s) of the Sites, if different from the Applicant. Executed Impact Fee Transfer Agreements shall be recorded in the property records of the County and a copy of each such Agreement shall be kept on file in the City as part of the administration records for the City's impact fees.
- (f) Failure of the Applicant(s) to fulfill the conditions and requirements of this Section and all provisions of the applicable Impact Fee Transfer Agreements, whether for the Sending or Receiving Sites, shall cause all City imposed impact fees otherwise due to become immediately due and payable in full.

Sec. 11A-9. Rental Affordable Housing Impact Fee Installment Payment Program.

- (a) Pursuant to the requirements established in this Section and Chapter 11A, the City shall defer the payment of impact fees due for any new rental dwelling unit which qualifies as Rental Affordable Housing under this Chapter and which fulfills all other requirements of this Section. The Council shall by Resolution establish a Rental Affordable Housing Impact Fee Installment Payment schedule, including the portion of impact fees to be paid at the time of building permit issuance, at the time of issuance of certificate of occupancy and remaining payments, including accrued interest, over a period of five (5) years from the date of issuance of certificate of occupancy.
- (b) Any person seeking Rental Affordable Housing Impact Fee Installment Payment under this Section for proposed residential development shall file with the City Manager an application for Rental Affordable Housing Installment Payment prior to receiving a building permit for the proposed development, except as provided by Section 11A-6. The City shall provide application forms to be used by applicants. The application shall, at a minimum, include the following:
 - (1) Name and address of the applicant and owner/lessor;
 - (2) An up-to-date, complete legal description of the site on which the proposed development is to be located, including the parcel

identification number and the street address, if available; and

- (3) The rental limits to be imposed on the Rental Affordable Housing Unit(s) which shall not exceed the rental limits established by the Florida Housing Finance Corporation for rents adjusted to bedroom size in projects assisted by the Florida Housing Finance Corporation or any other local, state or federal agency, based on unit size.
- (c) If the proposed development meets the requirements for the Rental Affordable Housing Impact Fee Installment Payment as set forth in this Section, the City Manager shall enter into an Impact Fee Installment Payment Agreement for each qualifying building and is hereby authorized by the Council to execute such Installment Payment Agreements along with any associated tri-party agreement further defining the repayment obligations of the owner/lessor, applicant, builder and/or developer, as applicable. The recorded Impact Fee Installment Payment Agreement shall be accepted by the City in lieu of payment of the total impact fees due at the time of building permit issuance pursuant to Chapter 11 of the City Code.
 - (d) To qualify for Rental Affordable Housing Impact Fee Installment Payment, the Rental Affordable Housing unit(s) and lessee(s) must fulfill all of the following criteria:
 - (1) The household renting/leasing the rental unit, including both single-family and multi-family units, must have a low or very low income level, at the commencement of the leasehold and during the duration thereof, as those terms are defined in this Chapter.
 - (2) The rental unit must be and must remain the household's permanent residence. The head of the household must be at least 18 years of age and must be either a citizen of the United States or a legal alien who permanently resides in the United States.
 - (3) In no instance shall rental limits exceed the rental limits established by the Florida Housing Finance Corporation for rents adjusted to bedroom size in projects assisted by the Florida Housing Finance Corporation, or any other local, state or federal agency, based on unit size.
 - (4) Without Council approval, no more than 20 outstanding Installment Payment Agreements are permitted with an individual owner/lessor or for any Rental Affordable Housing that is under common ownership. For purposes of this subsection, common ownership shall include ownership by the same person, corporation, firm, entity, partnership or unincorporated association, or ownership by different corporations, firms, partnerships, entities or unincorporated associations in which a stockbroker, partner or associate or a member of his family owns an interest in such corporation, firm, partnership, entity or unincorporated association.

(e) Impact Fee Installment Payment Agreements.

- (1) The owner/lessor of Rental Affordable Housing Unit(s) on which impact fees qualify for installment payments under this Chapter shall execute an Impact Fee Installment Payment Agreement with the City. A separate Impact Fee Installment Payment Agreement shall be executed for each building. Applicants are required to enter into an Installment Payment Agreement to qualify for installment payments of the impact fees due. The installment Payment Agreement shall be recorded in the real property records of the County at no cost to the City and shall run with the land. The Installment Payment Agreement shall include such provisions as are necessary to effectuate the purposes of this Chapter and Section and shall provide for, at a minimum, the following:
 - a. Legal description of the property and the dwelling unit, including the parcel tax identification number and street address.
 - b. The amount of the City-imposed impact fees due on the building, the installment payment schedule and the obligation that the total amount of unpaid impact fees shall be paid in full upon any breach of the Installment Payment Agreement by the owner/lessor or upon the failure of the owner/lessor to continue to qualify under the provisions of this Section.
 - c. The rights and obligations under an Installment Payment Agreement may not be assigned, transferred, credited, devised or otherwise conveyed separate and apart from the subject Rental Affordable Housing units and property.
 - d. Unpaid impact fees under an Installment Payment Agreement shall be a lien on the property which lien shall be recorded. The lien may be foreclosed upon in the event of noncompliance with the requirements of this Section and Chapter or in the event of a breach of the Installment Payment Agreement by owner. The lien shall terminate upon the recording of a release or satisfaction of lien in the public records of the County. Such release or satisfaction shall be recorded by the City upon payment in full of the deferred impact fees.
 - e. In the event of a default of the Agreement by the owner and the default is not cured within 30 days after written notice is provided to the owner, the City may, at its sole option, collect the deferred impact fees in default as provided in this Section or bring a civil action to enforce the agreement or declare that the deferred impact fees are in default and are immediately due and payable. The City shall be entitled to recover all costs and fees, including attorney's fees and costs, incurred by the City in enforcing the Installment Payment Agreement, plus interest at the maximum statutory rate for judgments

calculated on a calendar day basis until paid in full.

(f) Owner Obligations.

- (1) The impact fees due on Rental Affordable Housing units under an Installment Payment Plan shall be a lien on the property until all requirements under this Chapter and the terms of the Installment Payment Agreement(s) related to that qualifying building have been satisfied in full.
- (2) The owner/lessor of Rental Affordable Housing unit(s) on which impact fees have qualified for installment payment shall annually submit an affidavit of continued compliance with the requirements of this Chapter and the terms of the applicable Installment Payment Agreement. The affidavit must be filed no later than 30 days after the anniversary of the date of issuance of the certificate of occupancy on the building containing the Rental Affordable Housing unit(s). A late fee of \$50.00 shall be paid to the City by the owner if the affidavit is not timely filed. If the owner fails to file the affidavit within four months after the anniversary date of issuance of the certificate of occupancy on the building containing the Rental Affordable Housing unit(s), all unpaid impact fees shall become immediately due and payable in full and the City may immediately proceed to collect the remaining impact fees due.

(g) Repayment.

- (1) All unpaid impact fees at the time of building permit issuance for a Rental Affordable Housing Unit shall become due and payable and shall be immediately paid in full to the City upon the occurrence of any of the failure of the owner to maintain compliance with the requirements of this Chapter and the terms of the applicable Installment Payment Agreement.
- (2) Payment of impact fees on an installment payment schedule shall include any accrued interest. Interest on installment payments shall be computed at the rate of five percent per annum, but in no event shall the total accrued interest exceed 25 percent of the total impact fees due on the Rental Housing Units(s).

(Ord. No. 1558-08, <sec> 6, 9-3-08; Ord. No. 1678-11, <sec> 5, 4-20-11)

Sec. 11A-10. Collection of Impact Fees in the Event of Default under this Chapter.

Whenever the City determines that there is a default under an Impact Fee Deferral Agreement, an Impact Fee Installment Payment Agreement, or an Impact Fee Transfer Agreement or the occurrence of any other condition causing impact fees to be due and payable under this Chapter, the impact fees due shall be deemed to be delinquent. The City shall proceed to collect the delinquent impact fees due as follows:

- (a) The City shall serve, by certified mail, return receipt requested or by any other then lawful means of delivery, a “notice of impact fees due statement” upon the applicant at the property address set forth in the relevant Agreement and to the owner at such address appearing on the most recent records maintained by the property appraiser of the County. Service shall be deemed effective on the date the return receipt indicates the notice was received by either the applicant or the owner or by any other evidence of the date that the “notice” was received by the addressee. The “notice of impact fees due statement” shall contain a description of the property, the conditions giving rise to the impact fees being due and shall advise the applicant and the owner as follows:
- (1) The amounts due including the impact fees and any accrued interest pursuant to an Impact Fee Deferral Agreement or an Impact Fee Installment Payment Agreement;
 - (2) The date that the impact fees became due and that as of date the unpaid impact fees became subject to a delinquency fee and that penalty interest began to accrue on that date and that such penalty interest will continue to accrue thereafter until all amounts due are paid in full;
 - (3) That in the event the impact fee and the delinquency fee are paid in full within 30 days after receipt of the “notice”, the delinquency fee and all penalty interest that would have otherwise accrued will be waived; however, interest accrued under an Impact Fee Deferral Agreement or under an Impact Fee Installment Payment Agreement will not be waived;
 - (4) That in the event the impact fees are not paid in full within 30 days after receipt of the “notice”, a lien against the property for which the building permit was secured may be recorded in the official records book of the County for all amounts then due after approval by City Council.
- (b) Upon becoming delinquent, a delinquency fee equal to ten percent of the total impact fees due, including interest accrued pursuant to an Impact Fee Deferral Agreement or an Impact Fee Installment Payment Agreement shall be assessed. Once delinquent, the total impact fees due, plus the delinquency fee, shall bear interest at the then applicable statutory rate for final judgments calculated on a calendar day basis, until paid in full.
- (c) Should the impact fee not be paid promptly, the City shall serve, by certified mail return receipt requested or by any other then lawful means of delivery a “Notice of lien” upon the delinquent applicant, if the building is under construction at the address indicated in the application for the building permit and upon the delinquent owner at the address appearing on the most recent records maintained by the property appraiser of the County. The notice of lien shall notify the delinquent applicant and delinquent owner that due to their failure to pay the impact fee, the City may file a claim of lien with the Clerk of the Circuit Court.
- (d) In the event the recipient of a notice of delinquency or claim of lien disputes any material aspect of either notice, the applicant, upon paying the impact fee

amounts set forth in the respective notice, may file a written appeal petition with the Council not later than 30 days after receipt of such notice. In reviewing the decision, the Council shall use the standards established herein. The appeal petition must advise the Council of all disputed issues regarding the amount due and shall explain the precise basis the applicant asserts that the notice is incorrect.

- (e) If the total impact fees due have not been received by the City within 30 days of receipt of the notice by the owner, the City Attorney may then, regardless of the filing of any appeal petition, request the Council to approve, at a regularly scheduled public meeting, the filing of a claim of lien with the Clerk of the Circuit Court and recording same in the official records of the County. The recorded claim of lien shall contain the legal description of the property, the amount of the delinquent impact fee, plus the delinquency fee and interest and the date the impact fee became due. Once recorded, the claim of lien shall constitute a lien against the property described therein. The City Attorney may proceed expeditiously to collect, foreclose or otherwise enforce said lien.
- (f) After the expiration of the 30 days from the date of recording of the claim of lien, as provided herein, a suit may be filed to foreclose said lien. Such foreclosure proceedings shall be instituted, conducted and enforced in conformity with the procedures for the foreclosure of municipal special assessment liens, as set forth in F.S. ch. 173, as amended, which provisions are hereby incorporated herein in their entirety to the same extent as if such provisions were set forth herein verbatim.
- (g) The liens for delinquent impact fees imposed hereunder shall remain liens, coequal with the lien of all State, County, district and municipal taxes, superior in dignity to all other filed liens and claims, until paid as provided herein.
- (h) The foregoing paragraphs of this Section notwithstanding, all impact fees not paid to the City in full when due shall automatically become "delinquent". Moreover, when any impact fees become delinquent anywhere throughout the unified whole of a respective development, the City is authorized to withhold every then unissued building permit(s) or other City approvals applied for by, or on behalf of, the landowner or the developer and in addition apply any and all of the civil penalties and remedies set forth in the enforcement division of the City land development code until all such delinquent impact fees have been paid to the City in full.
- (i) The collection and enforcement procedures set forth in this Section shall be cumulative with, supplemental to and in addition to, all other applicable procedures provided in any other ordinances or administrative regulations of the City or any applicable law or administrative regulation of the State of Florida. Failure of the City to follow the procedure set forth in this Section shall not constitute a waiver of its rights to proceed under any other ordinances or administrative regulations of the City or any applicable law or administrative regulation of the State of Florida.

(Ord. No. 1558-08, <sec> 7, 9-3-08)

Sec. 11A-11. Reporting on and suspension of Affordable Housing Impact Fee Incentives.

Information on the number of Affordable Housing Impact Fee Deferrals Agreements, the number of Impact Fee Installment Payment Agreements and the number and amount of Impact Fee Transfers approved each year shall be included in the Annual Report on the City's impact fees required in Chapter 11. Any additional information on the programs that will assist the Council in evaluating the effectiveness of the affordable housing incentives established in this Chapter and the effect, if any, on the provision of capital facilities should be included in the Annual Report. Should the Council determine that the Affordable Housing Incentives Program is significantly reducing the City's impact fee revenue and impairing the provision of capital facilities under the City's capital improvements program, the Council may, by resolution, suspend one or both of the Affordable Housing Incentive Programs. The suspension shall become effective ninety days after adoption of such resolution. Applications submitted prior to or on the date of suspension of the program(s) will be processed by the City. Applications submitted after the suspension date will not be accepted by the City.

(Ord. No. 1558-08, <sec> 8, 9-3-08)

APPENDIX D
DISCRIMINATION COMPLAINT POLICY

Federal & State Compliance Policies

Title VI

Notice To The Public

The City of Punta Gorda, Florida, hereby gives public notice that is the policy of the City of Punta Gorda to assure full compliance with Title VI of the Civil Rights Act of 1964, and other applicable statues and regulations in the operation of all programs and services without regard to race, color, national origin, sex, age, disability, religion, income or family status. Any person who believes they have been aggrieved by any unlawful discriminatory practice under Title VI has the right to file a formal complaint with the City of Punta Gorda, Florida. Any such complaint must be filed in writing or in person with the City's Title VI Coordinator. For more information on the City of Punta Gorda, Florida civil rights program, and the procedures to file a civil rights complaint:

Phone 941-575-3308
TTY 941-575-5013)
E-mail: humres@pgorda.us;
Physical & Mailing Address -
326 W. Marion Avenue, Punta Gorda, Florida, 33950.

The City of Punta Gorda works to ensure that all persons regardless of their proficiency in English have access to the benefits of all of the City's programs and services. If you need documents translated or an interpreter to have access to a program or service you should contact the City's Title VI Coordinator at 941-575-3308.

<u>Title VI Policy and Plan</u>
<u>Title VI Assurance Statement</u>
<u>Title VI and You ... (English)</u>
<u>Title VI and You ... (Spanish)</u>
<u>Language Access Plan</u>
<u>Title VI Complaint Form (English)</u>
<u>Title VI Complaint Form (Spanish)</u>

Overview

The purpose of Title VI of the Civil Rights Act of 1964 is to prohibit programs that receive federal funds from discriminating against participants on the basis of race, color, national origin, sex, age, disability, religion, income or family status. Title VI of the Civil Rights Act of 1964, as codified in 42 U.S.C. 2000d, states:

No person in the United States shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance.

The intent of the law is to ensure that all persons, regardless of race, color, national origin, sex, age, disability, religion, income or family status, are allowed to participate in federally funded programs and services. To ensure that the City meets its compliance responsibility, procedures have been established to provide for monitoring of Title VI compliance, activities and complaint processing

At the August 13, 2014, the City Council of Punta Gorda adopted a Title VI Non-Discrimination Policy. The purpose of this policy is to state the City of Punta Gorda's commitment to fully comply with all Non-Discrimination provisions pursuant to Title VI of the Civil rights Act of 1964 and other applicable statutes and regulations related.

APPENDIX E
HOUSING MARKET DATA



**Port Charlotte - Punta Gorda - North Port Association of Realtors®
 Monthly Sales Trend Indicator
 2014**

Sales by Price Range - Single Family Homes & Villa's

Price Range	Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14	YTD Total	Curr Month	YTD
\$1 - 49,999	18	30	28	27	32	27	23	21					206	6.29%	7.30%
\$50,000 - 59,999	24	14	18	19	14	13	7	13					122	3.89%	4.32%
\$60,000 - 69,999	13	17	17	29	13	24	13	18					144	5.39%	5.10%
\$70,000 - 79,999	14	19	21	22	23	19	29	13					160	3.89%	5.67%
\$80,000 - 89,999	10	18	20	29	23	25	22	11					158	3.29%	5.60%
\$90,000 - 99,999	18	8	12	15	17	12	9	9					100	2.69%	3.54%
\$100,000 - 119,999	21	23	34	40	31	31	26	26					232	7.78%	8.22%
\$120,000 - 139,999	21	36	44	48	49	47	41	50					336	14.97%	11.90%
\$140,000 - 159,999	29	36	34	41	32	37	34	43					286	12.87%	10.13%
\$160,000 - 179,999	17	16	33	33	32	35	31	29					226	8.68%	8.01%
\$180,000 - 199,999	19	17	18	24	25	19	15	22					159	6.59%	5.63%
\$200,000 - 249,999	14	33	31	34	32	42	36	33					255	9.88%	9.03%
\$250,000 - 299,999	16	15	15	26	22	19	20	18					151	5.39%	5.35%
\$300,000 - 349,999	8	12	4	16	11	11	11	10					83	2.99%	2.94%
\$350,000 - 399,999	10	7	14	13	11	11	8	5					79	1.50%	2.80%
\$400,000 - 499,999	8	2	6	12	12	11	14	8					73	2.40%	2.59%
\$500,000 - 599,999	3	3	1	1	5	4	5	2					24	0.60%	0.85%
\$600,000 - 699,999	2	1	0	1	2	0	3	2					11	0.60%	0.39%
\$700,000 - 799,999	0	1	2	0	0	1	1	1					6	0.30%	0.21%
\$800,000 - 899,999	2	1	1	1	2	0	0	0					7	0.00%	0.25%
\$900,000 - 999,999	1	0	0	0	0	0	0	0					1	0.00%	0.04%
\$1,000,000 - and over	0	0	0	2	2	0	0	0					4	0.00%	0.14%
Current Year	268	309	353	433	390	388	348	334					2,823		
Previous Year	264	281	340	345	372	339	330	305					2,576		
Change from last month		15.30%	14.24%	22.66%	-9.93%	-0.51%	-10.31%	-4.02%							
Change from last year	1.52%	9.96%	3.82%	25.51%	4.84%	14.45%	5.45%	9.51%							
Current YTD	268	577	930	1,363	1,753	2,141	2,489	2,823							
Previous YTD	264	545	885	1,230	1,602	1,941	2,271	2,576							
% Change YTD	1.52%	5.87%	5.08%	10.81%	9.43%	10.30%	9.60%	9.59%							



**Port Charlotte - Punta Gorda - North Port Association of Realtors®
 Monthly Sales Trend Indicator
 2014**

Sales by Price Range - Condominiums, Townhouses and Co-Op's

Price Range	Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14	YTD Total	Curr Month	YTD
\$1 - 49,999	10	9	14	9	10	11	9	8					80	14.81%	14.04%
\$50,000 - 59,999	2	9	8	5	4	6	1	4					39	7.41%	6.84%
\$60,000 - 69,999	8	6	9	9	8	6	6	7					59	12.96%	10.35%
\$70,000 - 79,999	4	3	8	5	6	4	5	3					38	5.56%	6.67%
\$80,000 - 89,999	8	3	5	6	6	2	3	3					36	5.56%	6.32%
\$90,000 - 99,999	4	3	4	8	6	3	6	2					36	3.70%	6.32%
\$100,000 - 119,999	7	5	5	12	5	6	6	5					51	9.26%	8.95%
\$120,000 - 139,999	6	3	9	10	11	5	5	5					54	9.26%	9.47%
\$140,000 - 159,999	4	4	6	5	1	3	3	1					27	1.85%	4.74%
\$160,000 - 179,999	2	3	7	3	5	1	3	0					24	0.00%	4.21%
\$180,000 - 199,999	2	1	3	4	3	2	4	3					22	5.56%	3.86%
\$200,000 - 249,999	5	1	6	10	5	3	3	4					37	7.41%	6.49%
\$250,000 - 299,999	5	2	4	5	3	6	2	1					28	1.85%	4.91%
\$300,000 - 349,999	0	0	2	4	3	1	3	2					15	3.70%	2.63%
\$350,000 - 399,999	1	2	4	1	1	1	1	4					15	7.41%	2.63%
\$400,000 - 499,999	0	0	1	3	0	2	0	2					8	3.70%	1.40%
\$500,000 - 599,999	0	1	0	0	0	0	0	0					1	0.00%	0.18%
\$600,000 - 699,999	0	0	0	0	0	0	0	0					0	0.00%	0.00%
\$700,000 - 799,999	0	0	0	0	0	0	0	0					0	0.00%	0.00%
\$800,000 - 899,999	0	0	0	0	0	0	0	0					0	0.00%	0.00%
\$900,000 - 999,999	0	0	0	0	0	0	0	0					0	0.00%	0.00%
\$1,000,000 - and over	0	0	0	0	0	0	0	0					0	0.00%	0.00%
Current Year	68	55	95	99	77	62	60	54					570		
Previous Year	40	58	71	95	69	65	65	58					521		
Change from last month		-19.12%	72.73%	4.21%	-22.22%	-19.48%	-3.23%	-10.00%							
Change from last year	70.00%	-5.17%	33.80%	4.21%	11.59%	-4.62%	-7.69%	-6.90%							
Current YTD	68	123	218	317	394	456	516	570							
Previous YTD	40	98	169	264	333	398	463	521							
% Change YTD	70.00%	25.51%	28.99%	20.08%	18.32%	14.57%	11.45%	9.40%							



Port Charlotte - Punta Gorda - North Port Association of Realtors®
Monthly Sales Trend Indicator
2014
Sales by Price Range - Overall

Price Range	Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14	YTD Total	Curr Month	YTD
\$1 - 49,999	33	54	58	45	48	47	40	34					359	8.33%	9.88%
\$50,000 - 59,999	30	27	31	32	20	19	10	20					189	4.90%	5.20%
\$60,000 - 69,999	24	25	31	43	23	31	20	27					224	6.62%	6.16%
\$70,000 - 79,999	18	28	36	37	32	23	39	18					231	4.41%	6.35%
\$80,000 - 89,999	20	22	28	46	35	28	28	15					222	3.68%	6.11%
\$90,000 - 99,999	25	12	18	27	24	16	15	11					148	2.70%	4.07%
\$100,000 - 119,999	30	30	41	54	37	37	35	34					298	8.33%	8.20%
\$120,000 - 139,999	30	40	55	60	62	53	46	56					402	13.73%	11.06%
\$140,000 - 159,999	34	41	43	50	33	40	37	46					324	11.27%	8.91%
\$160,000 - 179,999	19	19	41	37	37	36	34	29					252	7.11%	6.93%
\$180,000 - 199,999	22	18	21	28	28	21	20	25					183	6.13%	5.03%
\$200,000 - 249,999	19	35	37	44	37	45	39	37					293	9.07%	8.06%
\$250,000 - 299,999	21	17	19	31	25	25	22	19					179	4.66%	4.92%
\$300,000 - 349,999	8	12	6	20	14	12	14	12					98	2.94%	2.70%
\$350,000 - 399,999	11	9	18	14	12	12	9	9					94	2.21%	2.59%
\$400,000 - 499,999	8	2	7	15	13	14	14	10					83	2.45%	2.28%
\$500,000 - 599,999	3	4	1	1	5	4	5	3					26	0.74%	0.72%
\$600,000 - 699,999	2	1	0	1	2	1	3	2					12	0.49%	0.33%
\$700,000 - 799,999	0	1	2	0	0	1	1	1					6	0.25%	0.17%
\$800,000 - 899,999	2	1	1	1	2	0	0	0					7	0.00%	0.19%
\$900,000 - 999,999	1	0	0	0	0	0	0	0					1	0.00%	0.03%
\$1,000,000 - and over	0	0	0	2	2	0	0	0					4	0.00%	0.11%
Current Year	360	398	494	588	491	465	431	408					3,635		
Previous Year	317	364	449	482	465	417	409	375					3,278		
Change from last month		10.56%	24.12%	19.03%	-16.50%	-5.30%	-7.31%	-5.34%							
Change from last year		9.34%	10.02%	21.99%	5.59%	11.51%	5.38%	8.80%							
Current YTD	360	758	1,252	1,840	2,331	2,796	3,227	3,635							
Previous YTD	317	681	1,130	1,612	2,077	2,494	2,903	3,278							
% Change YTD	13.56%	11.31%	10.80%	14.14%	12.23%	12.11%	11.16%	10.89%							



Port Charlotte - Punta Gorda - North Port Association of Realtors®
Monthly Sales Trend Indicator
2014
Sales by Bedroom Count

Bedrooms	Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14	YTD Total	Curr Month	YTD
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	0.00%
1	7	5	9	6	6	9	4	4	0	0	0	0	50	0.98%	1.38%
2	147	152	212	225	175	141	146	128	0	0	0	0	1,326	31.37%	36.48%
3	180	208	251	316	280	280	243	241	0	0	0	0	1,999	59.07%	54.99%
4	20	27	20	39	26	31	38	30	0	0	0	0	231	7.35%	6.35%
5	4	6	1	2	4	3	0	2	0	0	0	0	22	0.49%	0.61%
6+	2	0	1	0	0	1	0	3	0	0	0	0	7	0.74%	0.19%
Total	360	398	494	588	491	465	431	408	0	0	0	0	3,635	100.00%	100.00%

Sales by Bathroom Count

Bathrooms	Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14	YTD Total	Curr Month	YTD
1	32	35	49	39	41	53	33	30	0	0	0	0	312	7.35%	8.58%
2	296	335	419	510	424	384	370	349	0	0	0	0	3,087	85.54%	84.92%
3	26	26	22	37	22	24	26	24	0	0	0	0	207	5.88%	5.69%
4	3	2	4	2	3	3	1	4	0	0	0	0	22	0.98%	0.61%
5	1	0	0	0	1	1	1	0	0	0	0	0	4	0.00%	0.11%
6+	2	0	0	0	0	0	0	1	0	0	0	0	3	0.25%	0.08%
Total	360	398	494	588	491	465	431	408	0	0	0	0	3,635	100.00%	100.00%



Port Charlotte - Punta Gorda - North Port Association of Realtors®
Monthly Sales Trend Indicator
2014
Sales by Housing Style

Style	Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14	YTD Total	Curr Month	YTD
Single Family Home	255	291	332	414	374	372	331	321	0	0	0	0	2,690	78.68%	74.00%
Condominium	66	54	89	93	72	58	55	51	0	0	0	0	538	12.50%	14.80%
Manufactured/Mobile Home	23	31	45	55	22	12	21	18	0	0	0	0	227	4.41%	6.24%
Villa	13	18	21	19	16	16	17	13	0	0	0	0	133	3.19%	3.66%
Townhouse	2	1	6	6	5	4	5	3	0	0	0	0	32	0.74%	0.88%
Modular	0	2	1	1	1	0	2	1	0	0	0	0	8	0.25%	0.22%
Half Duplex	1	1	0	0	1	3	0	1	0	0	0	0	7	0.25%	0.19%
Total	360	398	494	588	491	465	431	408	0	0	0	0	3,635	100.00%	100.00%



Port Charlotte - Punta Gorda - North Port Association of Realtors®
Multiple Listing One Month Sales and Inventory Report - August 1 to August 31, 2014

Price Range	Sold Units	Market Share	Average List Price	Average Sale Price	% List to Sell	Avg DOM	Inventory on Market	Months Supply
\$1 - 49,999	34	8.33%	43,650	39,580	91.00%	111	80	2.4
\$50,000 - 59,999	20	4.90%	60,705	54,569	90.00%	115	47	2.4
\$60,000 - 69,999	27	6.62%	68,951	65,114	94.00%	96	70	2.6
\$70,000 - 79,999	18	4.41%	78,306	73,253	94.00%	109	61	3.4
\$80,000 - 89,999	15	3.68%	91,177	84,517	93.00%	69	62	4.1
\$90,000 - 99,999	11	2.70%	99,731	95,607	96.00%	118	45	4.1
\$100,000 - 119,999	34	8.33%	112,779	110,426	98.00%	91	103	3.0
\$120,000 - 139,999	56	13.73%	136,131	129,173	95.00%	72	140	2.5
\$140,000 - 159,999	46	11.27%	154,420	149,651	97.00%	79	123	2.7
\$160,000 - 179,999	29	7.11%	172,345	167,792	97.00%	75	122	4.2
\$180,000 - 199,999	25	6.13%	194,404	186,752	96.00%	95	106	4.2
\$200,000 - 249,999	37	9.07%	235,257	223,703	95.00%	84	186	5.0
\$250,000 - 299,999	19	4.66%	291,676	275,059	94.00%	98	161	8.5
\$300,000 - 349,999	12	2.94%	334,150	319,929	96.00%	74	100	8.3
\$350,000 - 399,999	9	2.21%	391,278	370,944	95.00%	221	88	9.8
\$400,000 - 499,999	10	2.45%	465,879	445,289	96.00%	107	89	8.9
\$500,000 - 599,999	3	0.74%	585,592	554,000	95.00%	234	48	16.0
\$600,000 - 699,999	2	0.49%	709,500	661,000	93.00%	301	31	15.5
\$700,000 - 799,999	1	0.25%	739,000	715,000	97.00%	29	23	23.0
\$800,000 - 899,999	0	0.00%	0	0	0.00%		12	
\$900,000 - 999,999	0	0.00%	0	0	0.00%		13	
\$1,000,000 - and over	0	0.00%	0	0	0.00%		31	
Totals	408	100.00%	164,717	157,041	95.00%	95	1,741	4.3

This data represents all residential sales. Reported sales are dependent upon timeliness of sales and totality of information Reported by participants.
 The data reflects only The sales published through My Florida Regional MLS and does not include all sales in The Reported areas.
 Neither The Association/Board nor The MFRMLS is in any way responsible for its accuracy.



Port Charlotte - Punta Gorda - North Port Association of Realtors®
Multiple Listing YTD Sales and Inventory Report - January 1 to August 31, 2014

Price Range	Sold Units	Market Share	Average List Price	Average Sale Price	% List to Sell	Avg DOM	Inventory on Market	Months Supply
\$1 - 49,999	359	9.88%	41,338	36,998	90.00%	99	80	1.8
\$50,000 - 59,999	189	5.20%	59,668	54,656	92.00%	104	47	2.0
\$60,000 - 69,999	224	6.16%	69,406	64,788	93.00%	86	70	2.5
\$70,000 - 79,999	231	6.35%	78,939	74,149	94.00%	91	61	2.1
\$80,000 - 89,999	222	6.11%	88,957	84,367	95.00%	88	62	2.2
\$90,000 - 99,999	148	4.07%	100,579	94,261	94.00%	105	45	2.4
\$100,000 - 119,999	298	8.20%	115,831	110,535	95.00%	90	103	2.8
\$120,000 - 139,999	402	11.06%	134,956	129,846	96.00%	81	140	2.8
\$140,000 - 159,999	324	8.91%	155,126	149,057	96.00%	84	123	3.0
\$160,000 - 179,999	252	6.93%	175,452	169,035	96.00%	90	122	3.9
\$180,000 - 199,999	183	5.03%	196,628	188,961	96.00%	106	106	4.6
\$200,000 - 249,999	293	8.06%	233,757	222,096	95.00%	110	186	5.1
\$250,000 - 299,999	179	4.92%	284,519	270,597	95.00%	105	161	7.2
\$300,000 - 349,999	98	2.70%	337,300	322,865	96.00%	115	100	8.2
\$350,000 - 399,999	94	2.59%	391,282	372,166	95.00%	144	88	7.5
\$400,000 - 499,999	83	2.28%	461,220	440,882	96.00%	104	89	8.6
\$500,000 - 599,999	26	0.72%	573,714	544,030	95.00%	135	48	14.8
\$600,000 - 699,999	12	0.33%	689,567	648,708	94.00%	146	31	20.7
\$700,000 - 799,999	6	0.17%	777,817	732,500	94.00%	296	23	30.7
\$800,000 - 899,999	7	0.19%	885,850	838,214	95.00%	197	12	13.7
\$900,000 - 999,999	1	0.03%	999,000	950,000	95.00%	281	13	104.0
\$1,000,000 - and over	4	0.11%	1,664,975	1,493,750	90.00%	89	31	62.0
Totals	3,635	100.00%	160,390	152,513	95.00%	97	1,741	3.8

This data represents all residential sales. Reported sales are dependent upon timeliness of sales and totality of information Reported by participants.
 The data reflects only The sales published through My Florida Regional MLS and does not include all sales in The Reported areas.
 Neither The Association/Board nor The MFRMLS is in any way responsible for its accuracy.

Port Charlotte - Punta Gorda - North Port Association of Realtors®



Four Year Sales and Inventory History 2010 - 2014 Compiled from Monthly Sales and Inventory Reports

Month	Monthly Sales	Average List Price	Average Sale Price	% Diff Sell/List	Avg DOM	Current Inventory	Months Inventory
01-SEP-10	293	118,613	110,402	93%	97	4,212	14.4
01-OCT-10	273	135,995	125,066	92%	103	4,227	15.5
01-NOV-10	270	128,524	119,172	93%	107	4,262	15.8
01-DEC-10	336	126,679	117,987	93%	113	4,242	12.6
01-JAN-11	310	115,200	107,167	93%	137	4,167	13.4
01-FEB-11	353	121,037	113,008	93%	122	4,042	11.5
01-MAR-11	488	116,683	108,346	93%	119	3,862	7.9
01-APR-11	431	128,350	119,355	93%	138	3,673	8.5
01-MAY-11	395	128,600	119,946	93%	127	3,459	8.8
01-JUN-11	352	141,813	131,543	93%	129	3,337	9.5
01-JUL-11	298	137,983	129,284	94%	133	3,183	10.7
01-AUG-11	327	125,745	118,372	94%	129	3,138	9.6
01-SEP-11	279	120,896	113,123	94%	146	3,114	11.2
01-OCT-11	290	114,945	107,275	93%	131	3,148	10.9
01-NOV-11	292	121,563	114,021	94%	123	3,229	11.1
01-DEC-11	323	126,472	118,814	94%	117	3,196	9.9
01-JAN-12	331	124,698	116,124	93%	138	3,134	9.5
01-FEB-12	357	127,279	118,311	93%	120	3,094	8.7
01-MAR-12	446	138,347	129,763	94%	119	3,022	6.8
01-APR-12	464	140,470	131,645	94%	123	2,943	6.3
01-MAY-12	410	147,779	138,835	94%	118	2,742	6.7
01-JUN-12	395	148,157	139,307	94%	112	2,643	6.7
01-JUL-12	362	143,982	136,571	95%	106	2,551	7.0
01-AUG-12	368	145,799	138,162	95%	107	2,492	6.8
01-SEP-12	302	135,109	127,750	95%	101	2,481	8.2
01-OCT-12	339	133,119	125,519	94%	101	2,571	7.6
01-NOV-12	320	139,625	133,259	95%	111	2,692	8.4
01-DEC-12	349	148,724	140,083	94%	92	2,733	7.8
01-JAN-13	317	137,545	128,692	94%	86	2,761	8.7
01-FEB-13	364	146,961	138,195	94%	95	2,841	7.8
01-MAR-13	449	149,414	141,236	95%	106	2,739	6.1
01-APR-13	482	153,293	145,264	95%	105	2,690	5.6
01-MAY-13	465	162,463	153,811	95%	114	2,512	5.4
01-JUN-13	417	154,781	147,444	95%	99	2,493	6.0
01-JUL-13	409	183,862	174,187	95%	98	2,504	6.1
01-AUG-13	375	150,236	143,918	96%	89	2,512	6.7
01-SEP-13	353	161,707	154,489	96%	90	2,553	7.2
01-OCT-13	394	144,047	137,483	95%	93	2,687	6.8
01-NOV-13	334	147,184	138,308	94%	80	2,776	8.3
01-DEC-13	415	173,896	165,471	95%	83	2,867	6.9
01-JAN-14	360	161,492	153,532	95%	105	2,830	7.9
01-FEB-14	398	148,275	140,782	95%	100	2,849	7.2
01-MAR-14	494	147,767	140,257	95%	94	2,662	5.4
01-APR-14	588	159,926	151,460	95%	94	2,484	4.2
01-MAY-14	491	169,574	161,121	95%	94	2,159	4.4
01-JUN-14	465	164,303	156,040	95%	96	1,998	4.3
01-JUL-14	431	166,975	160,085	96%	103	1,855	4.3
01-AUG-14	408	164,717	157,041	95%	95	1,741	4.3

ATTACHMENTS

ATTACHMENT 1 – SF-424

ATTACHMENT 2 – FUNDING LETTER

ATTACHMENT 3 – CERTIFICATIONS

ATTACHMENT 4 – PUBLIC OUTREACH – (LEGAL NOTICE, PUBLIC MEETING, ETC)

ATTACHMENT 5 – CENSUS MAPS

ATTACHMENT 6 – BRIEFING PAPER

ATTACHMENT 7 – PROJECT AREA MAP

ATTACHMENT 8 – FAIR HOUSING BROCHURE

ATTACHMENT 9 – FAIR HOUSING PROCLAMATION

ATTACHMENT 10 – ANTI RELOCATION

ATTACHMENT 11 – CITY OF PUNTA GORDA COMPREHENSIVE PLAN 2025 HOUSING ELEMENT

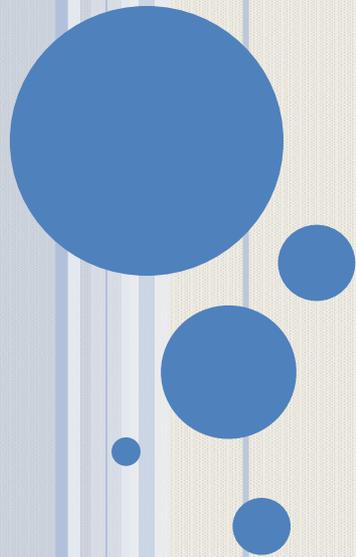
ATTACHMENT 12 – COMPREHENSIVE ANNUAL FINANCIAL REPORT (CAFR) OF THE CITY OF PUNTA GORDA – SEPTEMBER 20, 2014

ATTACHMENT 13 – CITIZEN COMMENTS AT PUBLIC HEARING JULY 1, 2015 & JULY 8, 2015

ATTACHMENT 14 – CITY OF PUNTA GORDA RESOLUTION 3168-15 ADOPTED OF FY2015-FY2019 CONSOLIDATED PLAN AND FY2015 ACTION PLAN

ATTACHMENT 1

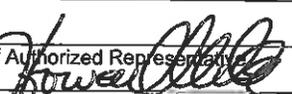
SF-424



**APPLICATION FOR
FEDERAL ASSISTANCE**

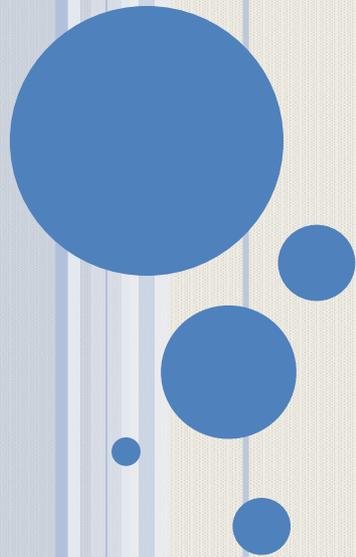
OMB Approved No. 3076-0006

Version 7/03

1. TYPE OF SUBMISSION: Application <input type="checkbox"/> Construction <input checked="" type="checkbox"/> Non-Construction		2. DATE SUBMITTED 08/16/2015		Applicant Identifier	
		3. DATE RECEIVED BY STATE		State Application Identifier	
		4. DATE RECEIVED BY FEDERAL AGENCY		Federal Identifier	
5. APPLICANT INFORMATION					
Legal Name: City of Punta Gorda			Organizational Unit: Department: City Manager		
Organizational DUNS: #040215121			Division: Urban Design		
Address: Street: 326 W. Marion Avenue			Name and telephone number of person to be contacted on matters involving this application (give area code)		
City: Punta Gorda			Prefix:	First Name: David	
County: Charlotte			Middle Name		
State: Florida	Zip Code 33950		Last Name Hilston		
Country: United States			Suffix:		
6. EMPLOYER IDENTIFICATION NUMBER (EIN): 59-6000415			Email: urbandesign@pgorda.us		Phone Number (give area code) 941-575-3372
8. TYPE OF APPLICATION: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es) (See back of form for description of letters.) Other (specify)			7. TYPE OF APPLICANT: (See back of form for Application Types) Other (specify) Local Government - City		
10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER: TITLE (Name of Program): Community development Block Grant - Entitlement Grant 14-218			9. NAME OF FEDERAL AGENCY: U. S. Department of Housing & Urban Development		
12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.): Low-Moderate Income			11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT: CDBG Project Titles Program Year FY2015 Annual Action Plan		
13. PROPOSED PROJECT Start Date: October 1, 2015			14. CONGRESSIONAL DISTRICTS OF: a. Applicant 17th Congressional District		
Ending Date: September 30, 2016			b. Project 17th Congressional District		
15. ESTIMATED FUNDING:			16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?		
a. Federal CDBG	\$	70,010 ⁰⁰	a. Yes. <input type="checkbox"/> THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON DATE:		
b. Applicant	\$. ⁰⁰	b. No. <input checked="" type="checkbox"/> PROGRAM IS NOT COVERED BY E. O. 12372 <input type="checkbox"/> OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW		
c. State	\$. ⁰⁰	17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT? <input type="checkbox"/> Yes if "Yes" attach an explanation. <input checked="" type="checkbox"/> No		
d. Local	\$. ⁰⁰			
e. Other	\$. ⁰⁰			
f. Program Income	\$. ⁰⁰			
g. TOTAL	\$	70,010 ⁰⁰			
18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.					
a. Authorized Representative					
Prefix		First Name Howard		Middle Name	
Last Name Kunik		Suffix		c. Telephone Number (give area code) 941-575-3307	
b. Title City Manager		d. Signature of Authorized Representative 		e. Date Signed 07/08/2015	

ATTACHMENT 2

Funding Letter





U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, DC 20410-7000

OFFICE OF THE ASSISTANT SECRETARY FOR
COMMUNITY PLANNING AND DEVELOPMENT

RECEIVED *PS*

FEB 17 2015

VS

CITY CLERK'S OFFICE

February 10, 2015

The Honorable Carolyn Freeland
Mayor of Punta Gorda
326 W Marion Ave
Punta Gorda, FL 33950-4417

OFFICE OF THE CITY CLERK
MAYOR/COUNCIL Scan and email
CITY MANAGER To all
CITY ATTORNEY
CITY CLERK'S FILE HUD file
OTHER Growth Mgmt, Finance

Dear Mayor Freeland,

I am pleased to inform you of your jurisdiction's Fiscal Year (FY) 2015, allocations for the Office of Community Planning and Development's (CPD) formula programs, which provide funding for housing, community and economic development activities, and assistance for low and moderate-income persons and special populations across the country. President Obama signed Public Law 113-235 on December 16, 2014, which includes FY 2015 funding for these programs.

Your jurisdiction's FY 2015 available amounts are:

Community Development Block Grant (CDBG)	\$70,010
HOME Investment Partnerships (HOME)	\$ 0
Housing Opportunities for Persons with AIDS (HOPWA)	\$ 0
Emergency Solutions Grants (ESG)	\$ 0

This letter highlights several important points related to these programs. First, Secretary Julián Castro is committed to making HUD the "Department of Opportunity" and is establishing a number of initiatives intended to achieve that goal. In 2015, we are celebrating the 50th anniversary of the Department's establishment and these initiatives will build on HUD's mission to promote homeownership, support community development, and increase access to affordable housing free from discrimination. The Department looks forward to working with grantees on these key goals and urges you to review the entire plan at: <http://portal.hud.gov/hudportal/HUD?src=/hudvision>

Second, HUD recommends that grantees effectively plan and implement programs that leverage these critical Federal financial resources to achieve the greatest possible return for the communities and individuals they are intended to assist. If you would like assistance from CPD in redesigning, prioritizing or targeting your programs, either you or the head of the agency that administers your program may request technical assistance through your local CPD Director.

Third, HUD urges grantees to consider using CDBG funds, to the extent possible, to support investments in predevelopment activities for infrastructure and public facilities activities. A Presidential Memorandum (<http://www.whitehouse.gov/the-press-office/2015/01/16/presidential-memorandum-expanding-federal-support-predevelopment-activit>) issued January 16, 2015, instructed federal agencies to expand support for predevelopment activities and HUD will be sending CDBG grantees a separate letter detailing this initiative and outlining key predevelopment principles.

Fourth, HUD encourages grantees to use funds from all CPD programs to work towards the goals of *Opening Doors: Federal Strategic Plan to Prevent and End Homelessness*. Specifically, with the increase in the FY 2015 ESG allocation nationally, HUD expects that communities will allocate as much of their ESG funds for Rapid Re-housing activities as possible, to end homelessness for more individuals and families living on the streets and in shelters.

Finally, the Integrated Disbursement and Information System (IDIS), which is HUD's financial and data system for managing these formula programs, will no longer commit and disburse grant funds on a first-in first-out (FIFO) basis beginning with the FY 2015 grants. Going forward, FY 2015 and future grants will be committed and disbursed on a grant specific basis and HUD will provide further guidance on this change in the near future.

The Office of Community Planning and Development looks forward to working with you in partnership to successfully meet the challenges we face. Please contact your local CPD office if you or your staff has any questions or comments.

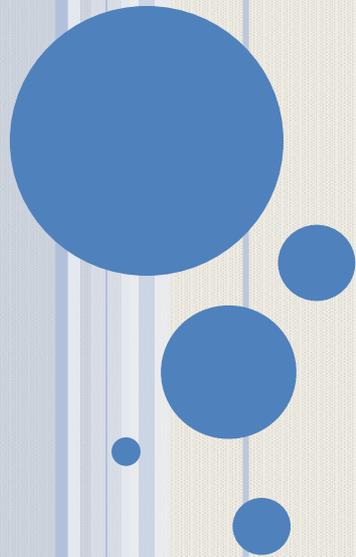
Sincerely,

A handwritten signature in black ink, appearing to read "Cliff Taffet". The signature is written in a cursive, flowing style.

Cliff Taffet
General Deputy Assistant Secretary

ATTACHMENT 3

Certifications





CPMP Non-State Grantee Certifications

Many elements of this document may be completed electronically, however a signature must be manually applied and the document must be submitted in paper form to the Field Office.

- This certification does not apply.
 This certification is applicable.

NON-STATE GOVERNMENT CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Drug Free Workplace -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about –
 - a. The dangers of drug abuse in the workplace;
 - b. The grantee's policy of maintaining a drug-free workplace;
 - c. Any available drug counseling, rehabilitation, and employee assistance programs; and
 - d. The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will –
 - a. Abide by the terms of the statement; and
 - b. Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;
6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted –
 - a. Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
 - b. Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

8. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
9. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
10. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.



07/08/2015

Signature/Authorized Official

Date

Howard Kunik

Name

City Manager

Title

326 W. Marion Avenue

Address

Punta Gorda, FL 33950

City/State/Zip

941-575-3301

Telephone Number

- | |
|--|
| <input type="checkbox"/> This certification does not apply. |
| <input checked="" type="checkbox"/> This certification is applicable. |

Specific CDBG Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

11. **Maximum Feasible Priority -** With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
12. **Overall Benefit -** The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2011, 2012, 2013, (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
13. **Special Assessments -** It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

14. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

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15. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Compliance With Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K and R, of title 24;

Compliance with Laws -- It will comply with applicable laws.



07/08/2015

Signature/Authorized Official

Date

Howard Kunik

Name

City Manager

Title

326 W. Marion Avenue

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Punta Gorda, FL 33950

City/State/Zip

941-575-3301

Telephone Number

<input checked="" type="checkbox"/> This certification does not apply. <input type="checkbox"/> This certification is applicable.
--

**OPTIONAL CERTIFICATION
CDBG**

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having a particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities, which are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

07/08/20153

Signature/Authorized Official

Date



Howard Kunik

Name

City Manager

Title

326 W. Marion Avenue

Address

Punta Gorda, FL 33950

City/State/Zip

941-575-3301

Telephone Number

This certification does not apply.
 This certification is applicable.

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

Eligible Activities and Costs -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

Appropriate Financial Assistance -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

07/08/20153

Signature/Authorized Official

Date

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Howard Kunik

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City Manager

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941-575-3301

Telephone Number

- This certification does not apply.**
 This certification is applicable.

HOPWA Certifications

The HOPWA grantee certifies that:

Activities -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

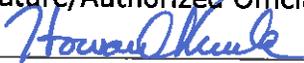
Building -- Any building or structure assisted under that program shall be operated for the purpose specified in the plan:

1. For at least 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,
2. For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

07/08/2015

Signature/Authorized Official

Date


Howard Kunik

Name

City Manager

Title

326 W. Marion Avenue

Address

Punta Gorda, FL 33950

City/State/Zip

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Telephone Number

- | |
|--|
| <input checked="" type="checkbox"/> This certification does not apply.
<input type="checkbox"/> This certification is applicable. |
|--|

ESG Certifications

I, _____, Chief Executive Officer of **Error! Not a valid link.**, certify that the local government will ensure the provision of the matching supplemental funds required by the regulation at 24 *CFR* 576.51. I have attached to this certification a description of the sources and amounts of such supplemental funds.

I further certify that the local government will comply with:

1. The requirements of 24 *CFR* 576.53 concerning the continued use of buildings for which Emergency Shelter Grants are used for rehabilitation or conversion of buildings for use as emergency shelters for the homeless; or when funds are used solely for operating costs or essential services.
2. The building standards requirement of 24 *CFR* 576.55.
3. The requirements of 24 *CFR* 576.56, concerning assurances on services and other assistance to the homeless.
4. The requirements of 24 *CFR* 576.57, other appropriate provisions of 24 *CFR* Part 576, and other applicable federal laws concerning nondiscrimination and equal opportunity.
5. The requirements of 24 *CFR* 576.59(b) concerning the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970.
6. The requirement of 24 *CFR* 576.59 concerning minimizing the displacement of persons as a result of a project assisted with these funds.
7. The requirements of 24 *CFR* Part 24 concerning the Drug Free Workplace Act of 1988.
8. The requirements of 24 *CFR* 576.56(a) and 576.65(b) that grantees develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted with ESG funds and that the address or location of any family violence shelter project will not be made public, except with written authorization of the person or persons responsible for the operation of such shelter.
9. The requirement that recipients involve themselves, to the maximum extent practicable and where appropriate, homeless individuals and families in policymaking, renovating, maintaining, and operating facilities assisted under the ESG program, and in providing services for occupants of these facilities as provided by 24 *CFR* 76.56.
10. The requirements of 24 *CFR* 576.57(e) dealing with the provisions of, and regulations and procedures applicable with respect to the environmental review

responsibilities under the National Environmental Policy Act of 1969 and related authorities as specified in 24 *CFR* Part 58.

11. The requirements of 24 *CFR* 576.21(a)(4) providing that the funding of homeless prevention activities for families that have received eviction notices or notices of termination of utility services will meet the requirements that: (A) the inability of the family to make the required payments must be the result of a sudden reduction in income; (B) the assistance must be necessary to avoid eviction of the family or termination of the services to the family; (C) there must be a reasonable prospect that the family will be able to resume payments within a reasonable period of time; and (D) the assistance must not supplant funding for preexisting homeless prevention activities from any other source.
12. The new requirement of the McKinney-Vento Act (42 *USC* 11362) to develop and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons. I further understand that state and local governments are primarily responsible for the care of these individuals, and that ESG funds are not to be used to assist such persons in place of state and local resources.
13. HUD's standards for participation in a local Homeless Management Information System (HMIS) and the collection and reporting of client-level information.

I further certify that the submission of a completed and approved Consolidated Plan with its certifications, which act as the application for an Emergency Shelter Grant, is authorized under state and/or local law, and that the local government possesses legal authority to carry out grant activities in accordance with the applicable laws and regulations of the U. S. Department of Housing and Urban Development.



07/08/2015

Signature/Authorized Official

Date

Howard Kunik

Name

City Manager

Title

326 W. Marion Avenue

Address

Punta Gorda, FL 33950

City/State/Zip

941-575-3301

Telephone Number

- This certification does not apply.
 This certification is applicable.

APPENDIX TO CERTIFICATIONS

Instructions Concerning Lobbying and Drug-Free Workplace Requirements

Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
5. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).
6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant: Place of Performance (Street address, city, county, state, zip code) Check if there are workplaces on file that are not identified here. The certification with regard to the drug-free workplace is required by 24 CFR part 21.

Place Name	Street	City	County	State	Zip
City of Punta Gorda - City Hall Main Building	326 W. Marion Avenue	Punta Gorda	Charlotte	FL	33950
City of Punta Gorda - Annex Building	126 Harvey Street	Punta Gorda	Charlotte	FL	33950
City of Punta Gorda - Warehouse	3130/3132 Cooper Street	Punta Gorda	Charlotte	FL	33950
City of Punta Gorda - Public Works/Utilities Campus	3130/3132 Cooper Street	Punta Gorda	Charlotte	FL	33950
City of Punta Gorda - Public Safety: Police/Fire	1410 Tamiami Trail	Punta Gorda	Charlotte	FL	33950
City of Punta Gorda - Water Treatment Plant	3099 Bermont Road	Punta Gorda	Charlotte	FL	33982
Cooper Street Recreation Building	650 Mary Street	Punta Gorda	Charlotte	FL	33950
Punta Gorda Water Plant	38100 Washington Loop Road	Punta Gorda	Charlotte	FL	33982

7. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules: "Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15); "Conviction" means a finding of guilt (including a plea of *nolo contendere*) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes; "Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance; "Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including:
- All "direct charge" employees;
 - all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and
 - temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).

Note that by signing these certifications, certain documents must be completed, in use, and on file for verification. These documents include:

1. Analysis of Impediments to Fair Housing
2. Citizen Participation Plan
3. Anti-displacement and Relocation Plan



07/08/2015

Signature/Authorized Official

Date

Howard Kunik

Name

City Manager

Title

326 W. Marion Avenue

Address

Punta Gorda, FL 33950

City/State/Zip

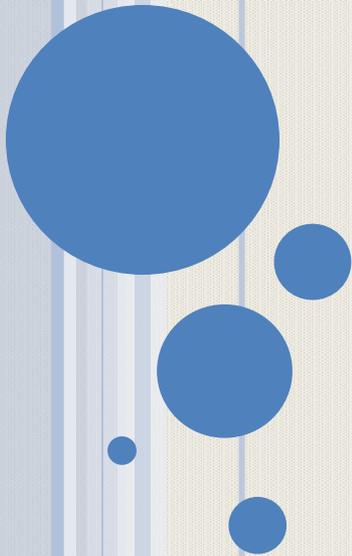
941-575-3301

Telephone Number

ATTACHMENT 4

Public Outreach

- Legal Notices
- Public Meeting





PUBLISHER'S AFFIDAVIT OF PUBLICATION
STATE OF FLORIDA
COUNTY OF CHARLOTTE:

Before the undersigned authority personally appeared Natalie Musser, who on oath says that she is legal clerk of the Charlotte Sun, the Englewood Sun, and the North Port Sun, each a newspaper published at Charlotte Harbor in Charlotte County, Florida; that the attached copy of advertisement, being a Notice of Public Hearing, was published in said newspaper in the issue(s) of:

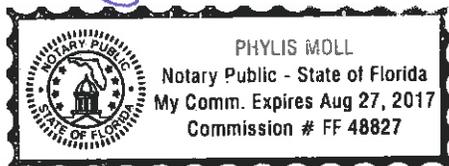
May 30, 2015

Affiant further says that the said newspaper is a newspaper published at Charlotte Harbor, in said Charlotte County, Florida, and that the said newspaper has heretofore been continuously published in said Charlotte County, Florida, Sarasota County, Florida and DeSoto County, Florida, each publication day and has been entered as periodicals matter at the post office in Punta Gorda, in said Charlotte County, Florida, for a period of one year next preceding the first publication of the attached copy of advertisement; and affiant further says that he or she has neither paid nor promised any person, firm or corporation any discount, rebate, commission or refund for the purpose of securing this advertisement for publication in said newspaper.

Natalie Musser
(Signature of Affiant)

Sworn and subscribed before me this 1st day of June, 2015.

Phylis Moll
(Signature of Notary Public)



Personally known OR Produced Identification

Type of Identification Produced _____

**CITY OF PUNTA GORDA
NOTICE OF PUBLIC HEARING
30-DAY COMMENT PERIOD
2015-2020 CONSOLIDATED PLAN
FY2015 ANNUAL ACTION PLAN**

The City of Punta Gorda is an Entitlement City in the U. S. Department of Housing and Urban Development's (HUD) Community Development Block Grant (CDBG) Program. The City of Punta Gorda will hold public hearings on its proposed 2015-2020 Consolidated Plan (ConPlan) and 2015 Annual Action Plan on Wednesday, July 1, 2015 and Wednesday, July 8, 2015 at 9:00 a.m. at City Council Chambers, 326 W. Marion Avenue, Punta Gorda, FL, 33950 (**this location is accessible to persons with disabilities**). The public and any interested person are invited and encouraged to participate and provide comment. The City will be receive **\$70,010.00** in CDBG funds for the fiscal year 2015 and proposes the following projects to be funded:

PROPOSED PROJECT	Project Cost	Requested Funding
Community Garden - Economic Development (30+ persons)	\$45,000.00	\$45,000.00
SW Florida Microenterprise Institute and Mobile Job-Link Bus (30+ persons)	\$4,715.00	\$4,715.00
Teen University @ New Operation Cooper Street (200-300 youths)	\$42,739.00	\$6,500.00
Job Training (up to 24 persons)	\$20,510.00	\$20,510.00
Housing Rehabilitation (1 unit)	\$45,000.00	\$45,000.00
New Image Project - Phase 2 (10-20 middle school students)	\$10,000.00	\$7,500.00
Financial Workshop	\$3,750.00	\$3,750.00
Planning & Administration (Citywide)	\$14,002.00	\$14,002.00
	\$185,716.00	\$146,977.00

Total amount in CDBG funds for the fiscal year 2015 will be \$70,010.00

The public and interested parties are invited to review and comment on the proposed 2015-2020 Consolidated Plan and 2015 Annual Action Plan. The comment period will be from June 1, 2015 through June 30, 2015. All comments must be received no later than 4:30 p.m. on June 30, 2015. All comments received will be considered in the preparation of the final Consolidated and Action Plan. A summary of all comments received will be listed as an appendix in the final plans. Public comments may be submitted in writing to the City of Punta Gorda, Urban Design Division, 326 West Marion Avenue, Punta Gorda, FL 33950 (via mail or in person) or by email: urbandesign@pgorda.us

Draft documents are available for review at the following locations:

- Online at www.pgorda.us
- City Hall at City Clerk's Office, 326 W. Marion Avenue, Punta Gorda, FL 33950
- City Hall Annex, Urban Design Division, 128 Harvey Street, Punta Gorda, FL 33950
- Punta Gorda Library, 424 W. Henry Street, Punta Gorda, FL 33950
- Cooper Street Recreation Center, 650 Mary Street, Punta Gorda, FL 33950



SUBSCRIBE TO US

WEEKLY HIGHLIGHTS REPORT FEBRUARY 20, 2015

Urban Design

- **VOICE YOUR OPINION!** City staff will be holding a community meeting at the Cooper Street Recreation Center (650 Mary St.) at 6 p.m. on Thursday, March 5, 2015, for the purpose soliciting input on prioritizing needs for the Community Development Block Grant 5-Y Consolidated Plan (FY 2015-2019) and the FY 2015 CDBG Action Plan. Additionally, staff will be holding an Open House for the same purpose on Tuesday, March 17, 2015, from 10:00 a.m. to 4:00 p.m. in the 3rd Floor Conference Room, City Hall Annex (125 Harvey St.)



City of Punta Gorda!

Community Development Block Grant

PUBLIC MEETING

& OpenHouse

Seeking additional public input on the City's
5-year Consolidated Plan & FY 2015 Action Plan.

March 17th 2015

10AM - 4PM

City Hall Annex Building | 125 Harvey St. | 3rd Floor
Punta Gorda, FL | Conference Room

Need more information? Call 941-575-3373 or email urbandesign@pgorda.us

YOUR VOICE Matters

In accordance with the Americans with Disabilities Act and Florida Statute 286.26, the location of this public hearing is accessible to persons with disabilities. If you are a person with disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Interpreters for the hearing, impaired (TTY 941-575-5013) or non-English speaking citizens and any other special accommodations can be requested by contacting the Human Resources Manager/Non-Discrimination Coordinator whose address is 326 W. Marion Avenue, Punta Gorda, FL 33950, whose telephone number is (941) 575-3308, and whose email address is humres@pgorda.us, at least two (2) calendar days prior to the meeting.

Please Join The City of Punta Gorda!
COMMUNITY MEETING

Voice Your Opinion!
Community Development Block Grant
5-Year Consolidated Plan
& FY 2015 Action Plan
Provide YOUR input & help prioritize the City's needs over the next 5 years!
Need more information? Call 941-575-3373 or email urbandesign@pgorda.us



March 17th 2015
6:00 PM



City Manager

WEEKLY HIGHLIGHTS REPORT JUNE 12, 2015

- Staff attended the 2015 FDOT Design Expo. This annual meeting is hosted by the Florida Department of Transportation to inform department staff, consulting engineers and government partners about FDOT initiatives, changes and trends in engineering, and design the State's transportation system. Sessions of particular interest to City staff included Bicycle and Pedestrian Safety, Complete Streets Policy, and Transit Stop Design.
- **NOTICE OF PUBLIC HEARING & 30-DAY COMMENT PERIOD FOR THE 2015 CONSOLIDATED PLAN & FY 2015 ANNUAL ACTION PLAN** - The City of Punta Gorda is an Entitlement City in the U. S. Department of Housing and Urban Development's (HUD) Community Development Block Grant (CDBG) Program. The City will hold public hearings on its proposed 2015-2020 Consolidated Plan and 2015 Annual Action Plan on Wednesday, 2015 and Wednesday, July 8, 2015 at 9:00 a.m. at City Council Chambers, 326 W. Marion Avenue, Punta Gorda, FL 33950 (this location is accessible to persons with disabilities). The public and any interested person are invited and encouraged to participate and provide comment. It will be receiving \$70,010.00 in CDBG funds for fiscal year 2015. The public and interested parties are invited to review and comment on the proposed 2015-2020 Consolidated Plan and 2015 Annual Action Plan. The comment period will be from June 1, 2015 through June 30, 2015. All comments must be received no later than 4:30 p.m. on June 30, 2015. All comments will be considered in the preparation of the final Consolidated Plan and Action Plan. A summary of all comments received will be listed as an appendix in the final plan. Public comment submitted in writing to the City of Punta Gorda, Urban Design Division, 326 West Avenue, Punta Gorda, FL 33950 or by email to urbandesign@pgorda.us. Draft documents reviewed online at <http://www.ci.punta-gorda.fl.us/depts/growthmgmt/cdbg.html>.
- **NOTICE OF PUBLIC HEARING & COMMENT PERIOD ON THE AMENDED 2014 CDBG ANNUAL ACTION PLAN** - The City of Punta Gorda is an Entitlement City in the U. S. Department of Housing and Urban Development's (HUD) Community Development Block Grant (CDBG) Program. The City will hold a public hearing concerning an amend 2014 CDBG Amended Action Plan at the City Council meeting on Wednesday, July 8, 2015 at 9:00 a.m. at City Council Chambers, 326 W. Marion Avenue, Punta Gorda, FL 33950. The public and any interested persons are invited and encouraged to participate and provide comment. The City will be receiving \$75,011.00 in CDBG funds for fiscal year 2015. The public and interested parties are invited to review and comment on the proposed 2014 CDBG Amended Action Plan. The comment period will be from June 1, 2015 through June 30, 2015. All comments must be received no later than 4:30 p.m. on June 30, 2015, and may be submitted to the City of Punta Gorda, Urban Design, 326 W. Marion Avenue, Punta Gorda, FL 33950 or emailed to urbandesign@pgorda.us. The City considers the views of all citizens, public agencies, and other interested groups in preparing the final Action Plan. A summary of the comments received will be listed as an appendix in the final 2014 CDBG Amended Annual Action Plan. Draft documents can be reviewed online at <http://www.ci.punta-gorda.fl.us/depts/growthmgmt/cdbg.html>.

CITY OF PUNTA GORDA NOTICE OF PUBLIC HEARING 30-DAY COMMENT PERIOD 2015-2020 CONSOLIDATED PLAN FY2015 ANNUAL ACTION PLAN

The City of Punta Gorda is an Entitlement City in the U. S. Department of Housing and Urban Development's (HUD) Community Development Block Grant (CDBG) Program. The City of Punta Gorda will hold public hearings on its proposed 2015-2020 Consolidated Plan (ConPlan) and 2015 Annual Action Plan on Wednesday, July 1, 2015 and Wednesday, July 8, 2015 at 9:00 a.m. at City Council Chambers, 326 W. Marion Avenue, Punta Gorda, FL 33950 (this location is accessible to persons with disabilities). The public and any interested person are invited and encouraged to participate and provide comment. The City will be receiving \$70,010.00 in CDBG funds for the fiscal year 2015 and proposes the following projects to be funded:

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New Image Project - Phase 2 (10-20 middle school students)	\$10,000.00	\$7,500.00
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Planning & Administration (Citywide)	\$14,002.00	\$14,002.00
	\$185,716.00	\$146,977.00

Total amount in CDBG funds for the fiscal year 2015 will be \$70,010.00

The public and interested parties are invited to review and comment on the proposed 2015-2020 Consolidated Plan and 2015 Annual Action Plan. The comment period will be from June 1, 2015 through June 30, 2015. All comments must be received no later than 4:30 p.m. on June 30, 2015. All comments received will be considered in the preparation of the final Consolidated Plan and Action Plan. A summary of all comments received will be listed as an appendix in the final plan. Public comments may be submitted in writing to the City of Punta Gorda, Urban Design Division, 326 West Marion Avenue, Punta Gorda, FL 33950 (via mail or in person) or by email: urbandesign@pgorda.us

Draft documents are available for review at the following locations:

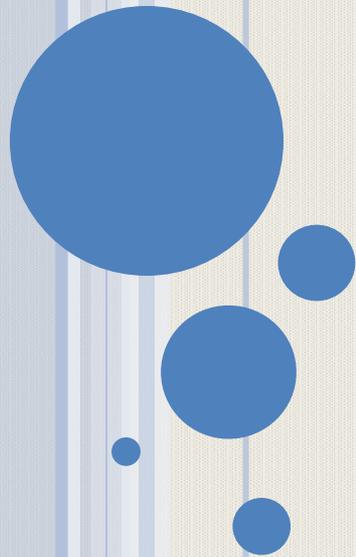
- Online at www.pgorda.us
- City Hall at City Clerk's Office, 326 W. Marion Avenue, Punta Gorda, FL 33950
- City Hall Annex, Urban Design Division, 126 Harvey Street, Punta Gorda, FL 33950
- Punta Gorda Library, 424 W. Henry Street, Punta Gorda, FL 33950
- Cooper Street Recreation Center, 650 Mary Street, Punta Gorda, FL 33950

Persons wishing to receive a copy of either the 2015-2020 Consolidated Plan or 2015 Annual Action Plan or to review either plan in an alternative format should contact Cheryl Cash Frewitt at 941-575-3372.

In accordance with the Americans with Disabilities Act and Florida Statute 286.26, the location of this public hearing is accessible to persons with disabilities. If you are a person with disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Interpreters for the hearing impaired (TTY 941-575-5013) or non-English speaking citizens and any other special accommodations can be requested by contacting the Human Resources Manager/Non-Discrimination Coordinator whose address is 326 W. Marion Avenue, Punta Gorda, FL 33950, whose telephone number is (941) 575-3308, and whose email address is: humres@pgorda.us

ATTACHMENT 5

Census Map(s)



Census BlockGroups for Punta Gorda Charlotte County Florida



Legend

TRACT, BLKGROUP

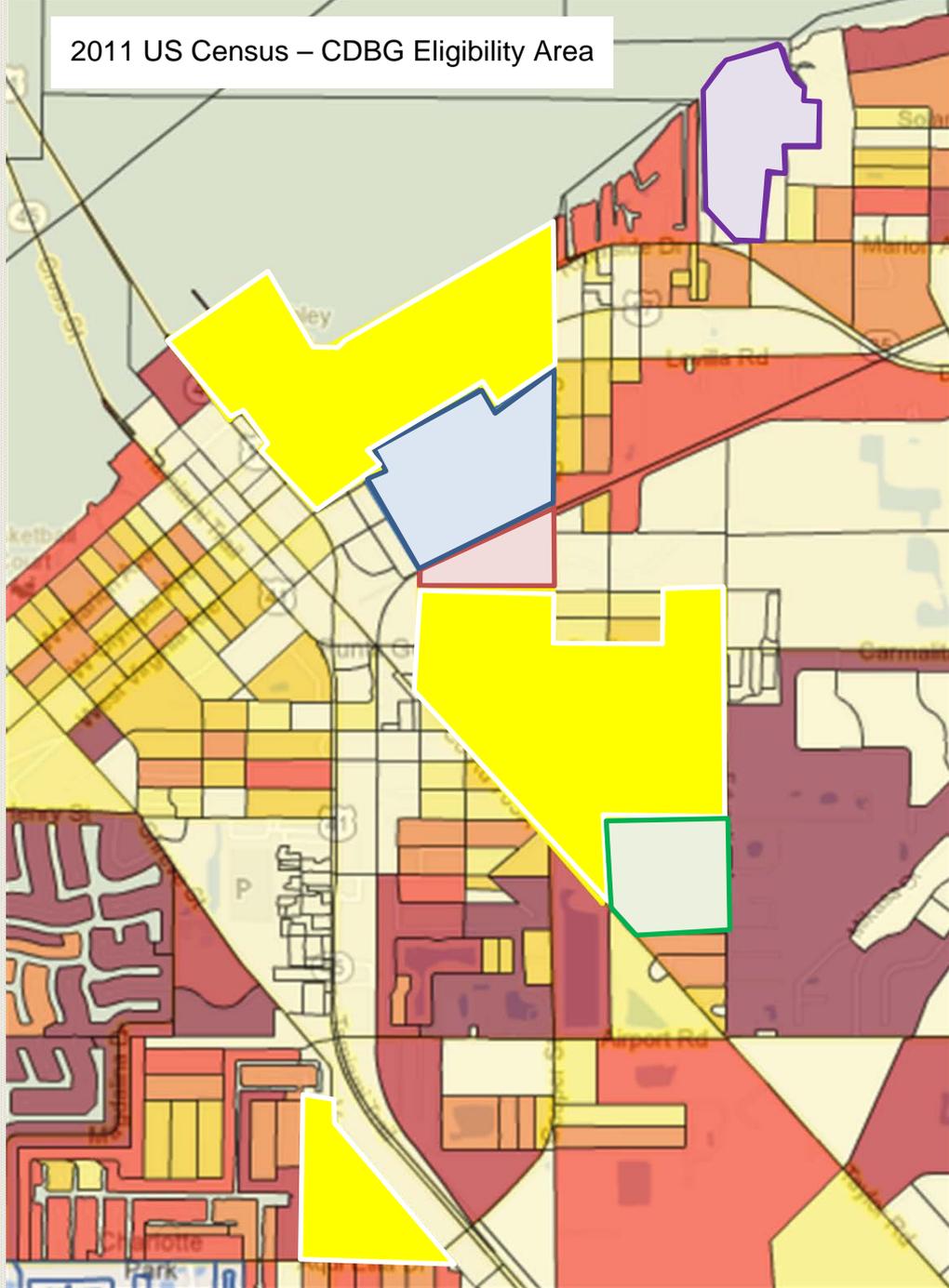
- 0102 1
- 0102 2
- 0103 2
- 0103 4
- 0103 6
- 0103 8
- 0104 1
- 0104 2
- 0104 3
- 0106 2
- 0106 3
- City Limits
- Streets

0 1 2 Miles

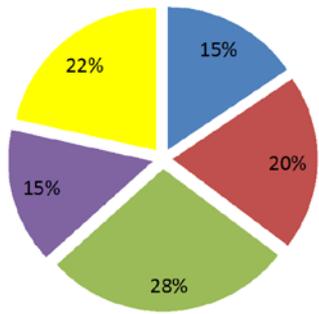
Map prepared by the Charlotte County Planning Department, 2000. All rights reserved. This map is for informational purposes only and does not constitute a warranty of any kind. The County is not responsible for any errors or omissions on this map. The County is not responsible for any damages, including consequential damages, arising from the use of this map. The County is not responsible for any claims, including consequential claims, arising from the use of this map. The County is not responsible for any losses, including consequential losses, arising from the use of this map. The County is not responsible for any injuries, including consequential injuries, arising from the use of this map. The County is not responsible for any deaths, including consequential deaths, arising from the use of this map.

Year	Block Group	Total Population	Population for whom income status is determined	Low/Moderate Income Population	Percentage of Population Low/Moderate Income
0102	1	802	762	334	54.4%
0102	2	1348	1,078	333	30.9%
0103	2	951	612	517	84.7%
0103	4	291	225	282	41.3%
0103	6	152	144	38	26.4%
0103	8	32	22	0	0.0%
0104	1	0	0	0	0.0%
0104	2	0	0	0	0.0%
0104	3	0	0	0	0.0%
0104	1	3093	5,092	268	17.6%
0104	2	3162	3,130	565	18.0%
0104	3	1348	1,348	259	20.0%
0106	2	0	0	0	0.0%
0106	3	0	0	0	0.0%
0106	2	6	9	0	0.0%
0106	3	1,078	1,348	585	24.9%
0106	3	29	48	22	45.8%

2011 US Census – CDBG Eligibility Area



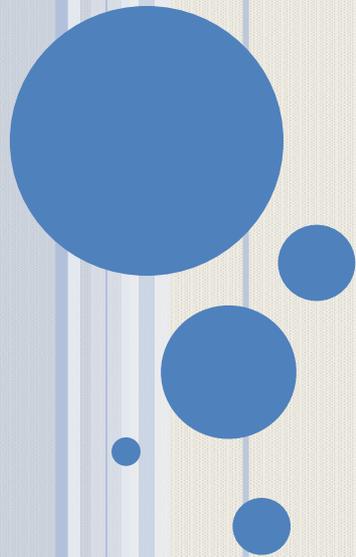
Trabue Woods Historic Area	307
Gulf breeze	394
The Pines	553
Emerald Point	303
Remaining CDBG Area	426
Total Population	1,983



- Trabue Woods Historic Area
- Gulf Breeze
- The Pines
- Emerald Point
- Remaining CDBG Area

ATTACHMENT 6

Briefing Papers



U.S. DEPT. OF H.U.D.
Community Planning & Development Division
Briefing Paper- FY 2015

Community's Name:

Date: July 8, 2015

Field Office: CPD – Miami Field Office

Field Office Director:

Armando Fana

Office Phone No: 305-520-5026

CPD Director:

Ann D. Chavis

Office Phone No: 305-520-5010

CPD Program Manager:

Lisa Bustamante

Office Phone No: 305-520-5008

CPD Rep.:

Dean Taylor

Office Phone No: 305-520-5012

Congressional Delegation:

(Include party affiliation and Congressional Districts):

Senators:

Bill Nelson – Democrat

Marco Rubio – Republican

Representatives: 17th Congressional District
--

Thomas J. Rooney - Republican

State and Local Elected Officials:

(Include party affiliations):

Governor:

Rick Scott - Republican

Lt. Governor:

Carlos Lopez-Cantera - Republican

Chief Elected Official:

Carolyn M. Freeland, Mayor

Community Profile:

(Include population demographics and other relevant community and housing statistics such as homeownership rate)

According to the 2010 Census estimates, the total population of Punta Gorda was 16,641, a 16.0 percent increase between 2000 and 2010. The White population increased by 14.5 percent, but their percentage of the total population decreased from 94.6 percent to 93.3 percent between 2000 and 2010. African-Americans increased by 99 persons, to 3.3 percent of total population in 2010. This constituted a 21.8 percent increase in the African-American population from 2000 to 2010. Punta Gorda experienced a 161.8 percent increase in the Hispanic population between 2000 and 2010. The percentage of Hispanic population of the total population increased from 2.0 percent in 2000 to 4.5 percent in 2010, a 2.5 percentage point increase. A high increase in the population category “Other” is noted in reviewing population. The Census Bureau does not recognize Hispanic as a race, but rather as an ethnicity which may account for the high increase of 81.2 percent in the “Other” category between 2000 and 2010. It is a common misidentification for ethnic Hispanics to choose the ‘Other’ category on the Census for race rather than White or African-American.

Some of the other populations had significant percentage increases in their population between 2000 and 2010, a 41.7 percent increase in the American Indian and Eskimo population, and 66.4 percent increase in Asian and Pacific Islander population, but numerically and as a percent of total population, these increases were actually much less significant.

The percentage of female-headed households with children among White households was 2.8 percent, compared to 14.4 percent in Hispanic households, and 26.3 percent in African-American households between 2006 and 2010. When considering all family types with children present, the data show that 8.6 percent of all White households, 34.9 percent of all Hispanic households, and 36.6 percent of all African-American households were in this category.

Non-family households among Whites made up 29.2 percent of all White households in Punta Gorda. Non-family households among Hispanics accounted for 32.9 percent of all Hispanic households. Non-family households among African-Americans accounted for 27.8 percent of all African-American households.

Employment opportunities in the area and educational levels of the employees can have a significant impact on housing affordability and the location choice of residents. There has been some shift in the distribution of occupations between 2000 and 2010. Educational and Health services had the largest increase, up 2.0 percentage points to 25.0 percent. Manufacturing had an increase, up 1.9 percentage points to 5.7 percent. Public Administration had an increase, up 1.8 percentage points to 5.8 percent. Transportation, Communications, and other public utilities had an increase, up 1.5 percentage points to 5.9 percent. Arts, Entertainment and recreation services realized the largest reduction of 4.6 percentage points to 6.9 percent of the workforce. Professional, Business, Information, repair, and personal services reduced by 3.7 percentage points to 10.0 percent of the total workforce. Finance, insurance, and real estate had a decrease of 0.9 percentage points leading to 10.0 percent of the total workforce.

According to the major employer data provided by Charlotte County and Hoovers and Reference USA, the top ten employers in the area include Wal-Mart Stores, Inc. with 1500 employees, St. Joseph Preferred Healthcare Inc. with 1,400 workers, and County of Charlotte with 1,127 employees. County of Charlotte Elementary/Secondary had 868 workers, Fawcett Memorial Hospital had 840 employees, Port Charlotte HMA, INC. had 700 workers, Punta Gorda HMA, Inc. had 680 employees, County of Charlotte Sheriff had 550 workers, County of Charlotte School Buses had 500 employees, and Home Depot U.S.A. Inc. had 450 workers.

According to the Bureau of Labor Statistics, the unemployment rate for Charlotte County has decreased slightly since 2011, reported at 10.8 percent in 2011 and 8.5 percent as of October 2012. However, despite this overall decrease in rates countywide, unemployment in the City of Punta Gorda reveals a disparate impact based on race and ethnicity, particularly among African-Americans and Hispanics. Between 2006 and 2010, 9.2 percent of White persons age 16 and over reported being unemployed. Hispanic persons in the same age group reported a 14.1 percent unemployment rate and African-Americans reported a 16.5 percent rate. As a comparison, the citywide five year average unemployment rate was 7.3 percent between 2006 and 2010.

Income is a major factor contributing to fair housing choice. The data reveals some differences in incomes among the three groups. Hispanics earned much lower wages than Whites and African Americans, and Whites generally earned higher incomes than all minority groups. However, very few significant disparate impacts relative to income among minorities compared to Whites was noted.

The modal income class, the income classes with the highest number of households, for Whites was the \$100,000 or more range with 25.5 percent of Whites in this income range. The most frequently reported income for African- American households was \$35,000 to \$49,999 range with 27.8 percent of households in this range. The modal income class for Hispanic households was \$100,000 or more range with 44.9 percent of households in this range, though this represents lower number of households with a higher margin of error.

According to the 2006 - 2010 ACS estimates, the median household income was \$58,978 for White households, and \$31,111 for Hispanic households, \$54,417 for African-American households, compared to \$58,423 for the overall city between 2006 and 2010. Again, it is noteworthy that no disparate impacts relative to income for the protected class members were noted. However the median and modal income for each of the three major racial/ethnic groups and for the city underscores that many persons earn incomes that are insufficient to acquire housing in the current market regardless of race or ethnicity, and resulting in a significant cost burden for others.

One of the most revealing indicators that income limitations are impacting a persons' ability to obtain housing of their choice is the category of homeownership. According to the 2006-2010 ACS data the homeownership rate among Whites in Punta Gorda was 82.6 percent, compared to 50.0 percent among Hispanics, and 39.2 percent among African-Americans.

The poverty data shows major disparate impacts of poverty among Hispanics compared to Whites and the City as a whole. Among White persons, the data reported a 7.9 percent poverty rate between 2006 and 2010. About 26 percent of all Hispanics lived in poverty during the period. The 2006-2010 ACS data showed no African-Americans living in poverty between 2006 and 2010, but reported a high margin of error for this dataset. Therefore similar impacts among African Americans between 2006 and 2010 were not determined. In comparison, the poverty rate for the city was 8.5 percent during the

period. The 2000 Census estimates provide more accurate poverty estimates for African-Americans. In 2000, the poverty rate among Whites was 5.2 percent, compared to 39.1 percent in African-Americans, and 2.0 percent in Hispanics. The poverty rate for the overall city was 6.5 percent in 2000.

Lower educational attainment has a disparate impact based on race and ethnicity, among African-Americans and Hispanics compared to Whites. In Punta Gorda, the difference in the unemployment rate between the three groups may, to some extent, be attributed to limitations due to educational attainment. According to the 2006-2010 ACS estimates (5-year average), 35.7 percent of African-Americans age 25 and above reported less than a high school education compared to 5.6 percent of Whites. As a comparison, the percentage of population with less than a high school education in the city was 6.3 percent during the period. The 2006-2010 ACS data shows zero values for this dataset for Hispanics with a high margin of error. According to the 2000 Census data, 5.0 percent of Hispanics had less than high school education.

The availability of jobs, consistent with the skill levels and educational levels of low-income persons, is largely dependent on the geographic location of the jobs and the workforces' ability to get to and from the employment centers where those jobs are located. If jobs are far removed from the areas where lower income persons live, their ability to get to and from work may be difficult, without public transportation. To further examine the impact of employment proximity relative to housing choice for low- and moderate-income persons, the use and availability of public transportation and the extent to which public transportation provides flexible routes, affordable rates, time efficient commutes with direct route and limited transfers, and routes and schedules that provide access to major employment centers for peak and off-peak work shifts was analyzed.

Public transportation in Charlotte County includes Dial-a-Ride and Sunshine Ride services. Dial-a-Ride provides curbside transportation to and from your destination on an advance reservation basis. According to Charlotte County, the Dial-a-Ride Service Area includes all of Charlotte County located west of the Myakka River (excluding the barrier islands, but including the Charlotte County portion of Boca Grande Island). It serves all of mid-county, located between the Myakka and the Peace Rivers. And, it includes the Punta Gorda area, extending as far south as Tropical Gulf Acres, east to the Charlotte County Airport, and north to Peace River Shores on US-17. Service on Burnt Store Road extends to South Punta Gorda Heights (Scham Road). This service is available from 6:30 am

to 6:00 pm all weekdays, and Saturdays from 9 am to 6 pm, at a base fare of \$3, and reduced fares are available for qualified passengers.

Sunshine Ride provides transportation services to elderly, disabled, low-income or rural residents. The service operates to connect passengers to medical centers, pharmacies, grocery stores and other similar destinations. This service is available at \$1 per trip. To qualify, riders complete an application that takes 2-3 business days for processing. Once enrolled in the service, passengers may make reservations 48-hours-in-advance to places considered life-sustaining destinations.

According to the 2010 Census, the total number of housing units in the city was 11,580 with 3,137 or 27.1 percent vacant units. There were 8,907 housing units in Punta Gorda in 2000. The total number of housing units in the city increased 30.0 percent between 2000 and 2010. According to the 2010 Census, of the total number of housing units in the city, 59.0 percent were owner-occupied, 13.9 percent were renter-occupied, and the remaining 27.1 percent were vacant. The median housing value in the city was \$347,700 and the median contract rent was \$693 between 2006 and 2010.

Funding Information:

Formula	Previous FY2014 \$	Current FY2015 \$
CDBG	\$75,011.00	\$70,010.00
CDBG-R	N/A	N/A
NSP	N/A	N/A
HOME	N/A	N/A
ADDI	N/A	N/A
ESG/ESG Solutions	N/A	N/A
HPRP	N/A	N/A
HOPWA	N/A	N/A

Competitive Grants	FY15	Grants/grantees		
Continuum of Care	0	0		
NSP -2	0	0		

Youthbuild	0	0		
RHED	0	0		
BEDI	0	0		
Section 108	0	0		
EZ/RC	0	0		
HOPWA Competitive	0	0		

Major Projects/Activities:

(Briefly describe 3 to 5 major projects or activities funded with CPD Funds. Identify project name, project type, program funding source(s) and dollar amount, location, sub-recipient(s), description of activity, beneficiaries, and if possible, statement on why this project is unique and worth funding.)

Project Name: Community Park

Project Type: Infrastructure – Public Facility

Program Funding: CDBG / up to \$140,000

Location: 361 Dr. Martin Luther King Jr. Blvd, Punta Gorda, FL 33950

Subrecipient:N/A

Description of Activity: Construction of a neighborhood park

Beneficiaries: LMA

Statement on why this project is unique and worth funding: This project is a passive park and is geared toward senior citizens. The park will give the area seniors a place to meet, socialize, and exercise. This park will also provide a place for younger children educational activities with the installation of passive, educational panels. There will be no play equipment.

Project Name: NOCS Scholarship Programs

Project Type: Public Service – Youth Education

Program Funding: CDBG / \$7,250.00

Location: 650 Mary Street, Punta Gorda, FL 33950

Subrecipient:N/A

Description of Activity: Educational programs provided at New Operation Cooper Street for year-round school children afterschool and during the summer. This program keeps the children off of the streets while providing tutoring for their school work.

Beneficiaries: LMI

Statement on why this project is unique and worth funding: New Operation Cooper Street programs serve children K-12. The After School Program is licensed by the Department of Children and Families, serving students attending various elementary schools. The program provides daily transportation from the schools to the center. The Children work on completing homework assignments assisted by teachers, tutors, and community volunteers. Hot meals or snacks are served daily. The students participate in supervised indoor/outdoor activities, drama, reading clubs, tennis, martial arts, piano lessons, and computer technology. During the summer there is a 4-week Summer Camp designed especially for the students that attend year-round schools.

Current HOT Issues:

CDBG/CDBG-R:

Issue:

Resolution:

NSP: N/A

Issue:

Resolution

HOME: N/A

Issue:

Resolution:

HOPWA: N/A

Issue:

Resolution:

ESG: N/A

Issue:

Resolution:

HPRP: N/A

Issue:

Resolution

EZ/EC: N/A

Issue:

Resolution:

HOMELESS: N/A

Issue:

Resolution:

Section 108 LOANS: N/A

Issue:

Resolution:

Other CPD Programs: N/A

Issue:

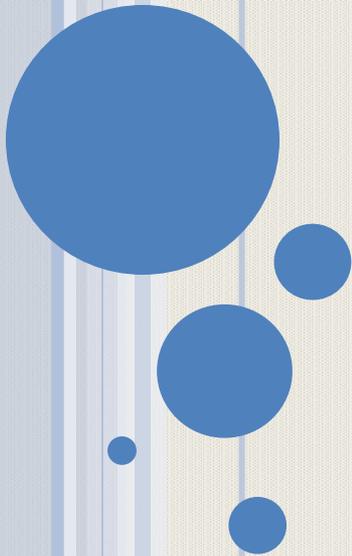
Resolution:

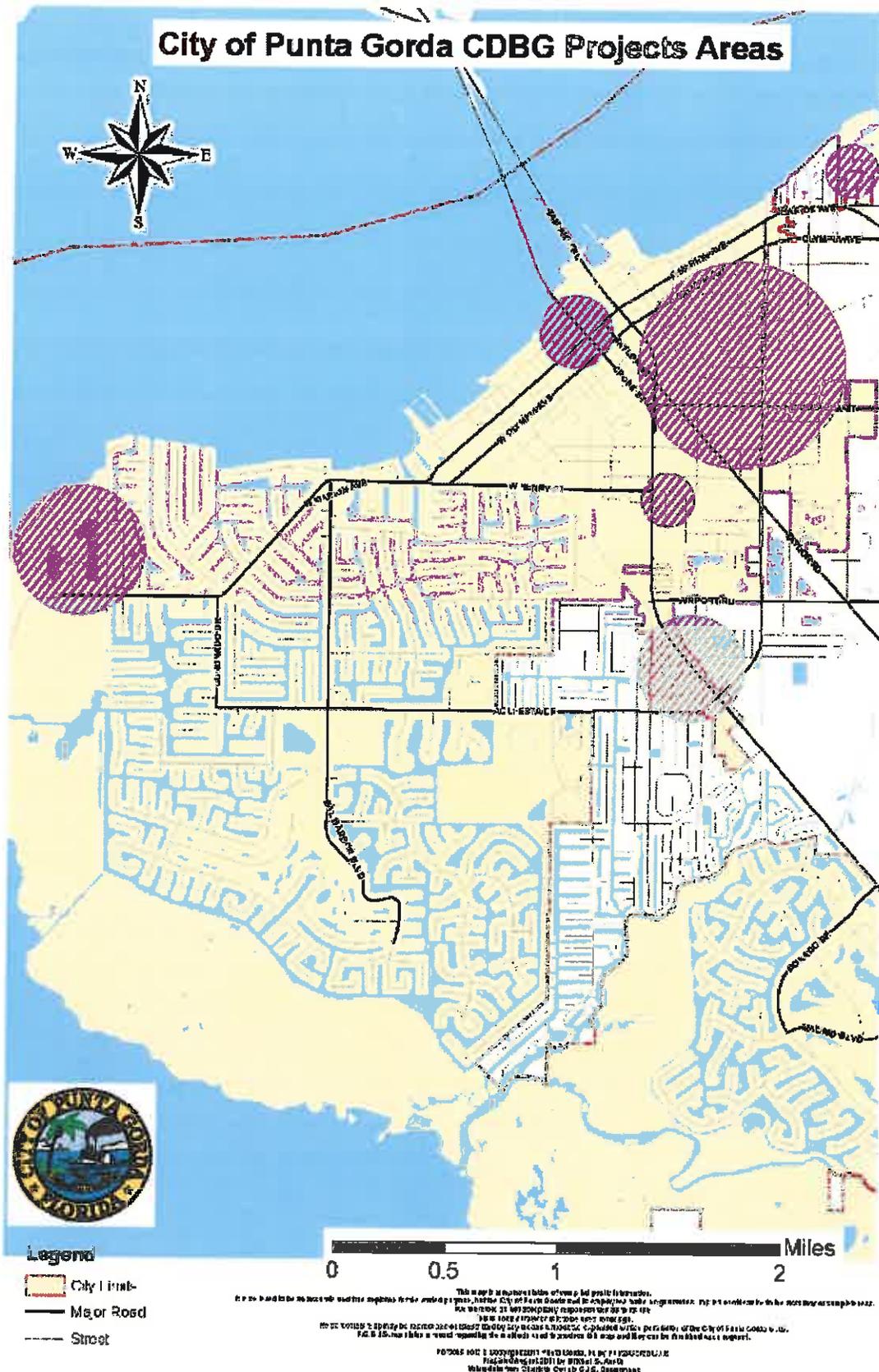
Possible Deliverables:

Success Stories:

ATTACHMENT 7

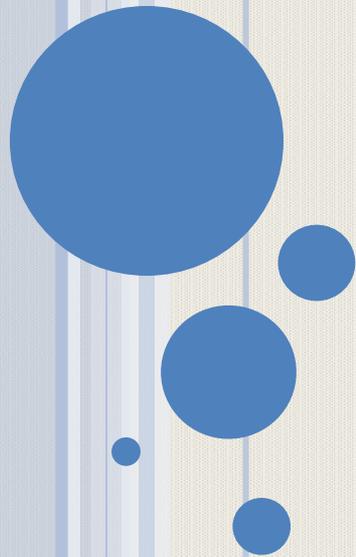
Project Area Map





ATTACHMENT 8

Fair Housing Brochure



Fair Housing - Equal Opportunity for ALL

America, in every way, represents equality of opportunity for all persons. The rich diversity of its citizens and the spirit of unity that binds us all symbolize the principles of freedom and justice upon which this nation was founded. That is why it is extremely disturbing when new immigrants, minorities, families with children, and persons with disabilities are denied the housing of their choice because of illegal discrimination.

The Department of Housing and Urban Development (HUD) enforces the Fair Housing Act, which prohibits discrimination and the intimidation of people in their homes, apartment buildings, and condominium developments – in nearly all housing transactions, including the rental and sale of housing and the provision of mortgage loans.

Equal access to rental housing and homeownership opportunities is the cornerstone of this nation's federal housing policy. Housing providers who refuse to rent or sell homes to people based on race, color, national origin, religion, sex, familial status, or disability are violating federal law, and HUD will vigorously pursue enforcement actions against them.

Housing discrimination is not only illegal, it contradicts in every way the principles of freedom and opportunity we treasure as Americans. HUD is committed to ensuring that everyone is treated equally when searching for a place to call home.



U.S. Department of Housing and Urban Development
Office of Fair Housing and Equal Opportunity
www.hud.gov/fairhousing



Fair Housing: It's The Law!

The Florida Fair Housing Act prohibits discrimination in housing and housing-related activities because of a person's:



- ⇒ *Race*
- ⇒ *Sex*
- ⇒ *Color*
- ⇒ *Familial Status (children under 18)*
- ⇒ *National Origin*
- ⇒ *Disability or Handicap*
- ⇒ *Religion*

This law was passed to ensure that the citizens of Florida are able to compete for housing on a fair and equitable basis in keeping within their economic means.

Discrimination Assistance Contact:

ATLANTA REGIONAL OFFICE
(Complaints_office_04@hud.gov)
U.S. Department of Housing and Urban Development
Five Points Plaza
40 Marietta Street, 16th Floor
Atlanta, GA 30303-2808
Telephone (404) 331-5140 or 1-800-440-8091 x2493
Fax (404) 331-1021 * TTY (404) 730-2654

FAIR HOUSING

IT'S NOT AN
OPTION
IT'S THE LAW



Prepared by:

The City of Punta Gorda
Urban Design Division
326 W Marion Avenue
Punta Gorda FL, 33950
941-575-3372
www.pgorda.us

What is Covered?

The Fair Housing Act covers most housing. In some circumstances, the Act exempts owner-occupied buildings with no more than four units, single-family housing sold or rented without the use of a broker and housing operated by organizations and private clubs that limit occupancy to members.

Who Do I call if I Believe My Fair Housing Rights Have Been Violated?

- ⇒ HUD or a State or Local Fair Housing Agency is ready to help you file a complaint
- ⇒ After your information is received HUD or a State or Local Fair Housing Agency will contact you to discuss the concerns you raise

Contact

HUD Housing Discrimination

Hotline at 1-800-669-9777

For the Hearing Impaired, please call

TTY 1-800-927-9275

e-mail: fheowebmanager@hud.gov

**To file a complaint online, go to
www.hud.gov/fairhousing**

What is Prohibited?

Housing discrimination can occur in a variety of ways. Listed below are some housing practices that are considered illegal if they are based on a home seeker's *race, color, national origin, sex, religion, familial status, or disability*.

- ⇒ False denial of availability
- ⇒ Refuse to rent or sell housing
- ⇒ Refuse to negotiate for housing
- ⇒ Deny a dwelling
- ⇒ Set different terms, conditions or privileges For sale or rental of a dwelling
- ⇒ Falsely deny that housing is available for inspection, sale or rental
- ⇒ Refusal to permit a reasonable modification to the unit at the expense of the person with a disability, in order that the person may have enjoyment of the unit
- ⇒ For profit, persuade owners to sell or rent (blockbusting)
- ⇒ Discriminatory terms, conditions and provisions of services or facilities

"We don't sell to families with children"

"Sorry we just rented the last unit."

"You may not install grab bars in the bathroom"

"The rent is \$200 higher for tenants with a service animal"



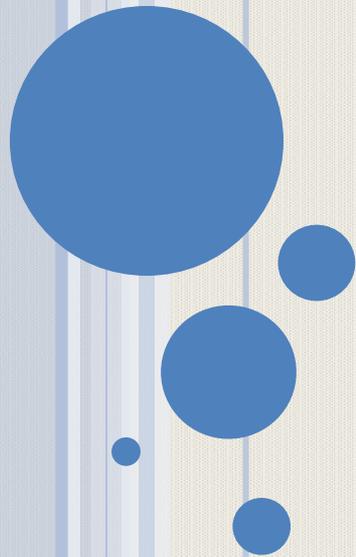
What do I do if I Experience Housing Discrimination?

- ⇒ Keep a written record of all attempted and actual contacts and conversations with the manager, landlord, owner, real estate agent, loan officer, mortgage officer, insurance agent and others involved
- ⇒ Keep all documents, including leases, receipts, applications, letters of denial and other materials related to the discrimination



ATTACHMENT 9

Fair Housing Proclamation



PROCLAMATION

City of Punta Gorda, Florida

WHEREAS, April marks the anniversary of the passage of the Fair Housing Act of 1968, which sought to eliminate discrimination in housing opportunities and to affirmatively further housing choices for all Americans; and

WHEREAS, the ongoing struggle for dignity and housing opportunity for all is not the exclusive province of the Federal government; and

WHEREAS, vigorous local efforts to combat discrimination can be as effective, if not more so, than Federal efforts; and

WHEREAS, illegal barriers to equal opportunity in housing, no matter how subtle, diminish the rights of all;

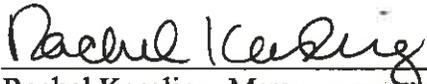
NOW, THEREFORE, BE IT RESOLVED, that in the pursuit of the shared goal and responsibility of providing equal housing opportunities for all men and women, the City Council of the City of Punta Gorda, Florida does hereby join in the national celebration by proclaiming April, 2014 as

FAIR HOUSING MONTH

and encourages all agencies, institutions, and individuals, public and private, in Punta Gorda, Florida, to abide by the letter and spirit of the Fair Housing law.

PASSED AND DULY ADOPTED in regular session this 2nd day of April, 2014.

CITY OF PUNTA GORDA, FLORIDA


Rachel Keesling, Mayor

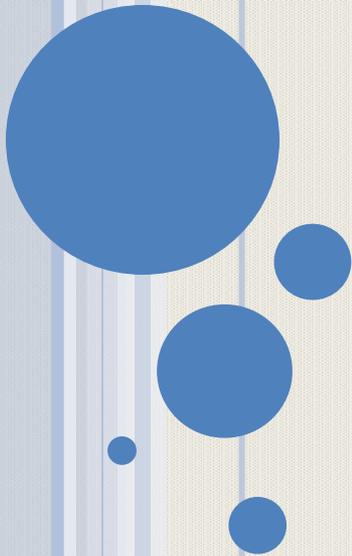
ATTEST:


Karen Smith, City Clerk



ATTACHMENT 10

Anti Relocation



CITY OF PUNTA GORDA

RESOLUTION NO. 3161-15

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF PUNTA GORDA, FLORIDA ADOPTING A RESIDENTIAL ANTI-DISPLACEMENT AND RELOCATION ASSISTANCE PLAN; AUTHORIZING THE MAYOR TO SIGN ON BEHALF OF THE CITY; AND PROVIDING AN EFFECTIVE DATE

WHEREAS, the City of Punta Gorda administers certain Community Development Block Grant (CDBG) funds; and

WHEREAS, the U. S. Department of Housing and Urban Development requires recipients of Community Development Block Grant monies to certify they follow a Residential Anti-displacement and Relocation Assistance Plan pursuant to Section 104 (d) of the Housing and Community Development Act of 1974, as amended (the Act), and implementing regulations of 24 CFR 570.496a review and re-adopt annually; and

WHEREAS, the foregoing plan represents the effort of the City of Punta Gorda to comply with the requirements of Section 104 (d) of the Housing and Community Development Act of 1974, as amended (the Act), and implementing regulations of 24 CFR 570.496a; and

WHEREAS, the City of Punta Gorda certifies that it will replace all occupied and vacant occupiable low/moderate-income dwelling units demolished or converted to a use other than low/moderate-income housing as a direct result of activities assisted with funds provided under the Housing and Community Development Act of 1974, as amended, as described in 24 CFR 570.496 (b); and

WHEREAS, the City of Punta Gorda has prepared and publicly reviewed a Residential Anti-Displacement and Relocation Assistance Plan;

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF PUNTA GORDA, FLORIDA, THAT:

1. The City of Punta Gorda Residential Anti-Displacement and Relocation Assistance Plan, a copy of which is attached hereto and made a part hereof, is hereby adopted.
2. The City of Punta Gorda herewith certifies to follow Residential Anti-Displacement and Relocation Assistance Plan and adopt the plan by resolution annually.
3. The Mayor of the City of Punta Gorda is hereby authorized to sign the Plan on behalf of the City of Punta Gorda, Florida.
4. This resolution shall become effective immediately upon adoption.

ADOPTED at a regular session of the City Council of the City of Punta Gorda, Florida, this 20 day of May, 2015.


CAROLYN M. FREELAND, Mayor

ATTEST:


KAREN SMITH, City Clerk

APPROVED AS TO FORM:


DAVID M. LEVIN, City Attorney

I HEREBY CERTIFY THIS TO BE A TRUE AND EXACT COPY OF THE Resolution ON FILE IN THE OFFICE OF THE CITY CLERK. CITY OF PUNTA GORDA, CHARLOTTE COUNTY, FLORIDA.

DEPUTY CITY CLERK



City of Punta Gorda, Florida RESIDENTIAL ANTI-DISPLACEMENT AND RELOCATION ASSISTANCE PLAN

The City of Punta Gorda will replace all occupied and vacant occupiable low/moderate income dwelling units demolished or converted to a use other than as low/moderate income housing as a direct result of activities assisted with CDBG funds, as required by Section 104(d) of the Housing and Community Development Act of 1974, as amended (the Act), and implementing regulations at 24 CFR 570.496a.

All replacement housing will be provided within three (3) years of the commencement of the demolition or rehabilitation relating to conversion. Before obligating or expending funds that will directly result in such demolition or conversion, the City of Punta Gorda will make public and submit to the Department of Housing and Urban Development (HUD) the following information in writing:

1. Description of the proposed assisted activity;
2. The general location on a map and approximate number of dwelling units by size (number of bedrooms) that will be demolished or converted to a use other than as low/moderate dwelling units as a direct result of the assisted activity;
3. A time schedule for the commencement and completion of the demolition or conversion;
4. The general location on a map and approximate number of dwelling units by size (number of bedrooms) that will be provided as replacement dwelling units;
5. The source of funding and a time schedule for the provision of replacement dwelling units; and,
6. The basis for concluding that each replacement dwelling unit will remain a low/moderate income dwelling unit for at least ten (10) years from the date of the initial occupancy.

The City of Punta Gorda will provide relocation assistance, as described in 570.496a(b)(2), to each low/moderate income household displaced by the demolition of housing or by the conversion of a low/moderate income dwelling to another use as direct result of assisted activities.

Consistent with the goals and objectives of activities assisted under the Act, the City of Punta Gorda will take steps indicated below to minimize the displacement of persons from their homes.*

***The following are examples of steps to minimize displacement. The first two are required. The others are optional. Only check those which are appropriate for the project and local circumstances. Add other steps as necessary or appropriate.**

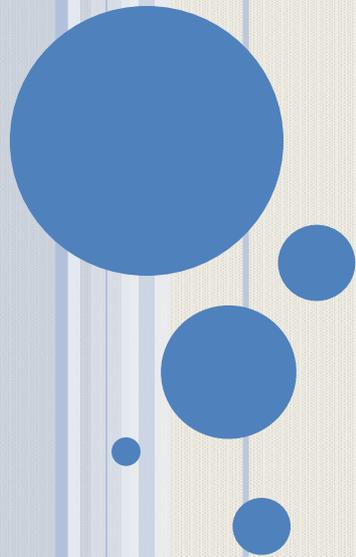
___ Consider all practical alternatives to any proposed project that may result in residential displacement. Alternatives to be considered include other sites for the proposed facilities/project. Also to be considered are the costs and benefits, both financial and non-financial, of each alternative.

___ Provide counseling and referral services to assist the displaced and find alternative housing in the community.

- ___ Work with area landlords and real estate brokers to locate vacancies for households facing displacement.
- ___ Stage rehabilitation of assisted housing to allow tenants to remain during and after rehabilitation, working with empty buildings or groups of empty units first so they can be rehabilitated first and tenants moved before rehab on occupied units or buildings is begun.
- ___ Establish temporary relocation facilities in order to house families whose displacement will be of short duration, so they can move back to their neighborhoods after rehabilitation or new construction.
- ___ Evaluate housing codes and rehabilitation standards in reinvestment areas to prevent their placing undue financial burden on long-established owners or on tenants of multi-family buildings.
- ___ Develop displacement watch systems in cooperation with neighborhood organizations to continuously review neighborhood development trends, identify displacement problems, and identify individuals facing displacement who need assistance.

ATTACHMENT 11

**City of Punta Gorda
Comprehensive Plan 2025 –
Housing Element**



2025

City of Punta Gorda Comprehensive Plan

*Housing
Element*

Amended
Resolution

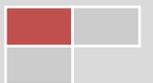


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I. EXECUTIVE SUMMARY

In 1884, surveyor Kelley B. Harvey platted out streets and blocks along the Peace River according to instructions from Isaac Trabue, the founder of the subdivision that would become the City of Punta Gorda. All waterfront property was designated as parks and the streets were to run perpendicular and parallel to the Peace River in a grid pattern. The Town of Trabue, a subdivision, was recorded on February 24, 1885; however, by 1887 enough residents in Trabue objecting to Trabue's efforts to control the town's destiny were able to outvote him and revert the name to Punta Gorda during the incorporation process. Thirty-four (34) men, including four (4) African-American citizens and carpenters stranded here after building the old Hotel Punta Gorda, met at the Tom Hector Building in Hector's Pool Hall and drafted the incorporation papers.

The adequacy of the housing stock is addressed in terms of the following:

- ❖ Condition of Structures
- ❖ The availability and distribution of units at different levels of cost and affordability, including special housing needs of those with low and moderate incomes, and other groups
- ❖ The ability of the housing production system to meet the various needs of the community.

The Housing Element is designed to provide an inventory of housing within the City, including historically significant and special housing. The element analysis of the inventory includes

housing needs (present and future) for various segments of the population. The analysis portion reviews the supply of housing, substandard housing, sites for housing, household income levels, mobile homes, group homes and foster care facilities and conservation of historically significant neighborhoods. Evaluation of this analysis leads to certain principles that are addressed in the Goals, Objectives and Policy Section. To achieve those goals policies are formulated to guide implementation and specific steps are then designed to measure success of the policies.

This Element is based on the aggregation of best available data from Census 2000 and 2010, the American Community Survey 2008-2012, the Shimberg Center for Affordable Housing at the University of Florida, Charlotte County, and the City of Punta Gorda.

II. INTRODUCTION

In 1884, surveyor Kelley B. Harvey platted out streets and blocks along the Peace River according to instructions from Isaac Trabue, the founder of the subdivision that would become the City of Punta Gorda. All waterfront property was designated as parks and the streets were to run perpendicular and parallel to the Peace River in a grid pattern. The Town of Trabue, a subdivision, was recorded on February 24, 1885; however, by 1887 enough residents in Trabue objecting to Trabue's efforts to control the town's destiny were able to outvote him and revert the name to Punta Gorda during the incorporation process. Thirty-four (34) men, including four (4) African-American citizens

and carpenters stranded here after building the old Hotel Punta Gorda, met at the Tom Hector Building in Hector's Pool Hall and drafted the incorporation papers.

Today, Punta Gorda boasts a small town atmosphere approximately twenty-two (22) square miles located on the southwestern coast of Florida about one hundred (100) miles south of Tampa and twenty-five (25) miles north of Fort Myers.

In 2004 the City of Punta Gorda received a direct landfall hit from Hurricane Charley. The cost of Hurricane Charley included a significant loss in the City's affordable and low-income housing which fundamentally altered the physical characteristics of the City.

The City of Punta Gorda has seen an extensive rebuild of single family, multi-family and commercial structures over the past decade. However, due to increased construction and land costs it continues to struggle with overall housing affordability.

Purpose

The purpose of this element is to assist and guide our local governments to develop appropriate plans and policies to meet identified or projected deficits in the supply of housing for moderate-income, low income, and very low income households, group homes, foster care facilities, and households with special housing needs.

The Housing Element of the City of Punta Gorda's Comprehensive Plan will act as the guide to local decision makers in their efforts to enact policy that will affect the housing needs of the City's residents.

The Element examines existing household characteristics and existing housing quality to determine current (short-term) needs while population projections and housing trends will be considered when determining future (long-term) needs.

It is important to note that the Housing Element addresses needs which will primarily be dealt with by the private sector. The City, due to its small size, builds no housing itself; however, the City actively engages in the creation of a regulatory environment that is supportive or innovative for-profit, non-profit, and governmental partnerships and programs to support the delivery and retention of affordable housing units. The City's Land Development Regulations and applicable building codes, guide the private sector in the development and construction of housing.

Relationship to the City's Comprehensive Plan

The Housing Element is closely related to several other elements in the City's Comprehensive Plan:

- ❖ **Future Land Use Element:** The *Future Land Use Element* identifies land to accommodate the housing needs of the City by designating land for single family and multi-family residential, mixed-use, sufficient amounts of land for related uses, and providing for compact and contiguous pattern of development.
- ❖ **Transportation Element:** The *Transportation Element* addresses the requirements necessary to meet traffic needs resulting from trips to and from shopping, work, and leisure activities while addressing alternative modes to reduce auto-dependency.

- ❖ **Infrastructure Element:** The *Infrastructure Element* addresses public facilities and services needs necessary for housing development.
- ❖ **Recreation and Open Space Element:** The *Recreation and Open Space Element* addresses the facilities necessary to meet the recreational and quality of life needs of households.
- ❖ **Capital Improvement Element:** *The Capital Improvement Element* addresses the provision, timing and financing of the various Capital Improvements needed to maintain or achieve identified levels of service (LOS) to households for the various kinds of public facilities.

III. LEGISLATION

Federal Regulations

The Public Housing Act of 1937

This legislation was the first Federal program designed to address housing on a national level. The Act allows for creation of the local Public Authorities to own and operate housing units.

The Federal HOME Investment Partnerships Act

This Act was established in 1992 to increase the production of housing that is affordable to low-income households. HOME funds are distributed to participating and non-participating jurisdictions. Local units of government, for profit or non-profit agencies may request HOME funds.

IV. STATE REGULATIONS

Florida Statutes

The William E. Sadowski Affordable Housing Act 1992

This Act creates a dedicated source of revenue by increasing the documentary stamp taxes on real estate transactions. These funds are then provided for affordable housing purposes. This Act also created the State Housing Initiatives Partnership (SHIP) Program which allows for a minimum amount of money each year to be used at the discretion of the governing body for affordable housing.

The City no longer receives SHIP funds directly from the State of Florida. Charlotte County does receive funding for the entirety of the county.

Chapter 163.3178

The Statutes also include the ability to increase density within the Coastal High Hazard Area (CHHA) provided the criteria for mitigation for a comprehensive plan amendment in a coastal high-hazard area is defined as subsection (9). (The coastal high-hazard area is the area below the elevation of the Category 1 storm surge line as established by a Sea, Lake, and Overland Surges from Hurricanes (SLOSH) computerized storm surge model.) Application of mitigation and the application of development and redevelopment policies, pursuant to s. 380.27(2), and any rules adopted thereunder, shall be at the discretion of local government. This is critical to an area such as the City of Punta Gorda where the need for various housing types

is needed but the boundaries are so that the majority of the City falls within a Category 2 or less. At the discretion of the local government, allowances for increased density may be made under the Planned Development process where there is a commitment to provide affordable housing, to preserve wetlands or other resources, to provide land for needed public facilities, or to reduce the allowable density in a coastal high hazard area that results in a net reduction in the number of units allowed in such areas within the City, or when density can be reallocated from the downtown district to other areas within the CHHA's that satisfy FS Chapter 163.3178 (9)(a) or (b). This allows the local government to identify the appropriate type of mitigation provided, and requires proposed density increases in the Coastal High Hazard Area must ensure that for a category 5 storm event (as measured on the Saffir-Simpson scale) a minimum 16-hour adopted level of service for out-of-county hurricane evacuation is maintained, or that a 12-hour evacuation time to shelter and shelter space reasonably expected to accommodate the residents of the development, contemplated by a proposed comprehensive plan amendment, is available.

Local Regulations

City Ordinance - LAND DEVELOPMENT REGULATIONS (LDR) CHAPTER 26 CITY OF PUNTA GORDA CODE OF ORDINANCES

Article 2 - Purpose and Intent

Promote infill development and affordability through housing opportunities to smaller households, discouraging urban sprawl through the use of existing infrastructure and reduced auto dependency.

Article 3 - Regulating Districts

The City of Punta Gorda regulates the density and configuration of new residential construction. There are three (3) zoning districts which allow mixed use developments. Additionally the article allows accessory dwelling units in the Neighborhood Residential (NR) Zoning District.

The City's LDRs allow new single-family and multi-family homes to be built on any platted lot of record, as respectively zoned. The minimum lot size for single-family homes is 3,500 square feet in order to encourage affordable infill housing development on many of the City's older vacant lots.

Article 5 - Planned Developments

This article allows for a variety of planned developments and promotes density allowances in return for flexibility in the building placement and housing mixture.

Ordinance 1484-07 - Reallocation of Density

This ordinance allows for reallocation of density within Punta Gorda's Coastal High Hazard Area pursuant to Section 163.3178(9).

Ordinance 1504-07 - Impact Fee Deferral Ordinance

To ensure regulations do not add excessive cost to units of affordable to low-income households, the City of Punta Gorda realized the need for additional units of owner-occupied, affordable housing and that the need for affordable housing and additional capital facilities can be balanced through certain impact fee incentives. Therefore, the City of Punta Gorda created and adopted an Impact Fee Deferral Program. The program is intended to encourage the provision of new units of owner-

occupied affordable housing within the City by providing for deferral of payment of City-imposed impact fees on qualifying units of Affordable Housing and for Impact Fee Transfers that may be used in payment of City-imposed impact fees for new units of Affordable Housing where the demand for capital facilities generated by previously existing development has been permanently reduced on another site. This program is intended to further affordable housing goals and objectives for the City of Punta Gorda.

Local Programs

State Housing Initiatives Partnership (SHIP) Program

Florida Housing administers the State Housing Initiatives Partnership program (SHIP), which provides funds to local governments as an incentive to create partnerships that produce and preserve affordable homeownership and multifamily housing. The program was designed to serve very low, low and moderate income families. The City participates through an Interlocal Agreement in Charlotte County's SHIP program. In exchange for receiving the City's estimated \$278,000 in annual SHIP funds, Charlotte County staff makes a good faith effort to fund affordable housing projects in the City of Punta Gorda.

Section 8 Voucher Program

The Punta Gorda Housing Authority (PGHA) oversees the distribution and use of three hundred and forty-one (341) Section 8 rental assistance vouchers of which approximately ninety-three (93) are utilized within the City.

Charlotte Housing Development Corporation

Charlotte Housing Development Corporation is an entity set up through Charlotte County for the purpose of developing affordable housing.

Trabue Woods Economic Development Corporation (TWEDC)

Trabue Woods Economic Development Corporation is composed of local community activists that are committed to revitalizing the historic Trabue Woods Neighborhood.

Bernice Russell Community Development Corporation (BRCDC)

Bernice Russell Community Development Corporation is composed of local community activists that are committed to revitalizing the historic Trabue Woods Neighborhood.

Trabue Woods Initiative

The Trabue Woods Initiative is a grassroots collaboration that is proposing to refocus area efforts to form a community wide association.

Cornerstone Program

The Cornerstone Program is designed to provide home buying assistance by way of below market rate down payments using SHIP funding to low income households.

V. INVENTORY & DATA

Existing Conditions

Punta Gorda’s housing stock is diverse in age, condition, and occupancy including a significant number of seasonal housing units. Detailed information on housing characteristics reflect best available data as compiled from the U.S. Census Bureau, Charlotte County, the Shimberg Center for Affordable Housing at the University of Florida, and the 2015 Punta Gorda Analysis of Impediments to Fair Housing Choice. Information is provided for both the City of Punta Gorda and Charlotte County (unincorporated) for comparison.

Housing Units by Types

According to the 2008-2012 American Community Survey (ACS), a total of 11,500 housing units were located in the City of Punta Gorda. Of these units, 7,152 (62.2%) were single family housing units, 3,994 (34.7%) were multi-family housing units, and the remaining 354 (3.1%) were mobile homes or other (RV, vans, boats, or any other living quarters not previously defined).

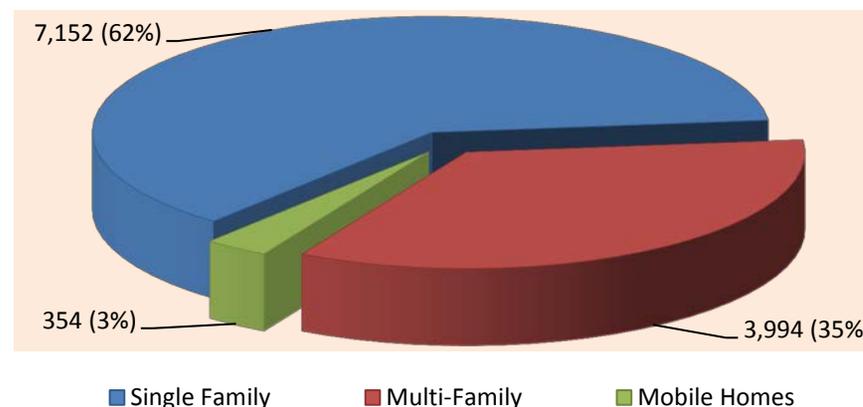
As compared to the unincorporated Charlotte County, shown in Table 4.1 and Chart 4.1, there is a significant difference in the percentages of multi-family and mobile home housing types. This is generally due to more urban development pattern with higher densities of residential development.

Table 4.1 – Housing Units by Type

Units in Structure	Punta Gorda		Charlotte County Unincorporated	
	Number	Percent	Number	Percent
Single Family Detached	6,770	58.9%	62,078	69.6%
Single Family Attached	382	3.3%	1,885	2.1%
2-4 Units	1,051	9.1%	4,043	4.5%
Multifamily	2,943	25.6%	11,429	12.8%
Mobile Home or Other	354	3.1%	9,792	11.0%
Total	11,500	100.0%	89,227	100.0%

Source: 2008-2012 American Community Survey

Chart 4.1 – Housing Unity By Type



Housing Units by Tenure (Owner or Renter)

The ACS reports that 6,420 (55.8%) of the City’s total housing units were held in owner-occupancy, an additional 1,731 (15.1%) units are considered renter occupied, and the remaining 29.1% of units are vacant.

Comparative Tenure statistics are presented in Table 4.2 below and tenure is broken down by housing types in Table 4.3 and Chart 4.2 for owner occupied units and Table 4.4 and Chart 4.3 for renter occupied units

The part-time residents of Southwest Florida are typically present during the winter months and produce a significant increase to the population base. Precise numbers are not readily available for seasonal residents which include both part-time residents and tourists. The seasonal population has been estimated to be as much as 22% of the Region’s population. It is important to note that seasonal units are classified as vacant. According to the ACS, 19.9% of total

units (68.4% of vacant units) were seasonal/recreational housing units. Many of these seasonal units are mobile homes.

Table 4.2 – Housing Units By Tenure

	Punta Gorda		Charlotte County Unincorporated	
	Number	Percent	Number	Percent
Owner Occupied	6,420	55.8%	50,263	56.3%
Renter Occupied	1,731	15.1%	12,873	14.5%
Total Occupied	8,151	70.9%	63,136	70.8%
For Rent	347	3.0%	2,662	10.2%
For Sale	352	3.1%	2,596	9.9%
Rented or Sold but not occupied	119	1.0%	1,187	4.5%
For seasonal, recreational, or occasional use	2,291	19.9%	14,917	57.2%
Other vacant	240	2.1%	4,729	18.1%
Total Vacant	3,349	29.1%	26,091	29.2%
Total	11,500	100.0%	89,227	100.0%

Source: 2008-2012 American Community Survey

Table 4.3 – Owner Occupied Housing Units by Type

Punta Gorda		
Units in Structure	Number	Percent
Single Family Detached	4,735	73.7%
Single Family Attached	293	4.6%
2-4 Units	205	3.2%
Multifamily	973	15.2%
Mobile Home or Other	214	3.3%
Total	6,420	100.0%

Source: 2008-2012 American Community Survey

Chart 4.2 – Owner Occupied Housing Units by Type

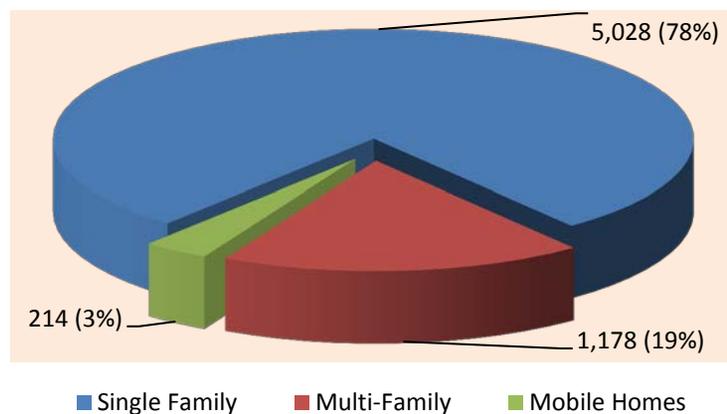
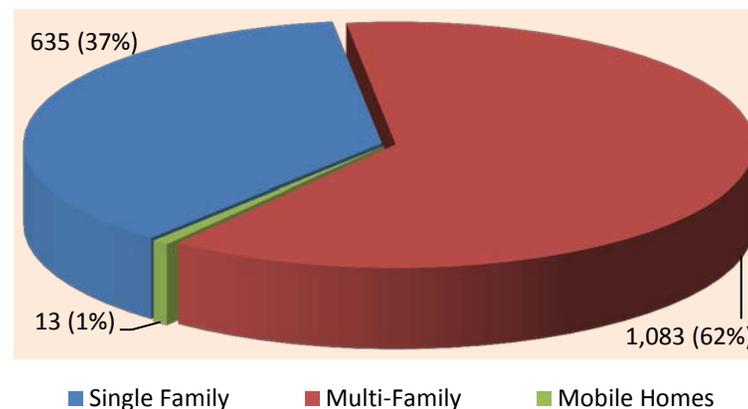


Table 4.4 – Renter Occupied Housing Units by Type

Punta Gorda		
Units in Structure	Number	Percent
Single Family Detached	580	33.5%
Single Family Attached	55	3.2%
2-4 Units	489	28.2%
Multifamily	594	34.3%
Mobile Home or Other	13	0.8%
Total	1,731	100.0%

Source: 2008-2012 American Community Survey

Chart 4.3 – Renter Occupied Housing Units by Type



Housing Units by Age

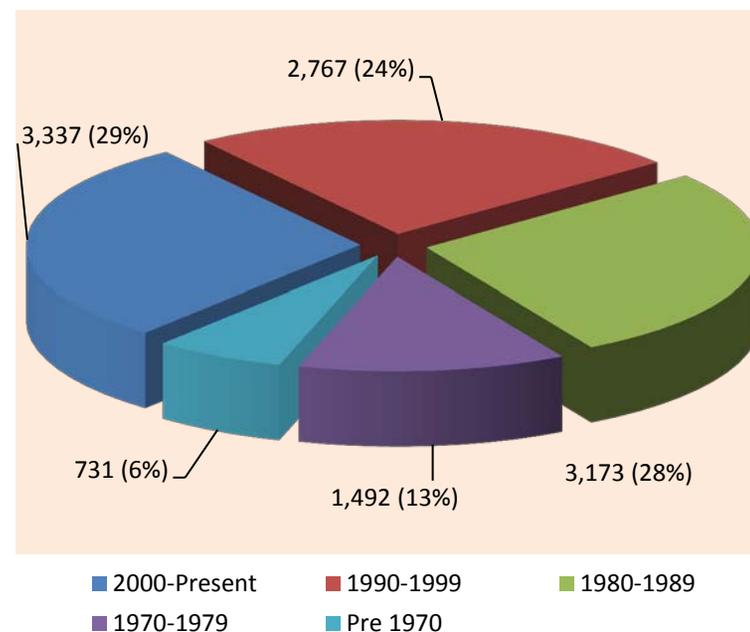
As illustrated in Table 4.5 and Chart 4.4, the majority of the City's housing stock was constructed after 1980. According to the 2008-2012 ACS, units built prior to 1970 (now 45 years and older) constitute less than 7% of the total housing stock for the City of Punta Gorda and roughly 12% in unincorporated area of Charlotte County.

Table 4.5 – Housing Units By Age

Year Built	Punta Gorda		Charlotte County Unincorporated	
	Number	Percent	Number	Percent
Built 2000 or later	3,337	29.0%	21,101	23.7%
Built 1990 to 1999	2,767	24.1%	15,818	17.7%
Built 1980 to 1989	3,173	27.6%	27,242	30.5%
Built 1970 to 1979	1,492	13.0%	14,275	16.0%
Built 1960 to 1969	400	3.5%	7,389	8.3%
Built 1950 to 1959	247	2.1%	2,821	3.2%
Built 1940 to 1949	17	0.1%	200	0.2%
Built 1939 or earlier	67	0.6%	381	0.4%
Total	11,500	100.0%	89,227	100.0%

Source: 2008-2012 American Community Survey

Chart 4.4- Housing Units By Age

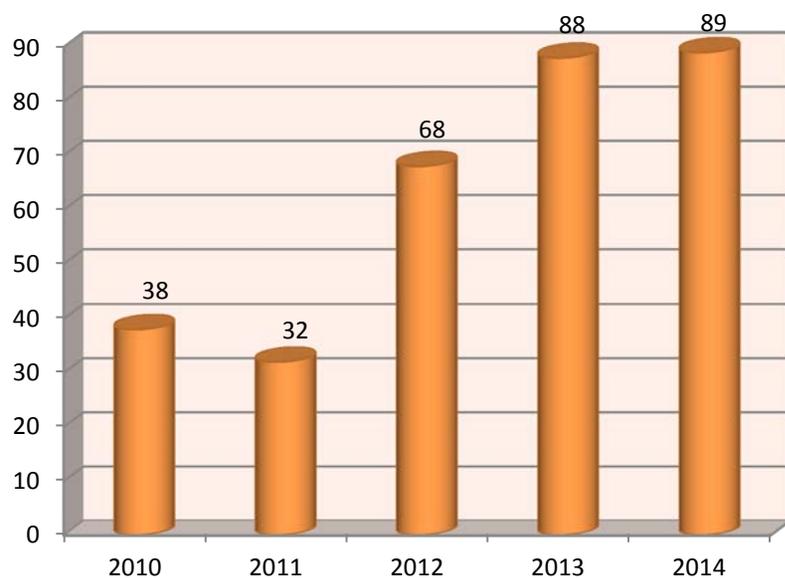


Housing and Residential Development

Housing growth, as evidenced by data in Chart 4.5, has been trending upward, from thirty-eight (38) new housing unit permits in 2010 to 89 new permits in 2014. However, these figures are substantially below the average of 398 new permits that were issued per year between 2000 and 2006.

According to data from the ACS, approximately 62.2% of housing units in the City were single family and approximately 34.7% were multi-family units. The data also reflected 3.1% of mobile and other (RV, vans, boats, or any other living quarters not previously defined). It is important to note that as a waterfront community Punta Gorda has a high number of seasonally vacant residential units comprising 19.9% of the total housing stock. The housing stock within Punta Gorda constitutes a small share of the countywide total; approximately 12.9% of the total units reported in Charlotte County are located in Punta Gorda.

Chart 4.5 – Housing Units Building Permits



Sources: City of Punta Gorda Building Department

Rents

According to the 2008-2012 ACS, the median gross rent for renter-occupied units in Punta Gorda was \$830 per month. Conversely, for the County as a whole, median gross rent was \$917 per month. Table 4.6 shows that in Punta Gorda, about 1,279 units, or 73.9% of the total, rent below \$1,000 per month. This is the maximum rent that households with 80% of the average median income, or low-income households, can afford. This is based on a housing cost to income ratio of 30% ratio of gross income. In 2014, the average median income (AMI) in Charlotte County was \$55,700. The Shimberg Center for Affordable Housing at the University of Florida estimates that in 2013 there were about 542 low-income (less than 50% of AMI) renter households in Punta Gorda compared to 4,984 in Charlotte County as a whole. Table 4.7 illustrates median gross rents comparisons of the City of Punta Gorda to area counties and the State of Florida.

Table 4.6 - Gross Rent Paid

Rent Paid	Punta Gorda		Charlotte County Unincorporated	
	Number	Percent	Number	Percent
<\$200	33	1.9%	110	0.9%
\$200-\$299	31	1.8%	320	2.5%
\$300-\$499	54	3.1%	362	2.8%
\$500-\$749	471	27.2%	2,502	19.4%
\$750-\$999	572	33.1%	3,988	31.0%
\$1000-\$1499	288	16.6%	3,334	25.9%
\$1500 or more	164	9.5%	1,375	10.7%
No Cash Rent	118	6.8%	882	6.8%
Total Rental Units	1,731	100.0%	12,873	100.0%
Median Gross Rent	\$830		\$917 (for entire County)	

Source: 2008-2012 American Community Survey

Note: No-cash Rent is units owned by friends or relatives who live elsewhere and who allow occupancy without charge. Rent-free houses or apartments may be provided to compensate caretakers, ministers, tenant farmers, sharecroppers, or others.

Table 4.7 - Median Gross Rent Comparisons

	2000	2008-2012	Percent Change
City of Punta Gorda	\$569	\$ 830	45.9%
Charlotte County	\$626	\$ 917	46.5%
Collier County	\$753	\$1,028	36.5%
Desoto County	\$442	\$ 705	59.5%
Lee County	\$646	\$ 939	45.4%
Sarasota County	\$711	\$1,007	41.6%
State of Florida	\$641	\$ 987	54.0%

Source: 2008-2012 American Community Survey, 2000 Census

Value of Owner-Occupied Housing

The value of owner occupied housing units in Punta Gorda is shown in Table 4.8. The largest portion of units was valued in the \$300,000 to \$499,999 range; the median value was \$302,300 in 2008-2012, a 47.9% increase from the 2000 figure of \$204,000.

In contrast, the largest portion of owner occupied housing units in the unincorporated area of Charlotte County, as reported by the ACS, were valued in the \$50,000 to \$99,999 range. The median value was \$154,000 in 2008-2012.

Charlotte County ranks as the 31st most expensive of Florida's 67 counties and 24th among 35 coastal counties in the median

value of housing. The city has a proportionally greater share of housing valued at \$350,000. This discrepancy reflects higher levels of urban services and the relatively larger number of waterfront housing units in the City compare to the County. As indicated in Table 4.9 and Chart 4.6 the City of Punta Gorda has a higher median value for owner-occupied units than the surrounding Region. Affordable lower and middle-income housing is in shorter supply in the City than in the County.

Table 4.8 - Specified Owner Occupied Units by Value Ranges

Home Value	Punta Gorda		Charlotte County Unincorporated	
	Number	Percent	Number	Percent
<\$50,000	206	3.2%	3,554	7.1%
\$50,000-\$99,999	339	5.3%	12,248	24.4%
\$100,000-\$149,999	457	7.1%	10,460	20.8%
\$150,000-\$199,999	721	11.2%	9,353	18.6%
\$200,000-\$299,999	1,455	22.7%	8,507	16.9%
\$300,000-\$499,999	2,053	32.0%	4,288	8.5%
\$500,000-\$999,999	1,082	16.8%	1,521	3.0%
>\$1,000,000	107	1.7%	332	0.7%
Total Owner Occupied Units	6,420	100.0%	50,263	100.0%
Median Housing Value	\$302,300		\$154,300 (for entire County)	

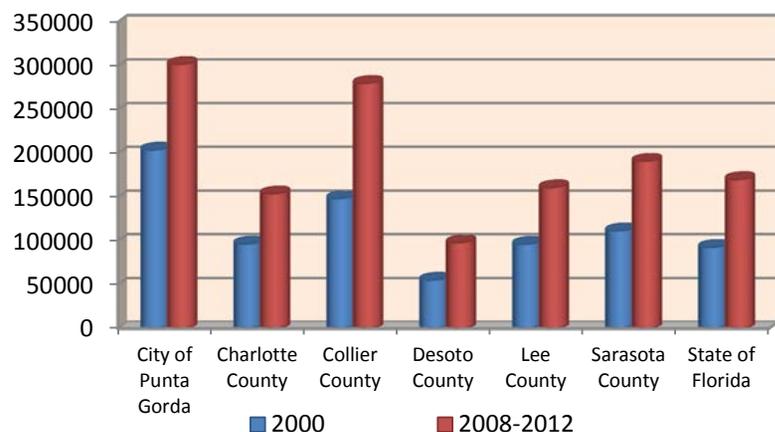
Source: 2008-2012 American Community Survey

Table 4.9 - Median Value Comparison of Area Counties and the State of Florida

	2000	2008-2012	Percent Change
City of Punta Gorda	\$204,400	\$302,300	47.9%
Charlotte County	\$ 97,000	\$154,300	59.1%
Collier County	\$149,000	\$280,700	88.4%
Desoto County	\$ 55,700	\$ 98,400	76.7%
Lee County	\$ 96,700	\$161,400	66.9%
Sarasota County	\$112,000	\$191,600	71.1%
State of Florida	\$ 93,200	\$170,800	83.3%

Source: 2008-2012 American Community Survey, 2000 Census

Chart 4.6 - Median Value Comparison of Area Counties and the State of Florida



Monthly Cost of Owner-Occupied Units

As shown in Table 4.10, 89% of City mortgaged housing costs exceeded \$999 per month. And, 73% of Countywide mortgaged housing costs exceed \$999 per month. Only 47.6% of all owner-occupied housing is mortgaged, a figure consistent with the fact that approximately 53% of the units are less than 25 years old. The high percentage of single-family homes without mortgages reveals the large number of retirees who purchased homes with cash derived from lifetime savings and equity from previously owned property as reflected in Table 4.11. Some owners whose fixed incomes have not kept up with escalating housing costs including insurance, utilities, and taxes occupy units without a mortgage. Although the monthly payment suggests the home is

affordable, in reality, there are some elderly persons who have trouble meeting this level of expense. The ACS reports that approximately 35% of the elderly owner households are cost burdened paying 30% or more of their annual income toward their housing costs.

Table 4.10 - Monthly Cost of Owner-Occupied Housing Units with Mortgages

	Punta Gorda		Charlotte County Unincorporated	
	Number	Percent	Number	Percent
<\$299	0	0.0%	0	0.0%
\$300-\$399	0	0.0%	164	0.6%
\$400-\$499	0	0.0%	274	1.0%
\$500-\$599	0	0.0%	858	3.2%
\$600-\$699	40	1.3%	1,361	5.0%
\$700-\$799	70	2.3%	1,771	6.5%
\$800-\$899	113	3.8%	1,449	5.4%
\$900-\$999	108	3.6%	1,426	5.3%
\$1,000-\$1,249	203	6.7%	4,399	16.3%
\$1,250-\$1,499	336	11.1%	4,224	15.6%
\$1,500-\$1,999	491	16.2%	5,825	21.5%
\$2,000-\$2,499	655	21.6%	2,640	9.8%
\$2,500-\$2,999	356	11.8%	1,418	5.2%
>\$3,000	655	21.6%	1,237	4.6%
Total Rental Units	3,027	100.0%	27,046	100.0%

Source: 2008-2012 American Community Survey

Table 4.11 – Monthly Cost of Owner-Occupied Housing Units without Mortgages

	Punta Gorda		Charlotte County Unincorporated	
	Number	Percent	Number	Percent
<\$100	0	0.0%	286	1.2%
\$100-\$149	0	0.0%	848	3.7%
\$150-\$199	0	0.0%	800	3.5%
\$200-\$249	77	2.4%	1,519	6.6%
\$250-\$299	0	0.0%	1,748	7.5%
\$300-\$349	95	2.9%	2,463	10.6%
\$350-\$399	100	3.1%	2,006	8.7%
\$400-\$499	211	6.5%	4,534	19.6%
\$500-\$599	554	17.0%	3,762	16.2%
\$600-\$699	416	12.7%	2,063	8.9%
\$700>	1,809	55.4%	3,139	13.5%
Total Rental Units	3,262	100.0%	23,168	100.0%

Source: 2008-2012 American Community Survey

Rent-to-Income

Table 4.12 shows the distribution of 1,666 Punta Gorda renter households among various income ranges as compared to 13,468 renter households in unincorporated Charlotte County. As stated earlier, Area Median Income (AMI) is \$55,700. The table shows the following:

- ❖ 250 households or 15.0% earn less than 30% of AMI per year. About 207 or 82.8% pay 30% or more of their income for their housing costs.
- ❖ 292 or 17.5% are in the 30.1% to 50% AMI income range. About 251 or 86.0% pay 30% or more of their income for their housing costs.
- ❖ 226 or 13.6% are in the 50.1% to 80% AMI income range. About 137 or 60.6% pay 30% or more of their income for their housing costs.
- ❖ 898 or 53.9% are in the 80.1% of AMI or more income range. About 30 or 13.1% pay 30% or more of their income for their housing costs.

82.8% of Punta Gorda renters earning less than 30% of AMI are Cost Burdened (paying 30% or more of their income for their housing costs), while 83.4% of unincorporated Charlotte County renters earning less than 30% of AMI are Cost Burdened.

Table 4.12 also reflects the fact that, as income levels rise, the number of renters in the City and County paying more than 30% of their annual salary and wages toward rental costs steadily decline.

Table 4.12 - Household Income of Renters by Cost Burden

Household Income	Amount of Income Spent on Housing	Punta Gorda	Unincorporated Charlotte County
30% AMI or less	30% or less	43	383
30% AMI or less	30.1-50%	63	146
30% AMI or less	more than 50%	144	1,791
30.1-50% AMI	30% or less	41	476
30.1-50% AMI	30.1-50%	55	453
30.1-50% AMI	more than 50%	196	1,193
50.1-80% AMI	30% or less	89	532
50.1-80% AMI	30.1-50%	137	1,757
50.1-80% AMI	more than 50%	0	405
80.1-120% AMI	30% or less	156	1,927
80.1-120% AMI	30.1-50%	48	829
80.1-120% AMI	more than 50%	0	73
more than 120% AMI	30% or less	625	3,095
more than 120% AMI	30.1-50%	69	348
more than 120% AMI	more than 50%	0	54

Source: Shimberg Center for Affordable Housing at the University of Florida, 2013

Housing Distributed by Cost-to-Income Ratio

The level of household income serves as a determining factor in the choice of decent affordable housing. According to the Department of Economic Opportunity (DEO), a household is considered to be paying an excessive percentage of their annual income for housing if the cost-to-income ratio exceeds 30%. Similarly, the level of household income also serves as a determining factor in the choice of owned housing. Mortgage qualification is difficult if the projected costs including mortgage, taxes, insurance, and utilities exceed 30% of the household's income. As shown in Table 4.13 and 4.14, 42.7% of Punta Gorda renter households are cost burdened, while 52.3% of unincorporated Charlotte County renter households are cost burdened.

Table 4.13 - Punta Gorda Tenure by Cost Burden

Household Income as Percentage of Area Median Income	Amount of Income Paid for Housing		
	0-30%	30-50%	50% or more
Owner	4,560	1,152	1,220
Renter	954	372	340
Total	5,514	1,524	1,560

Source: Shimberg Center for Affordable Housing at the University of Florida, 2013

Table 4.14 - Unincorporated Charlotte County Tenure by Cost Burden

Household Income as Percentage of Area Median Income	Amount of Income Paid for Housing		
	0-30%	30-50%	50% or more
Owner	34,910	9,307	8,843
Renter	6,419	3,533	3,516
Total	41,329	12,840	12,359

Source: Shimberg Center for Affordable Housing at the University of Florida, 2013

Table 4.15 demonstrates the cost burdened owner households.

Table 4.15 - Household Income of Owners by Cost Burden

Household Income	Amount of Income Spent on Housing	Punta Gorda	Unincorporated Charlotte County
30% AMI or less	30% or less	363	269
30% AMI or less	30.1-50%	0	307
30% AMI or less	more than 50%	0	2,718
30.1-50% AMI	30% or less	91	1,529
30.1-50% AMI	30.1-50%	132	1,516
30.1-50% AMI	more than 50%	176	2,198
50.1-80% AMI	30% or less	377	4,800
50.1-80% AMI	30.1-50%	329	2,242
50.1-80% AMI	more than 50%	266	2,046
80.1-120% AM	30% or less	730	8,198
80.1-120% AM	30.1-50%	201	2,243
80.1-120% AM	more than 50%	178	1,213
more than 120% AMI	30% or less	3,362	20,114
more than 120% AMI	30.1-50%	490	2,999
more than 120% AMI	more than 50%	237	668

Source: Shimberg Center for Affordable Housing at the University of Florida, 2013

Substandard Housing Inventory

This section provides information for the City of Punta Gorda and unincorporated Charlotte County concerning those housing units which: lack complete plumbing facilities, complete kitchen facilities, or heating facilities; are overcrowded; or have otherwise been judged to be in substandard condition.

Housing Unit Conditions

Based on the factors utilized to assess housing adequacy, the City of Punta Gorda housing stock is in good condition. These findings were taken from the 2008-2012 ACS. Because the ACS is a survey, all answers have a margin of error. Findings in Table 4.16 show the following:

- ❖ Crowded - Overcrowding housing units are typically defined as more than 1.01 persons per room. No units in the City were crowded. The unincorporated areas of the County had 696 crowded occupied housing units, or 1.1%.
- ❖ Substandard Heating - 59 of the occupied 8,151 housing units in Punta Gorda were without heating facilities. Regarding the unincorporated areas of Charlotte County, 657 of the 63,136 occupied housing units were without heating facilities. Punta Gorda's percentage share of its total occupied housing units without heating facilities was 0.7%, compared to 1.0% for unincorporated Charlotte County.
- ❖ Lack Complete Kitchen - the City of Punta Gorda housing inventory had 20 units lacking complete kitchen facilities, compared to 1,063 such units in the unincorporated areas of Charlotte County. Housing units without kitchen

facilities made up 0.2% of the City's total housing stock, and 1.7% of the County's total housing units.

- ❖ Lack Complete Plumbing - the City of Punta Gorda has 23 units without plumbing facilities, compared to 235 such units located in the unincorporated areas of Charlotte County. These figures represent a statistically insignificant share of 0.3% and 0.4% of the total occupied housing units in the City and County respectively.

Table 4.16 - Housing Units Lacking in Plumbing, Kitchen, and Heating Facilities and Over-Crowded

	Punta Gorda		Charlotte County Unincorporated	
	Number	Percent	Number	Percent
1.01 or More Persons per Room	0	0.0%	696	1.1%
No Heating Fuel Used	59	0.7%	657	1.0%
Lacking Complete Kitchen Facilities	20	0.2%	1,063	1.7%
Lacking Complete Plumbing Facilities	23	0.3%	235	0.4%

Source: 2008-2012 American Community Survey

Because a housing unit may fall into multiple categories, the sum of the units that have a substandard characteristic is not an appropriate estimate for the number of substandard units.

Summary of Subsidized Rental Housing

The Punta Gorda Public Housing Authority (PGHA) has a number of programs for low income persons, families and special needs groups. The PGHA was decimated by Hurricane Charlie in 2004 when all units were destroyed except for Oak Tree Village and is still working to recover from the loss of units. The following is a listing of the units and program commitments (data provided by the Punta Gorda Housing Authority). The PGHA is the only entity in the County for these types of programs.

- ❖ The PGHA is responsible for approximately 341 Section 8 vouchers in Charlotte County.
- ❖ The PGHA has 115 units within the City.
- ❖ The PGHA manages 30 public housing units at the Oak Tree Village.
- ❖ PGHA is responsible for the long term management of 4 affordable units located at Fitzhugh Commons. This property was developed by the Punta Gorda Development Corporation, a Non-Profit Affiliate of the PGHA.
- ❖ Gulf Breeze Apartments consists of 171 units and the PGHA provides tenants for the property. There are 85 Tax Credit Units and 85 Public Housing Units currently at the site.
- ❖ The PGHA recently opened the application process for their units and had over 800 people sign up. A lottery

was held for the future possible 550 spaces. These entries then established a new waiting list for opening.

- ❖ The PGHA applied for and was granted funding from the Florida Housing Finance Corporation for a one year program. This allows the PGHA to assist eligible people/households for no more than one year with temporary assistance.
- ❖ The Shelter Care Program is run in cooperation with two mental health organizations in the county. The organizations assist the special needs population to obtain housing. The recipient must be under the care of one of the mental health organizations. The case managers help the individuals to obtain housing. This program is received as a lump sum funding and 13 to 18 households have benefited.

Table 4.17 identifies private housing units in Punta Gorda subsidized by the Federal government. This data represents those projects recognized by the State of Florida as qualifying for subsidized rents.

Table 4.17 – City of Punta Gorda Inventory of Subsidized Renter Occupied Housing

Development Name and Area of County	Street Address	Units	Households Served	Housing Program
Charlotte Crossing	520 Rio De Janeiro Avenue	82	Elderly; Family	Housing Credits 9%; Local Bonds; State HOME; Tax Credit Assistance Program
Punta Gorda Housing Authority	402 Fitzhugh Avenue	30	Elderly; Family	Public Housing
Gulf Breeze	340 Gulf Breeze Avenue	170	Elderly; Family	Housing Credits 4%; Local Bonds; Public Housing; Rental Recovery Loan Program
Seven Palms	1200 Slash Pine Circle	336	Family	Housing Credits 9%; State HOME
William Place	218 West William Street	12	Persons with Disabilities	Rental Assistance/HUD; Section 811 Capital Advance
Punta Gorda Total		630		

Source: Shimberg Center for Affordable Housing at the University of Florida, 2013

Table 4.18 identifies private housing units in unincorporated Charlotte County subsidized by the Federal government.

Table 4.18 – Unincorporated Charlotte County Inventory of Subsidized Renter Occupied Housing

Development Name and Area of County	Street Address	Units	Households Served	Housing Program
Grove City Manor	6433 Gasparilla Pines Boulevard	101	Elderly	Rental Assistance/HUD; Section 207/223(f)
Hampton Point Apartments	2511 Luther Road	284	Family	Extremely Low Income; Guarantee; Housing Credits 4%; Section 542; State Bonds
Presbyterian Homes Of Charlotte Inc.	2295 Aaron Street	97	Elderly	Rental Assistance/HUD; Section 202 Direct Loan
Presbyterian Homes Of Port Charlotte Inc.	2295 Aaron Street	120	Elderly	Section 236
Presbyterian Villas Of Port Charlotte	2285 Aaron Street	70	Elderly	Rental Assistance/RD; Section 515
Villa San Carlos	2550 Easy Street	50	Elderly	Rental Assistance/HUD; Section 202 Direct Loan
Villa San Carlos II	22250 Vick Street	54	Elderly	Rental Assistance/HUD; Section 202 Capital Advance
Charleston Cay	23450 Charleston Circle	128	Family	Housing Credits 9%
Harbor Place Apartments	632 Elliott Circle	14	Persons with Disabilities	Rental Assistance/HUD; Section 811 Capital Advance
Marian Manor	4200 Lister Street	31	Family; Homeless	Local Bonds; State HOME
Murdock Circle	17800 Murdock Circle	264	Family	Housing Credits 4%; Local Bonds; SAIL; State Bonds
Rotonda Lakes	100 Rotonda Lake Circle	176	Family	Housing Credits 9%
Unincorporated Charlotte County Total		1,389		

Source: Shimberg Center for Affordable Housing at the University of Florida, 2013

Group Home Housing Inventory

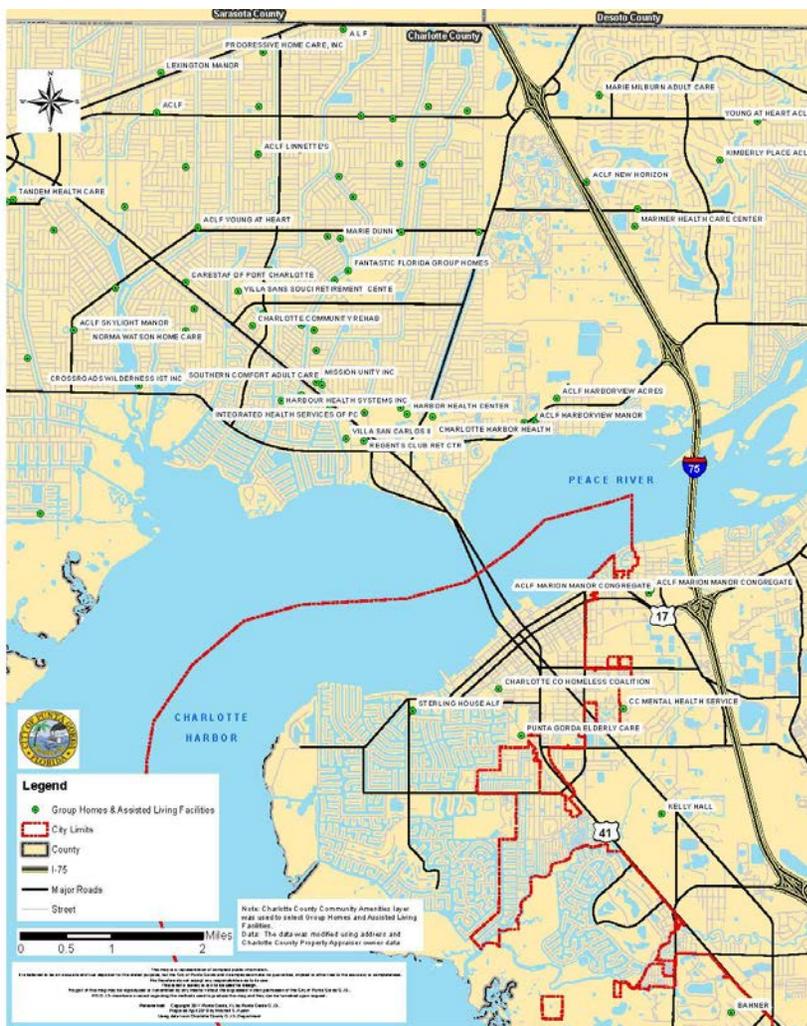
This section defines a group home as a facility that provides a living environment for unrelated residents who operate as the functional equivalent of a family, including such supervision and care as may be necessary to meet the physical, emotional, and social needs of the residents. Assisted Living Facilities (ALF) is comparable in services to group homes, which are also included in this definition. The definition does not include nursing homes.

There are two licensed group homes within the City of Punta Gorda with a capacity of 176 persons and an additional thirteen group homes in unincorporated Charlotte County that affect the City of Punta Gorda with a capacity of 883 persons. Table 4.19 provides a listing of Assisted Living Facilities (ALF), also known as Adult Congregate Living Facilities (ACLF) in Punta Gorda and Charlotte County locations most affecting the City; these locations are also depicted on Map 4.1.

Table 4.19 – Assisted Living Facilities affecting Punta Gorda

Name	Street	Capacity
Punta Gorda		
Alterra/Sterling House Of Punta Gorda	Bal Harbor Boulevard	60
Palms of Punta Gorda (The)	2295 Shreve Street	116
City Totals		176
Unincorporated Charlotte County		
Alterra/Sterling House PC	Toledo Blade Boulevard	60
Chelsea Place Retirement Living, LLC	Addison Drive	12
Courtyard Assisted Living (The)	Rampart Boulevard	50
Harborview Acres	Harbor View Road	25
R. A. Alf, Inc./DBA “Kimberly Place”	Northern Cross Road	16
Lexington Manor Assisted Living	Veterans Boulevard	110
Liz’s Adult Care Garden Home	Zinnea Street	6
Royal Palm Retirement Center	Aaron Street	125
Sandhill Gardens Retirement Center	Sandhill Boulevard	50
South Port Square Assisted Living	Westchester Boulevard	135
Vick Street Manor	Vick Street	98
Village Place Alf, LLC	Cochran Blvd.	114
Young at Heart Adult Care Center	Sandhill Boulevard	32
Unincorporated County Total		883
County Total		1,059
Source: State of Florida, Agency for Health Care Administration, Bureau of Health Care Regulation, Directory of ALF’s in Charlotte County, December 2014		

Map 4.1 – Group Homes & Assisted Living Facilities



Mobile Home Housing Inventory

Information received from the Florida Department of Business and Professional Regulation, July 2014, indicates that Charlotte County has a total of 5,271 licensed mobile home and recreational vehicle (RV) spaces, 1,249 were located inside the City of Punta Gorda. Unlicensed parks will not be listed. Mobile home parks and recreational vehicle centers have traditionally provided households with either affordable year-round housing, or a seasonal “winter home.” Table 4.20 shows the City’s 1,249 mobile home spaces, 210 are exclusively dedicated for RV use. Additionally it shows those mobile homes within unincorporated Charlotte County that most affect the City. These sites are also depicted on Map 4.2.

Table 4.20 – Mobile Home & Recreational Vehicle Parks Licensed by Florida Department of Business and Professional Regulation

Name	Location	Mobile Home Spaces	RV Spaces	Total Spaces
<u>Punta Gorda</u>				
Buttonwood Village,	701 Aquí Esta Drive	270	0	270
Eagle Point Homeowners, Inc.,	10303 Burnt Store Road	248	0	248
Emerald Lake Manufactured Home,	24300 Airport Road	201	0	201
Gulfview-Encore RV Park,	10205 Burnt Store Road	1	203	204
Parkhill Inc.,	10101 Burnt Store Road	177	7	184
City Totals		897	210	1,107
<u>Unincorporated Charlotte County</u>				
Alligator Park,	6400 Taylor Road	234	180	414
Bay Palm Mobil Home Park,	25163 Marion Ave	45	0	45
Blue Heron Pines,	29200 Jones Loop Rd	270	0	270
Charlotte Harbor RV Park,	4838 Tamiami Trail	0	29	29
Harbor View Mobile Home Park,	24325 Harborview Road	147	0	147
Maple Leaf Estates,	2100 King's Highway	1,112	0	1,112
Mary Lu Mobile Home Park,	24437 Harborview Road	104	0	104
Palmetto Mobile Home Park,	4135 King's Highway	117	0	117
Pelican Harbor,	6720 Riverside Drive	142	0	142
Port Charlotte Village,	1000 King's Highway	436	0	436
Punta Gorda RV Park Resort,	3701 Baynard Drive	0	221	221
River Haven Inc,	10100 Burnt Store Road	128	0	128
Riverside Oaks, LLP,	27205 Jones Loop Road	102	0	102
Ventura Lakes,	27110 Jones Loop Road	272	0	272
Water's Edge Cooperative, Inc.,	6800 Golfcourse Boulevard	0	171	171
Windmill Village at Punta Gorda Inc.,	215 Rio Villa Drive	454	0	454
Unincorporated County Total		3,563	601	4,022
County Total		4,460	811	5,271

Source: State of Florida Department of Business and Professional Regulation, July 2014

Map 4.2 – Mobil Home Parks Affecting the City of Punta Gorda



Historically Significant Housing Inventory

The Division of Historical Resources of the Florida Department of State maintains a central archive for Florida's historical and archaeological sites known as the Florida Master Site File (FMSF). These properties are not required to meet any minimum level of historical or scientific importance, but usually are at least fifty (50) years old and adequately located and documented. These sites represent the known physical remains of Florida's historic cultural heritage.

The City of Punta Gorda claims a long and interesting history, with Charlotte County's only National Register Historic District (NRHD). The NRHD designation is based primarily on the number and unique architectural character of the residential units found within the district's geographic boundaries. The A.C. Freeman House, at 311 West Retta Esplanade, which has been completely restored and is open to the public, is one of seven individually listed structures as shown on Map 4.3 and on Table 4.21, is on the National Register. Approximately 370 structural and architectural sites are listed on the FMSF of the State Division of Historical Resources. In 2002, the City of Punta Gorda completed a ten-year architectural resource survey of approximately 680 acres that included over 1,200 parcels/structures. This survey identified over 250 buildings of historical significance. All of the historically significant housing units are located in the City's Community Redevelopment Area (CRA) as shown on Map 4.4. No comparison was made with historically significant housing in unincorporated Charlotte County because they have nothing listed on the FMSF.

Map 4.3 – Historic Area & National Register Structures within the City of Punta Gorda

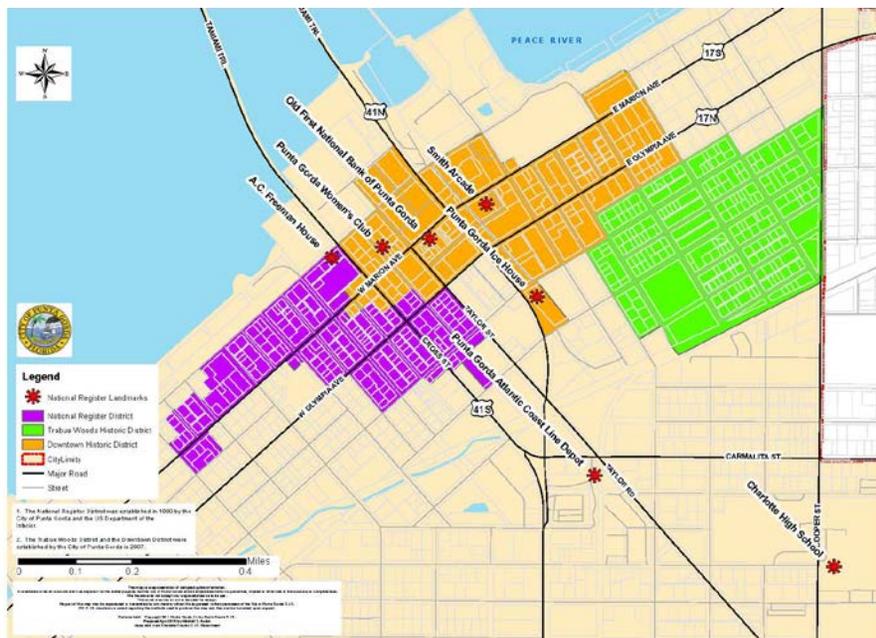


Table 4.21 – National Register Structures within the City of Punta Gorda

Property	A/K/A	Address
A. C. Freeman House	N/A	311 W. Retta Esplanade
Punta Gorda Woman's Club	N/A	118 Sullivan
Old First National Bank	Old Merchants Bank of Punta Gorda	133 W Marion Avenue
Smith Arcade	H W Smith Building	121 E Marion Avenue
Ice House	Punta Gorda Ice Plant / Kazwell's Furniture Store	408 Tamiami Trail
Punta Gorda Train Depot	Punta Gorda Atlantic Coast Line Depot	1009 Taylor Road
Charlotte High School	Punta Gorda High School	1250 Cooper Street
Punta Gorda Residential District	National Register Residential District	Bounded by W Retta Esplanade, Berry Street, W Virginia Avenue, and Taylor Street

Source: National Park Service's National Register of Historic Places Program

AC Freeman House

In a resolution of the Punta Gorda City Council dated September 4, 1985, the house was designated as an historical treasure. The A.C. Freeman House was a gift to the City of Punta Gorda in 2005. The City moved the home to its present location in December, 2005 and rehabilitation was completed in December, 2006. A ribbon cutting ceremony was held on December 21, 2006 to honor the many vendors and City employees who worked to bring the A.C. Freeman House back to its original Splendor.



Punta Gorda Train Depot

The Depot, built in 1928, was the southernmost train station in the United States at that time. It is the only one remaining of six depots built by the Atlantic Coast Line in the Mediterranean Revival style. Closed in 1971, the depot was vacant for many years. The late Fred Babcock acquired the building, and in 1996, he donated it to the Punta Gorda Historical Society and it is currently used as a tourist destination and antique mall.

Punta Gorda Woman's Club

In 1925, the Punta Gorda Woman's Club consolidated three clubs for women: The Women's Civic Association which had undertaken such projects as building the Bath House; the Married Ladies Club that wore hats and gloves as they engaged in polite conversation at meetings, they were called the "tea drinkers." And the Fortnightly Club, a literary club. Currently on the National Register of Historic Places, the Woman's Club building was constructed in 1927 is Located at 118 Sullivan Street and at one point was the area's first community library (until 1957), and during World War II it served as a USO.



Ice House

Built in the 1890's the structure was used as an ice plant for the fishing industry. Over the years it has been used for various businesses. In 2004 Hurricane Charley all but destroyed the building. The owner's refusing to demolish this landmark rebuilt. Today it houses the Ice House Pub, a unique British themed pub full of South Florida history.

Old First National Bank

The Old First National Bank of Punta Gorda (also known as the Old Merchants Bank of Punta Gorda) is a historic bank in Punta Gorda, Florida. It is located at 133 West Marion Avenue. Built in 1912 the bank is masonry vernacular with neo-classical elements. This bank played a major role in the development of commerce in the City. On March 14, 1991, it was added to the U.S. National Register of Historic Places.



H. W. Smith Building (Smith Arcade)

Located at 121 E. Marion Ave is privately owned and was constructed in 1926 this Mission and Mediterranean Revival 1-story building was designed as an arcade. An important commercial building in the center of the city the Smith Building served as the U. S. Post Office for the City of Punta Gorda for 30 years. This building was placed on the National Register in 1991.



Charlotte High School (Punta Gorda High School)

The historic public high school in Punta Gorda serves ninth through twelfth grade students. Established in 1926, Charlotte High is located at 1250 Cooper Street. The school carries the slogan of "Charlotte County's First and Finest" since it remained the only high school in Charlotte County for many years. On December 12, 1990, the main three-story building was added to the National Register of Historic Places. After suffering severe damage due to Hurricane Charley in August, 2004, this building along with the rest of the school's campus was rebuilt.



Map 4.4 – City of Punta Gorda Community Redevelopment Area



Housing Construction Activity Inventory

In the period of 2000 to 2006, 1,235 new single family homes and 1,550 multi-family units were constructed. Since then, growth has slowed considerably. In the period of 2010 to 2014, 311 single family housing units were constructed while only 4 multi-family units were constructed. Table 4.22 illustrates the summary of building activity in the City of Punta Gorda. The private sector has responded well to certain segments of the housing market demand within the City.

Table 4.22 - Housing Unit building permits, 2010-2014

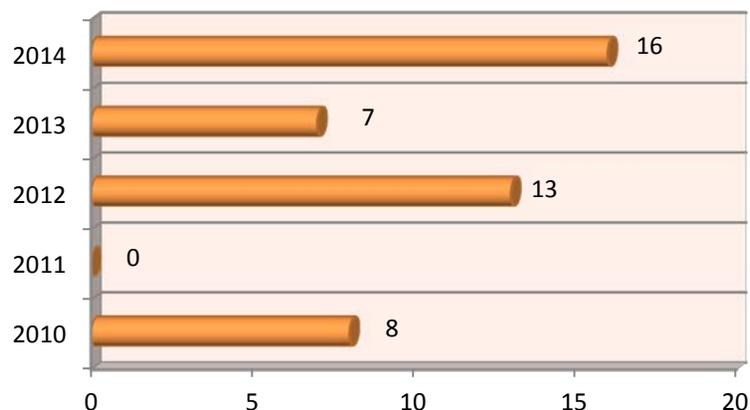
	2010	2011	2012	2013	2014
Single Family	38	32	64	88	89
Multi Family	0	0	4	0	0
Total Unit	38	32	68	88	89

Source: City of Punta Gorda

Housing Demolitions

The City of Punta Gorda Building Department issued demolition permits for 44 units from 2010-2014. Chart 4.7 illustrates demolition of housing permits issued for this time period.

Chart 4.7 - Demolition Permits Issued 2010-2014



Source: City of Punta Gorda Building Department

Housing Conversions

The City of Punta Gorda does not track information on conversions as there is an oversupply of residentially zoned property compared to national averages for urbanized areas. Additionally, since a limited number of residential units are available in commercial or mixed use zoning classifications the

conversions have a marginal impact on the overall housing market.

VI. HOUSING ANALYSIS

This section analyzes the City of Punta Gorda's housing inventory data presented in the previous section in order to assess the housing needs of current and future residents. Projections through the year 2040 will be presented pertaining to: estimated population growth; number of households by "family" size; number of households by income ranges; number of housing units needed by number, type, cost/rent, and tenure; land area needed to meet the projected housing needs; and the portion of the projected housing needs which the private sector under current market conditions would be expected to meet.

This section also analyzes the assessment of the City of Punta Gorda Analysis of Impediments to the Fair Housing Choice completed in March 2015. The purpose of the report examines a number of key policy areas to ensure that a pattern of housing discrimination does not exist.

This section will conclude with a discussion of Punta Gorda's existing housing delivery system and what means will be used to: encourage affordable housing development; eliminate substandard housing; provide housing for low to very low income families; insure that sites for group homes will be available; and preserve the City's historically significant housing stock.

Population Projections

The City of Punta Gorda has utilized the Shimberg Center for Affordable Housing at the University of Florida data figures, as illustrated in Table 4.23, which are based on the projected extrapolation of trends from 2000 and 2010 census data and adjusted to the University of Florida’s Bureau of Economic and Business Research (BEBR) population projections. The BEBR’s

2013 population estimate is used as the launch year population and projections are made for the years 2015-2040 in five (5) year intervals. The projected increase in population for the City is anticipated to rise from 17,087 people in 2013 to 19,441 in 2025. This constitutes an increase of 13.8% or 1.15% per year. In between 2025 to 2040, Shimberg predicts a population increase of 2,305 people, or 0.79% per year.

Table 4.23 - City of Punta Gorda Population Projections, 2000-2040

Year	2000	2010	2013	2015	2020	2025	2030	2035	2040
Punta Gorda	14,316	16,641	17,087	17,445	18,496	19,441	20,279	21,096	21,746
Un-incorporated Charlotte County	126,373	142,723	145,305	147,568	154,318	160,273	165,432	170,419	174,667

Source: Shimberg Center for Affordable Housing at the University of Florida

Projecting Number of Households by Size

Households are defined as housing units occupied by permanent residents. This is a subset of total housing units minus all vacant and seasonal units Table 4.24 shows the estimated household size for the City of Punta Gorda in 2013 was 1.99 persons.

Table 4.24 - Punta Gorda Households, 2013

	Households	Persons Per Household
Punta Gorda	8,598	1.99
Charlotte County (unincorporated)	66,528	2.20
Charlotte County (total)	75,126	2.18

Source: The Shimberg Center for Affordable Housing at the University of Florida

Age is a significant factor influencing household size in Punta Gorda. Different age groups have different propensities and demands.

The Shimberg Center projects that from 2013 to 2040 total households in the City of Punta Gorda will increase by 1,507 or 17.5% from 8,598 to 10,105; which would be 10.8% of the County’s projected total households. Table 4.25 is a breakdown of household changes by age category from 2013 to 2040:

Table 4.25 - City of Punta Gorda Projections of Households By age, 2013-2040

Year	2013	2015	2020	2025	2030	2035	2040
18-24	113	119	129	145	156	172	192
25-44	873	932	1,123	1,394	1,593	1,788	1,801
45-64	2,589	2,577	2,460	2,560	2,548	2,803	3,194
65 and older	5,023	5,112	5,507	5,428	5,493	5,218	4,918

Source: The Shimberg Center for Affordable Housing at the University of Florida

This review illustrates between 2013 and 2025 the largest increase will be in householders headed by a person aged 25-44 (521 additional households), with an additional 405 households headed by someone 65 or older. By 2040, elderly households will decrease to 4,918 total, while householders headed by a person aged 25-44 will increase to 1,801. This

reflects an expected increase in the number of young householders in the future.

Households by Income

Outlined below shows income as a percentage of average median income, households will change from 2013 to 2040 as follows:

Households by Average Median Income (AMI):

Table 4.26 - City of Punta Gorda Projections of Households By area median income, 2013-2040

Year	2013	2015	2020	2025	2030	2035	2040
30% AMI or less	613	623	662	695	718	740	751
30.1-50% AMI	691	703	751	779	807	816	818
50.1-80% AMI	1,198	1,222	1,305	1,339	1,378	1,386	1,377
80.1-120% AMI	1,313	1,336	1,413	1,454	1,491	1,506	1,508
More than 120% AMI	4,783	4,856	5,088	5,260	5,396	5,533	5,651

Source: The Shimberg Center for Affordable Housing at the University of Florida

By 2025;

- ❖ Households at or below 30% of area median will increase by 13.4% from 613 to 695.
- ❖ Households with income from 30.01% to 50% of area median will increase by 12.7% from 691 to 779
- ❖ Households with income from 50.01% to 80% of area median will increase by 11.8% from 1,198 to 1,339.
- ❖ It is projected that in 2025 there will be 2,813 low-income households with annual income at or below 80% of area median up from 2,502 in 2013.
- ❖ Households with income from 80.01% to 120% of area median will increase by 10.7% from 1,313 to 1,454.
- ❖ Households with income at or above 120.01% of area median will increase by 10.0% from 4,783 to 5,260.
- ❖ Table 4.27 identifies the number of households that are low income (income at or below 80% of area median) and severely cost-burdened (paying 50% or more for mortgage costs or rent).

Table 4.27 - Number of Severely Cost Burdened (50%+) Household with Income Less than 80% of AMI by Tenure

Owner							
Year	2013	2015	2020	2025	2030	2035	2040
Charlotte County (unincorporated)	6,962	7,102	7,557	7,903	8,250	8,476	8,705
Punta Gorda	805	815	862	874	889	888	883
Renter							
Year	2013	2015	2020	2025	2030	2035	2040
Charlotte County (unincorporated)	3,389	3,441	3,597	3,754	3,824	3,949	4,003
Punta Gorda	340	350	376	418	445	481	501

Source: The Shimberg Center for Affordable Housing at the University of Florida

Note: Numbers do not include homeless individuals and families, as they are not included in household enumerations.

Projected Need for Housing

Determining the total number of additional housing units demanded in the City of Punta Gorda during the planning period, the relationship between households and housing units must be established. The housing unit demand at any point in time is equal to the number of households plus an adequate supply of vacant units from which incoming householders may choose. Only units that are in the permanent housing non-seasonal supply are considered in this analysis. The vacancy rate necessary to provide adequate choice is assumed to be the vacancy rate reported by the Shimberg Center and Charlotte County Comprehensive Plan for the City of Punta Gorda.

Projected Demand and Need

The projection of demand is developed based on:

- ❖ Occupied housing
- ❖ Percentage allowance for vacant units
- ❖ Percentage allowance for units expected to be lost due to various causes such as demolition (assumed to be zero in the numbers provided).

The permanent vacancy rate of 9.1%, as identified in the Charlotte County Comprehensive Plan and the Shimberg Center for Affordable Housing, is applied to the 2013-2040 household projection data to determine total housing demand for the planning period. The projection shows the number of units that need to be constructed between a base year, in this case 2013, and a given year in order to meet the expected expansion in the number of households (plus an assumed vacancy rate). As indicated in Table 4.28, the demand for households in the City of Punta Gorda is projected to rise from 9,380 in 2013 to 11,025 in 2040. The number of units exceeds the number of households reported in previous tables. Units in excess of households provides

replacements for housing that will be demolished and supports a 9.1% vacancy rate to handle movements within the housing market in the sale and rental of properties. This percentage falls within the customary range for active housing markets.

The projections show that between 2013 and 2025, there is a need to construct approximately 1,014 permanent non-seasonal housing units to address the demand by households that will be entering or forming in the City of Punta Gorda. An additional 630 units will be required by 2040.

Table 4.28 - Forecasted Demand and Need for Permanent (Non-Seasonal) Housing, 2013-2040

Projected Households							
Year	2013	2015	2020	2025	2030	2035	2040
Charlotte County (unincorporated)	66,528	67,878	72,233	75,567	78,983	81,143	83,364
Punta Gorda	8,598	8,740	9,219	9,527	9,790	9,981	10,105
Projected Housing Demand							
Year	2013	2015	2020	2025	2030	2035	2040
Charlotte County (unincorporated)	72,715	74,191	78,951	82,595	86,328	88,689	91,117
Punta Gorda	9,380	9,535	10,058	10,394	10,681	10,889	11,025
Number of New Homes Required							
Year	2013-2015	2015-2020	2020-2025	2025-2030	2030-2035	2035-2040	Vacancy Rate
Charlotte County (unincorporated)	1,476	4,760	3,644	3,734	2,361	2,428	9.3%
Punta Gorda	155	523	336	287	208	135	9.1%

Source: The Shimberg Center for Affordable Housing at the University of Florida

Table 4.29 provides data on the projected housing demand and need by type for Punta Gorda through the year 2040. By 2025, it is estimated that 811 single family and 202 multi-family units will need to be constructed. Between 2025 and 2040, an additional 504 single family and 126 multi-family units will be needed.

Table 4.29 - Forecasted Demand and Projected Construction Need for Permanent Housing by Building Type.

Number of New Homes Required						
Year	2013-2015	2015-2020	2020-2025	2025-2030	2030-2035	2035-2040
Single Family	124	418	269	230	166	108
Multi-family	31	105	67	57	42	27
Total	155	523	336	287	208	135

Source: The Shimberg Center for Affordable Housing at the University of Florida

Table 4.30 shows the forecasted demand and forecasted construction need by tenure (owner occupied versus renter occupied). Of the 1,014 units that need to be constructed in the City of Punta Gorda by 2025, 585 or about 57.7% will be for occupancy by owner households. In between 2025 and 2040, only 28.3% of the 630 needed units should be for owner occupied units.

Table. 4.30 - Forecasted Demand and Project Construction Need For Permanent Housing by Tenure, 2013-2040

Number of New Homes Required						
Year	2013-2015	2015-2020	2020-2025	2025-2030	2030-2035	2035-2040
Owner	103	374	109	131	16	30
Renter	52	149	227	156	192	105
Total	155	523	336	287	208	135

Source: The Shimberg Center for Affordable Housing at the University of Florida

Table 4.30 shows the construction need through 2040 by household income as a percentage of the area median income. The data illustrates the additional units that need to be constructed to keep pace with the growth in households by annual income as a percentage of area median income. Ensuring that all of these units are built at appropriate price or rent levels ensures new households do not face undue cost burdens. This addresses potential growth in affordable housing need. It further shows income households with annual income at or below 80% of area median income. The Shimberg Center projects that by 2025 there will be 2,813 low-income households in Punta Gorda and 2,946 low income households by 2040.

Table 4.31 show the construction need for all households at each income level, not just those who are projected to pay more than 50% of income for housing. The total is higher than the total growth in cost-burdened households. It is expected that existing

private market construction and housing programs will address a portion of the housing need for these households, particularly

those in the higher income ranges. Not all new low-income households are destined to face a severe cost burden.

Table 4.31 – Projected Construction Need for Permanent (Non-Seasonal) by Households by Income as a Percentage of Area Median Income, 2013-2040

Punta Gorda						
	2013-2015	2015-2020	2020-2025	2025-2030	2030-2035	2035-2040
Below 30% of AMI	11	43	36	25	24	12
30.1% to 50% AMI	13	52	31	31	10	2
50.1% to 80% AMI	26	91	37	43	9	-10
Total Construction need for Low Income Households	50	185	104	98	43	4
80.1% to 120% AMI	25	84	45	40	16	2
Over 120% AMI	80	253	188	148	149	129
Total	155	523	336	287	208	135
Unincorporated Charlotte County						
	2013-2015	2015-2020	2020-2025	2025-2030	2030-2035	2035-2040
Below 30% of AMI	115	352	299	235	210	156
30.1% to 50% AMI	188	640	502	622	265	293
50.1% to 80% AMI	285	1,010	806	938	437	414
Total Construction need for Low Income Households	588	2,002	1,607	1,795	912	863
80.1% to 120% AMI	334	1,117	867	963	519	537
Over 120% AMI	553	1,641	1,171	976	930	1,027
Total	1,476	4,760	3,644	3,734	2,361	2,428

Sources: Shimberg Center for Affordable Housing at the University of Florida

Projected Demand for Housing by the Elderly

Elderly persons are defined here as those persons sixty-five (65) years of age or older. Based on populations by the Shimberg Center, Table 4.32 shows the City’s elderly population will increase from 5,023 elderly households in 2013 to 5,428 households in 2025, to a high of 5,493 households in 2030, before declining to 4,918 elderly households in 2040. Although Shimberg projects an overall decline in elderly households in the City of Punta Gorda between 2013 and 2040, in unincorporated Charlotte County, Shimberg projects an increase of 15,326 elderly households, from 31,018 to 46,344. Financially, by 2025 the Shimberg Center projects that 1,717 of the elderly households in the city will be low-income and 1,907 will be cost burdened. It is anticipated that the elderly, as they live longer, will need special housing assistance to enable them to stay at home longer.

Based on the fact that the percentage of the elderly population in the City of Punta Gorda is expected to increase by 405 households by 2025 and in

unincorporated Charlotte County by 7,922 households by 2025, it can be assumed that there will be a need for additional group home facilities for the elderly. Any new facilities should be individually small in scale, located within residential or mixed use areas in close proximity to shopping and essential services, and have a residential character.

Table 4.32 - Low-Income and Cost Burdened Elderly Households, 2013-2040

Punta Gorda			
Year	Total Elderly Households	Low - Income	Cost Burdened
2013	5,023	1,589	1,765
2015	5,112	1,615	1,796
2020	5,507	1,743	1,935
2025	5,428	1,717	1,907
2030	5,493	1,738	1,931
2035	5,218	1,651	1,834
2040	4,918	1,557	1,729
Unincorporated Charlotte County			
Year	Total Elderly Households	Low - Income	Cost Burdened
2013	31,018	13,136	9,800
2015	32,016	13,560	10,116
2020	35,902	15,205	11,345
2025	38,940	16,490	12,302
2030	43,826	18,562	13,848
2035	44,861	18,999	14,174
2040	46,344	19,628	14,643

Sources: Shimberg Center for Affordable Housing at the University of Florida

Migratory Housing

Because the City of Punta Gorda does not exist within an area of high agricultural use, separate estimates for rural and farm worker households were not made.

Persons with Disabilities

Persons with disabilities are another group with special housing needs. Persons with disabilities are defined as those with a disability (mental or physical condition) which has lasted six (6) or more months and which limits the kind or amount of work a person can do. In the City of Punta Gorda, 2,751 people, or 16.6% of the non-institutionalized population, has a disability.

The most significant factor facing persons with disabilities is the search for a barrier-free living environment that is affordable. Housing for persons with disabilities is more expensive due to modifications that are needed to make units accessible; however, income levels for persons with disabilities are no higher than those of other city residents. Thus, persons with disabilities not only face accessibility problems but also affordable housing problems. The Fair Housing Act addresses discrimination against persons with disabilities. It requires increased accessibility for certain new multi-family dwelling units. This alleviates some housing accessibility problems persons with disabilities face today.

Homeless Population

More Americans are homeless now than at any other time since the Great Depression, despite the growing awareness of this complex problem. In order to ease the plight of the homeless, most experts agree that more decent special purpose housing—emergency, transitional, and special family centers as well as permanent, low-cost housing is needed.

One major difficulty in providing shelters and other supportive housing for the homeless is trying to project the size of the homeless population. The difficulty is that the homeless population changes constantly in response to the economic, health care and substance abuse factors. The 2014 Florida Department of Children and Families Annual Report to the Governor and the legislature, which uses data collected from a Point-In-Time Count, indicates that there were 511 homeless persons in Charlotte County. According to State of Florida statistics approximately 65% of homeless are men, 35% women. The bulk of homeless persons (85%) are single. The low percentage of married persons in the homeless population is reflective of one of the causes of homelessness, family problems and the break-up of family unit. Homeless and other special needs are being addressed through a collaborative effort of Charlotte County non-profits and governmental agencies. The Charlotte County Collective or "C3" has organized to identify and prepare a Gaps Analysis for submission under HUD's Continuum of Care Program. The Continuum of Care Program is defined as the community's plan to organize and deliver housing and services to meet the specific needs of people who are homeless as they move to stable housing and maximum self-sufficiency. Continuum Care also includes action steps to end homelessness and prevent the return to homelessness. The Charlotte County Collective focuses on

stabilizing families through the provision of an array of services to meet the needs of the homeless population in Charlotte County. Childcare is an essential component of the package of service provision. With proper childcare, homeless children can be cared for in an enriched, stable and safe environment, while adult family members are in the process of becoming a self-sufficient family unit.

Charlotte County has a total inventory of 218 beds that are available to assist homeless persons. These include 16 beds available for victims of domestic violence and other criminal activity, 12 beds available for homeless juveniles, and 60 beds available for elderly persons being treated for mental illness. All beds are managed by state-licensed agencies and include case management and treatment modalities.

There is no emergency shelter available in Charlotte County. Emergency housing needs are typically handled by one of a half dozen non-profit or faith-based organizations on a case-by-case basis. Homeless persons are provided shelter in local motels for a limited (usually three night maximum) period of time while volunteers attempt to develop short-term solutions to the individual situation. The primary goal of the “C3” Continuum of Care is to develop a collaborative process of outreach, assessment and treatment of homeless needs. The process will utilize the resources of current providers and

encourage the development of resources to address gaps in the system.

Land Requirements to Meet the Estimated Housing Need

Based upon the total projected housing needs by unit type for the City of Punta Gorda through the year 2040 (Table 4.33), the City’s current vacant and fully serviced (i.e. water, sewer, roads, etc.) residential lot inventory will accommodate the related development. Table 4.34 translates these housing unit projections by unit types into the land requirements to meet the projected need. It has been assumed that future single-family housing units will require 0.24 acres of land per unit, and future multi-family housing units 0.086 acres of land per unit. Mobile homes have not been considered in this analysis because no vacant tracts of land exist in the City that is outside the 100 year floodplain which could accommodate any new mobile home developments.

Table 4.33 - Projected Housing Unit Need

Year	2013-2015	2015-2020	2020-2025	2025-2030	2030-2035	2035-2040
Single Family	124	418	269	230	166	108
Multi-family	31	105	67	57	42	27

Source: Shimberg Center for Affordable Housing at the University of Florida

Table 4.34 – Projected Additional Land Requirements (in Acres)

Year	Assumed Acreage/ Unit	2013-2015	2015-2020	2020-2025	2025-2030	2030-2035	2035-2040
Single Family	.24 acre	29.76	100.32	64.56	55.20	39.84	25.92
Multi-family	.086 acre	2.67	9.03	5.76	4.90	3.61	2.32
Total Acres		32.43	109.35	70.32	60.10	43.45	28.24

Source: Shimberg Center for Affordable Housing at the University of Florida

Note: acreage calculated does not include density allowed under various zoning districts

Housing Need Met by Private Sector

Since its establishment as one of the first cities in Southwest Florida in 1887, Punta Gorda’s housing needs have been primarily met by the private sector. Even the City’s historic housing stock illustrates the private markets ability to deliver housing for every market segment from grand Victorian houses overlooking Charlotte Harbor to middle class cottages to boarding houses for the working class. Today, over 100 years later, the future housing needs identified can and will be met largely by the private sector. Changing market conditions, including rising land costs, increased construction costs, and/or an increase in interest rates will affect the private sector housing delivery system. Therefore governmental entities like Punta Gorda have looked for partnership opportunities with private sector and non-profit entities to deliver housing necessary to meet the affordability needs of the community.

Elimination of Substandard Housing Conditions and the Structure and Aesthetic Improvement of Housing

The City of Punta Gorda shall maintain its current code enforcement activities so that no substandard conditions are allowed to persist or be increased. Older housing areas as well as those areas close to the commercial areas shall be carefully watched.

Housing Delivery System

The Housing Delivery System is comprised of a variety of individuals and community trusts which include developers, contractors, house manufacturers, and mobile home producers. These individuals and organizations function within a broader system of financial institutions, landowners, and real estate brokers, title companies, building material manufacturers, insurance companies and various professionals and government agencies.

This system operates within the context of a local market or markets. In the City of Punta Gorda that market is shaped by an established pattern of single family subdivisions of platted lots historically marketed to an older, retiree population to include both permanent residents and “seasonal residents” visiting the area from

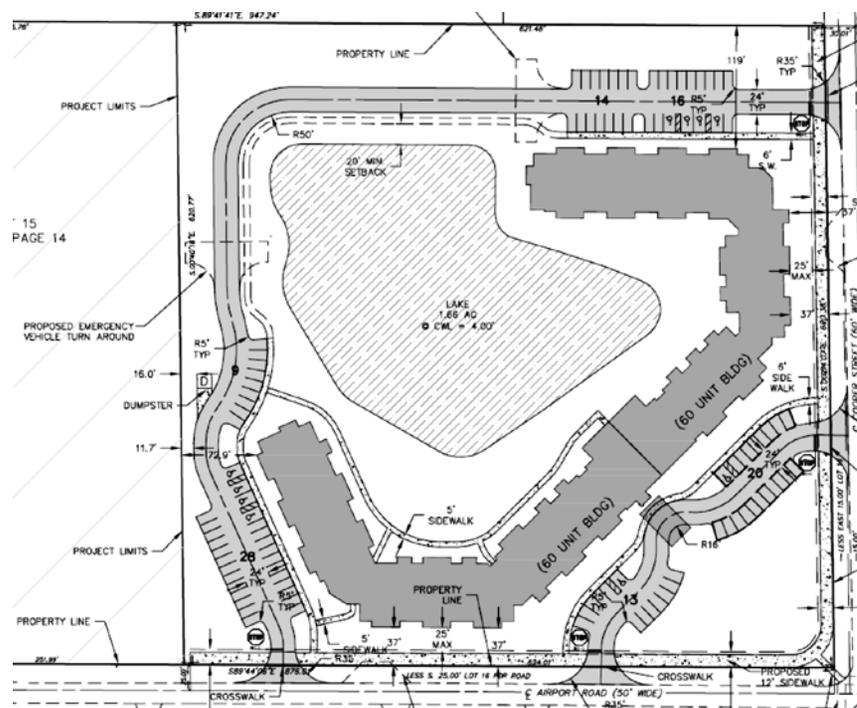
elsewhere in the nation for a few months each year.

The challenge posed for the housing delivery system in the City of Punta Gorda over the next 20 years relates to the provision of adequate and affordable housing. The challenge is to meet the housing needs that may not be fully met by the delivery system currently serving the dominant middle and upper income segment of the market. This includes housing for the working population, particularly the service sector that will increase as the economy expands and diversifies with population growth. The private sector, unassisted, cannot be expected to meet the demand for affordable housing to the low and very low income portion of this market. Another dimension of the local housing situation that will need to be addressed as the relatively new housing stock ages over the next 20 years will be the need to maintain or recycle the housing stock as it passes on from the first generation of owners.

Partnerships between local governments and the private sector – both the business sector and community-based non-profit housing providers – can help the City develop affordable housing by bringing additional resources and skills to the development process. There are a variety of public-private partnership approaches. An example of this type of partnership can be found in the recent negotiations with a private developer to provide moderate income housing,

The Verandas.

The Verandas, proposes the construction of a two story building with 120 units on 8.87 acres for low income senior assisted living. This project is located at the corner of Cooper Street and Airport Road and will provide units that were lost during the 2004 hurricane season.



Public/Private Partnerships providing affordability for the City

Trabue Woods Economic Development

This project is one of many joint partnerships between the Trabue Woods Economic Development Corporation and the Punta Gorda Community Re-development Agency (CRA) to redevelop East Punta Gorda by increasing the stock of attainable housing. Located in the heart of the East Side, this was the first of four projects to be constructed. The project consists of one (1) two-story townhouse building with eight (8) units and is currently being rented.



Punta Gorda Housing Authority

The Punta Gorda Housing Authority (PGHA) had 184 publicly owned, subsidized, rental units destroyed in the 2004 hurricane season. Construction was completed on this development. This development has a variety of housing types and sizes; and green space for recreational activities providing an identity in the neighborhood as a contributing factor rather than being set apart as a low-income housing project.



Helen Avenue Housing

With land donated by the City of Punta Gorda to the Peace River Land Trust three affordable single family homes have been constructed in the Trabue Woods neighborhood, and are being utilized for attainable housing.





Bernice Russell Community Development Corporation

Another example of a public/private partnership is this mixed use development consisting of retail space and five (5) affordable rental housing units. The Bernice Russell Community Development Corporation (BRCDC), composed of local community activists partnered with the Punta Gorda CRA and City Council, are constructing this development with the use of both tax increment financing and grant monies in an effort to revitalize the historic Trabue Woods Neighborhood.

Availability of Land for Housing

As per the 2011 Evaluation and Appraisal Report of the City of Punta Gorda Comprehensive Plan, the City of Punta Gorda had 854 acres of vacant land zoned for residential use. A well

organized and competitive real estate profession exists in the City of Punta Gorda designed to market the sale and development of these lots. There is an additional 150 acres of Commercial and Industrial vacant land available for use.

Table 4.35 2007 vs 2010 Vacant Lands by Type

Year	2007			2010		
	Acres	% of Vacant Land	% of Total Land Uses	Acres	% of Vacant Land	% of Total Land Uses
Vacant Residential	872.28	82.8%	9.7%	854.45	85.0%	8.4%
Vacant Commercial	178.65	17.0%	2.0%	146.39	14.6%	1.4%
Vacant Industrial	2.53	0.2%	0.0%	4.34	0.4%	0.0%
Total Vacant Land	1,053.46	100.0%	11.7%	1,005.18	100.0%	9.8%

Source: City of Punta Gorda Comprehensive Plan Evaluation and Appraisal Report 2011

Delivery of Municipal Services

As a compact urban area, the City of Punta Gorda's entire municipal services system is set up to encourage infill development on existing vacant lots in a compact and contiguous manner. Virtually all of the City's current vacant single-family lots and vacant multi-family tracts have adequate water, sewer, roads, solid waste, police, and fire services. As an established urban community, the City of Punta Gorda provides or has access to a full complement of library services, parks, schools, and social services, all important to encouraging future affordable housing development. Prior to issuance of a building permit for any type of housing unit, a concurrency certificate is issued stating that there is adequate sewer, water, roads, parks, schools (multi-family developments only), solid waste, and drainage facilities to accommodate the needs of the new household.

Financing Mechanisms for Housing

One of the single most significant factors in determining housing costs, with the most fluctuation has been the prevailing mortgage interest rate. The difference between an interest rate of 3% and 5% on a \$200,000 loan will mean a difference of approximately \$250 a month in housing costs. Beside interest rates and related costs, prevailing mortgage underwriting standards also may have a significant impact, especially on low and moderate income first time homebuyers.

Ample financing is available to accommodate the anticipated housing development needs of Charlotte County. Residential mortgages are available from all of the banks licensed in the County. In addition, many of the lending institutions are involved

in the Cornerstone Program, which provides below-market rate, down payment assistance program that uses SHIP funds to help low income households buy homes. Some of the banks have their own internal programs aimed at providing financing to help low income households buy their first homes. Finally, future financing of homes for low and moderate income households may be done through the mortgage revenue bond program established by the Florida Housing Finance Agency and the Charlotte County Finance Authority.

Analysis of Impediments Review

The 2015 "City of Punta Gorda Analysis of Impediments to Fair Housing Choice" included in its entirety in Appendix 4-1. The Analysis of Impediments examined a variety of issues dealing with fair housing choice including a detailed analysis of the City's public policies, codes and ordinances as well as an examination of the previous Analysis of Impediments. This previous report did identify some issues related to the Land Development Codes that existed at that time. The old codes established a minimum dwelling unit size and lot sizes for residential units in the City. These codes have since been modified by the City making the development regulations in the City more compliant with Federal regulations regarding the accessibility of affordable housing for all citizens. Although there are several issues that the City can and will address, the 2015 report conclude that there are no identified impediments to Fair Housing.

VII. CONCLUSION

The City of Punta Gorda Housing Element is intended to serve as a guide for the City and the Community on matters of housing development and housing stock preservation within the planning areas of the City. The growth in employment and population in the City of Punta Gorda through the year 2040 will have a broad range of impacts, including the need for additional housing to accommodate the new residents. The type, location and other development issues associated with a broad mix of housing opportunities will be complex. Appendix 4.2 identifies existing Comprehensive Plan Policies and Land Development Regulation citations which address and promote housing opportunities and affordability within the City.

The City is currently updating the FMSF. Once completed, this survey will account for all the historic structure within the City through 1965.

The City will review the issues identified in the City of Punta Gorda Analysis of Impediments to Fair Housing Choice and address those recommendations that involve the City. For example, the City will improve their web page to include the fair housing policy and a contact phone number. The City will continue to provide information on the availability HUD Fair Housing initiatives and policies.

The Housing Element provides guidelines for protecting the City's important housing resources. It is the premise of this element that housing needs must weigh far more heavily than they have in the past in planning and redevelopment decisions;

and that, in the long run, planning for housing opportunities will be beneficial to the City's inhabitants and, at the same time provide for the growth and development envisioned for the next 20 years.

VIII. GOALS, OBJECTIVES & POLICIES

Goal 4.1

The long-term end toward which Punta Gorda's housing activities and programs are directed is an adequate supply of land and housing, including a variety of housing types and costs, to meet the needs of very low, low and moderate income households, both present and future; the conservation and rehabilitation of the current housing stock, including historic structures; the elimination of substandard housing conditions; the appropriate siting of group and foster care facilities in residential areas, and the coordination of housing programs with other agencies.

Objective 4.1.1: Throughout the planning period through 2030, Punta Gorda will provide for a variety of housing types and residential densities to accommodate the needs of current and future populations, as well as meeting the special housing needs of its citizens.

Policy 4.1.1.1: Punta Gorda's Future Land Use Plan and Future Land Use Plan Map will provide a variety of residential land use categories to accommodate varying housing densities and housing types.

Measurement: *The number of housing units by type constructed annually.*

Policy 4.1.1.2: Consistent with the Comprehensive Plan, Punta Gorda's Land Development Regulations (including zoning regulations) will make possible a variety of lot sizes, densities, and housing types, including single-family, multi-family, mobile home, patio homes, and zero lot line homes.

Measurement: *Existence of zoning district regulations that allow for a variety of lot sizes and housing types.*

Policy 4.1.1.3: The City of Punta Gorda with the assistance of the Urban Design Department (planning, zoning, and building) shall provide education-awareness programs so that the public can gain a better understanding of the need for affordable housing. These programs will also address resident's aversion to the proximity of affordable housing and the general negative public perception regarding affordable housing.

Measurement: *The annual number of City residents that have been informed about affordable housing and available programs.*

Policy 4.1.1.4: Consider adoption of standards in the Land Development Regulations (LDRs) for inclusionary housing, with the intent of increasing the supply of affordable housing. Such

regulations should either require that all residential development contain an affordable housing component, or pay a fee-in-lieu-of to a fund. The requirements could be either mandatory or incentive based.

Measurement: *Number of affordable housing units included in new development and/or property purchased for donation to the Land Trust to be used for construction of affordable housing from monies received as payment of fee-in-lieu of.*

Policy 4.1.1.5: Punta Gorda will continue to participate in programs to maximize opportunities for partnerships with the private sector and non-profit organizations the provision of low and moderate income affordable housing.

Measurement: *Number of low and moderate income affordable housing units constructed.*

Policy 4.1.1.6: The City will reassess City Guidelines approximately every five (5) years to ensure they are consistent with changing community needs.

Measurement: *This is completed through the Evaluation and Appraisal Report (EAR)*

Policy 4.1.1.7: When evaluating potential annexation areas, Punta Gorda will include an analysis of housing types, housing costs, land costs, and other factors to determine the potential for increasing the supply of mobile homes or other housing affordable to moderate income persons. Potential for increasing affordable housing will be rated positively among criteria for evaluating annexation areas.

Measurement: *Amount of vacant land annexed each year for mobile home or moderate income housing development.*

Policy 4.1.1.8: Punta Gorda will work with local contractors and the community to study and promote the design of home features that will help elderly and handicapped persons to live independently as disability conditions progress (e.g., removable floor level cabinets to facilitate wheel chair access, extra studs in bathroom walls for grab-bar installation, wider doorways and halls, and lever type door openings, etc.).

Measurement: *Public information developed and distributed concerning such features.*

Policy 4.1.1.9: The City will encourage neighborhood improvements by providing assistance through the Community Redevelopment Agency's Incentive Program.

Measurement: *Number of projects funded.*

Policy 4.1.1.10: Punta Gorda will include accessory apartments for relatives as an allowed use in owner-occupied dwellings.

Measurement: *An amendment to the Land Development Regulations allowing accessory apartments for relatives of owner-occupied dwellings.*

Policy 4.1.1.11: Punta Gorda will continue to provide for increased housing densities in Planned Developments (PD's) as a developer incentive to accommodate the

housing needs of very low, low, and moderate income persons. Density bonuses could be up to 50% depending upon site conditions and compatibility with surrounding uses.

Measurement: *Annually, the number of housing units developed in Planned Development (PD's) for low-income housing that is affordable to persons in these income groups.*

Policy 4.1.1.12: Review the City's Land Development Regulations (LDRs) on an annual basis to ascertain if there are any regulations which unnecessarily drive up the cost of housing.

Measurement: *Amendments to the City's Land Development Regulations, as needed.*

Policy 4.1.1.13: Punta Gorda will seek to develop partnerships with Builder's Associations to improve the efficiency and

expand the capacity of the housing delivery process.

Measurement: *Percentage of affordable housing demand met.*

Objective 4.1.2: Throughout the planning period through 2020, Punta Gorda will reduce substandard dwelling units.

Policy 4.1.2.1: Punta Gorda will cause unsafe, condemned residential or commercial structures to be secured, repaired, demolished, or otherwise removed as a threat to the public health, safety, and welfare.

Measurement: *Number of unsafe structures addressed each year.*

Policy 4.1.2.2: Punta Gorda will require commercial and multi-family properties in the Downtown Redevelopment Area to be painted, maintained, and otherwise kept in good repair with respect to the building

exterior, appurtenances, parking lots, and grounds.

Measurement: *Number of commercial or multi-family units brought up to code each year in the revitalization area.*

Policy 4.1.2.3: Punta Gorda will adopt and enforce the Standard Unsafe Building Abatement Code of the Southern Building Code Congress.

Measurement: *The adoption of the Standard Unsafe Building Abatement Code in the Land Development Regulation and the annual number of dwelling units required to comply with the code.*

Policy 4.1.2.4: Punta Gorda will use discretionary Community Development Block Grant (CDBG) funds to support neighborhood improvements.

Measurement: *The annual amount of CDBG money used for neighborhood improvements.*

Policy 4.1.2.5: Punta Gorda will coordinate with Charlotte County in establishing extra jurisdictional boundaries to improve neighborhood appearance in areas surrounding the City through both the City's Land Development Regulations (LDRs) and code enforcement.

Measurement: *Upon signing an interlocal agreement, the annual number of commercial project submissions and code enforcement stops made within the extra jurisdictional boundaries.*

Policy 4.1.2.6: The City will continue to strictly enforce the standard housing code, particularly in those neighborhoods where code violations appear to be more prevalent.

Measurement: *Number of code violations issued.*

Policy 4.1.2.7: Punta Gorda will continue to implement Capital Improvement projects identified in the 1990 Redevelopment Plan pursuant to Objective 3 in the Future Land Use Element and its related policies.

Measurement: *The annual number (and amount) of revitalization projects funded.*

Objective 4.1.3: The City of Punta Gorda will establish policies and procedures to protect historic residential areas and homes.

Policy 4.1.3.1: Punta Gorda will continue to promote historic preservation by maintaining a Historic Preservation Advisory Board, by offering technical assistance to persons interested in the adaptive reuse of historic structures, by facilitating events planned by community groups in celebration of local history, and

by reviewing and updating its inventory of historic resources.

Measurement: *Number of meetings of Historic Preservation Advisory Board, number of technical assistance meetings held by staff, and number of history-related events recommended for approval by the Development Review Committee.*

Policy 4.1.3.2: Punta Gorda will continue to support the City's History Park, a site where historic structures are relocated to avoid demolition.

Measurement: *Number of historic structures relocated to the City's History Park.*

Policy 4.1.3.3: Punta Gorda will continue to assist the Department of State Division of Historical Resources' with their portion of the Florida Master Site File.

Measurement: *Periodic review/update of the City's portion of the Florida Master Site File.*

Policy 4.1.3.4: Punta Gorda shall assist property owners of historically significant housing by supporting applications seeking standing on the Florida Department of State Master Site File. The City shall promote adaptive re-use and rehabilitation of historically significant structures through assistance with grant functions and coordination with State technical services available for such activities.

Measurement: *Number of structures added to the Florida Master Site File and/or number of assisted grants secured.*

Policy 4.1.3.5: The City has established procedures for the protection of locally designated historically significant housing, structures or sites, and has developed criteria under which a locally

designated structure or site may be altered or demolished. Action by the City's Historic Preservation Advisory Board (HPAB) and/or the City Council is required to authorize significant alteration or demolition of locally designated structures of historical significance, subject to established procedures regulating the alteration or demolition of any site or structure.

Measurement: *Number of units rehabilitated in the planning period.*

Objective 4.1.4: Punta Gorda will provide equitable housing for citizens who must be relocated through government action supported by federal or federal aid funds consistent with Chapter 421.55, Florida Statutes.

Policy 4.1.4.1: Punta Gorda will assure that reasonably located, safe, and sanitary housing, at affordable costs, is available prior to displacement of citizens through public action prior to displacement, should such redevelopment occur.

Measurement: *The annual number of homes demolished as a result of redevelopment and the number of successful replacement homes found.*

Policy 4.1.4.2: In areas where there is strong community identification, redevelopment will occur in a manner to minimize disruption and relocation.

Measurement: *An annual report identifying redevelopment projects and citizen concerns.*

Policy 4.1.4.3: Where residential displacement occurs as the result of a federally assisted redevelopment project, displaced persons will be given an opportunity to relocate within or near the redevelopment area.

Measurement: *Annually, the number of returning residents to a completed residential redevelopment project.*

Objective 4.1.5: Throughout the planning period through 2030, Punta Gorda will ensure the provision of an adequate supply of affordable housing (for very low, low, and moderate income persons), including mobile and manufactured units, appropriately distributed throughout the community.

Policy 4.1.5.1: To the maximum extent possible, Punta Gorda will rely upon the free market to supply the housing needs of City residents. City government will cooperate with public and private housing service agencies to supplement the efforts of the private sector. In addition, City government will apply for State and Federal revenues to satisfy needs which are not met by the private sector and by housing service agencies (very low, low, moderate income benefit).

Measurement: *The number of new residential structures constructed each year that meet housing needs for very low, low, and moderate income housing.*

Policy 4.1.5.2: Punta Gorda will support the affordable housing efforts of the Housing Corporation of Charlotte County, Incorporated, by such activities as planning and facilitation of an outreach program for eligible home buyers and lenders to improve participation in the First Time Home Buyers Program (low and moderate income benefit).

Measurement: *Design and implementation of outreach program.*

Policy 4.1.5.3: Punta Gorda Urban Design will provide education-awareness programs so that the public can gain a better understanding of the need for affordable housing. These programs will also address residents' aversion to the proximity of affordable housing and the general negative public perception regarding affordable housing.

Measurement: *Annual number of City residents that have been*

informed through these programs about affordable housing.

Policy 4.1.5.4: Punta Gorda will promote the construction of affordable housing by allowing the use of innovative techniques, such as density bonuses, zero lot line construction, etc., through the Planned Development (PD) process (very low, low, and moderate income benefit).

Measurement: *Amendment of the Land Development Regulations for affordable housing as needed.*

Policy 4.1.5.5: Punta Gorda, in cooperation with the Housing Corporation of Charlotte County, will establish a dialogue with lenders and identify ways to reduce the impact of borrowing costs on housing affordability. The result of this dialogue will be a program for implementation that could include elements such as home buyer counseling, loan guarantees, down payment assistance, reduced fees, lower interest

rates, etc. (low and moderate income benefit).

Measurement: *Establishment of dialogue and planning and implementation of a program in cooperation with the Housing Corporation of Charlotte County and lenders.*

Policy 4.1.5.6: As a numerical goal, Punta Gorda seeks the development of 50 or more new homeowner units, affordable to low- and moderate-income persons, in Punta Gorda and its environs over the planning period through 2030. Punta Gorda will implement this policy by providing assistance (e.g., technical assistance in grant applications and environmental permitting, lawful reduction in City permit fees, improvements of infrastructure in City rights-of-way, provision of site fill material, etc.) for producers of affordable housing such as Habitat for Humanity, Bernice Russell Community Development

Corporation (BRCDC), Trabue Woods Community Development Corporation (TWDCDC), and Charlotte County Housing Corporation (CCHC) (low and moderate income benefit).

Measurement: *Implementation actions taken and units built.*

Policy 4.1.5.7: As a means of meeting the anticipated need for affordable rental units after 2005, Punta Gorda sets as a numerical goal 60 new or rehabilitated rental units in Punta Gorda and its environs over the planning period to 2030. Punta Gorda will implement this policy by assistance analogous to that described for homeowner units in Policy 4.1.4.5 or by securing funding through the State Housing Initiatives Program (SHIP), in coordination with Charlotte County or other state or federal programs (very low, low, moderate income benefit).

Measurement: *Implementation actions taken and units rehabilitated or constructed.*

Policy 4.1.5.8: As a numerical goal, Punta Gorda seeks the rehabilitation and/or first time home buyer acquisition of 200 homeowner units, affordable to low and moderate income persons, in Punta Gorda and its environs over the planning period to 2030. Punta Gorda will implement this policy by participating in programs, e.g., the State Housing Initiatives Program (SHIP), that provides assistance for home purchase or rehabilitation (low and moderate income benefit).

Measurement: *Implementation actions taken and home purchases or rehabilitations assisted.*

Policy 4.1.5.9: Punta Gorda advocates the continued availability of existing public housing. Conversion of public housing to another form of ownership and tenancy or

demolition of public housing shall not be supported by the City unless an equivalent number of replacement public housing units are provided within the City.

Measurement: *Maintenance of existing public housing units.*

Objective 4.1.6: Punta Gorda will provide for sufficient sites in residential areas or areas of residential character for group homes and foster care facilities licensed by the State of Florida.

Policy 4.1.6.1: Continue to enforce the zoning ordinance to ensure that group homes and foster care facilities are permitted in areas zoned for residential use.

Measurement: *Establishment of requested facility in a residential zoning district.*

Objective 4.1.7: The City shall attempt to increase the opportunity for all citizens to purchase or rent decent, safe and sanitary

housing which they can afford, from arbitrary discrimination because of race, sex, handicap, ethnic background, age, marital status or household composition.

Policy 4.1.7.1: Punta Gorda will make fair housing information available, including complaint procedures under City Ordinance 600-80, and phone numbers for Charlotte County, state, and federal agencies which have fair housing laws and enforce them.

Measurement: *The annual number of complaints submitted to the City claiming discrimination in housing.*

Policy 4.1.7.2: Punta Gorda will continue to assure that access is provided to handicapped persons in multi-family developments consistent with the 1992 Americans with Disabilities Act, as implemented through the *Florida Accessibility Code for Building Construction, January 1994 Edition with 1996 Addendum*, Florida Department of

Community Affairs. As part of the review of the existing Land Development Regulations, Punta Gorda will examine the impacts of existing regulations upon the mobility and access needs of handicapped persons.

Measurement: *Annually, the number of development plans reviewed for multi-family developments in the City requiring compliance with the 1992 Americans with Disabilities Act.*

Policy 4.1.7.3: Punta Gorda will make information available to the public concerning housing and weatherization programs and/or grants provided by the State and Federal Government, as well as private agencies.

Measurement: *The annual number of City residents that have been informed about and/or assisted about weatherization programs and/or grants provided by State*

and Federal Government, as well as private agencies. .

Policy 4.1.7.4: Punta Gorda will continue to participate in programs to maximize opportunities for partnerships with the private sector and non-profit organizations the provision of low and moderate income affordable housing.

Measurement: *Number of low and moderate income affordable housing units constructed.*

Objective 4.1.8: Throughout the planning period through 2030, Punta Gorda shall protect residential communities from the intrusion of more intensive land uses.

Policy 4.1.8.1: Punta Gorda will prevent intrusion of more intensive land uses upon residential areas by policies in the Comprehensive Plan directing residential growth toward infill areas (e.g., water and sewer policies), reducing incompatible uses (e.g., elimination of non-conforming uses), mitigating related conditions of

more intensive development (e.g., standards for industrial development), and separating land uses through the FLUM and FLUM classifications.

Measurement: *Policies in the Comprehensive Plan and their related measurement.*

Policy 4.1.8.2: Punta Gorda will continue to use the Future Land Use Map amendment process and the rezoning and special exception approval processes to assure that new proposed land uses are compatible with existing residential uses, and will not significantly contribute to the degradation of residential neighborhoods.

Measurement: *Review and revise Land Development Regulations, as needed, to prohibit any new use in a residential zone that would be considered as an incompatible use.*

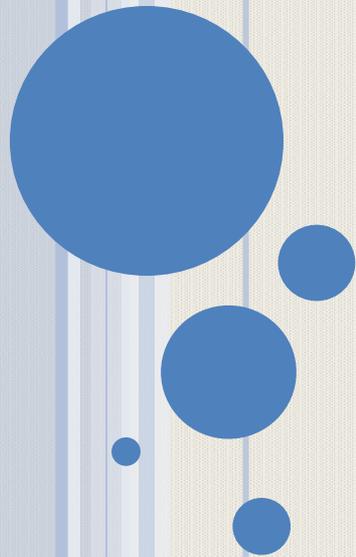
Policy 4.1.8.3: Punta Gorda will continue to review their existing Land Development Regulations, to determine whether

existing regulations protect residential neighborhoods from encroachment by other more intensive land uses and continue to enforce existing regulations that provide buffering from more intensive uses.

Measurement: *Land Development Regulations will be changed as needed to protect residential neighborhoods from the encroachment of other more intensive uses.*

ATTACHMENT 12

**Comprehensive Annual Financial
Report (CAFR) of the City of
Punta Gorda – September 20, 2014**





**COMPREHENSIVE
ANNUAL FINANCIAL REPORT
of the
CITY OF PUNTA GORDA, FLORIDA**

**FOR THE FISCAL YEAR ENDED
SEPTEMBER 30, 2014**

PREPARED BY THE FINANCE DEPARTMENT

David W. Drury, CPA
Director of Finance

CITY COUNCIL

As of September 30, 2014

MAYOR

RACHEL B. KEESLING

VICE MAYOR

CAROLYN M. FREELAND

COUNCILMEMBER

THOMAS F. CAVANAUGH

COUNCILMEMBER

KIM M. DEVINE

COUNCILMEMBER

NANCY B. PRAFKE

CITY MANAGER

HOWARD KUNIK

CITY OF PUNTA GORDA, FLORIDA
 COMPREHENSIVE ANNUAL FINANCIAL REPORT
 FOR THE FISCAL YEAR ENDED SEPTEMBER 30, 2014

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INTRODUCTORY SECTION

This section contains
the following subsections:

Letter of Transmittal

List of Elected
and Appointed Officials

City of Punta Gorda Organizational Chart

Certificate of Achievement
for Excellence in Financial Reporting



CITY OF PUNTA GORDA, FLORIDA

FINANCE DEPARTMENT
326 West Marion Avenue
Punta Gorda, Florida, 33950
(941) 575-3318 Telephone
(941) 575-3386 Fax
www.pgorda.us

March 27, 2015

To the Honorable Mayor, Members of the Council and Citizens of the City of Punta Gorda:

State law requires that all general-purpose local governments publish within nine months of the close of each fiscal year a complete set of financial statements presented in conformity with Generally Accepted Accounting Principles (GAAP) and audited in accordance with generally accepted auditing standards by a firm of licensed certified public accountants. Pursuant to that requirement, we hereby issue the Comprehensive Annual Financial Report (CAFR) of the City of Punta Gorda for the fiscal year ended September 30, 2014.

This report consists of management's representations concerning the finances of the City. Consequently, management assumes full responsibility for the completeness and reliability of all of the information presented in this report. To provide a reasonable basis for making these representations, management of the City has established a comprehensive internal control framework that is designed both to protect the government's assets from loss, theft, or misuse and to compile sufficient reliable information for the preparation of the City's financial statements in conformity with GAAP. Because the cost of internal controls should not outweigh their benefits, the City's comprehensive framework of internal controls has been designed to provide reasonable rather than absolute assurance that the financial statements will be free from material misstatement. As management, we assert that, to the best of our knowledge and belief, this financial report is complete and reliable in all material respects.

The City of Punta Gorda's financial statements have been audited by Ashley Brown & Co., a licensed certified public accounting firm. The goal of the independent audit was to provide reasonable assurance that the financial statements of the City of Punta Gorda for the fiscal year ended September 30, 2014 are free of material misstatement. The independent audit involved examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements; assessing the accounting principles used and significant estimates made by management; and evaluating the overall financial statement presentation. The independent auditor concluded, based upon the audit, that there was a reasonable basis for rendering an unqualified opinion that the City's financial statements for the fiscal year ended September 30, 2014 are fairly presented in conformity with GAAP. The independent auditor's report is presented as the first component of the financial section of this report.

The independent audit of the financial statements of the City of Punta Gorda is generally part of a broader, federally mandated "Single Audit" designed to meet the special needs of federal grantor agencies. The standards governing Single Audit engagements require the independent auditor to report not only on the fair presentation of the financial statements, but also on the audited government's internal controls and compliance with legal requirements, with special emphasis on internal controls and legal requirements involving the administration of federal awards. These reports are available in the City's separately issued Single Audit Report.



GAAP requires that management provide a narrative introduction, overview, and analysis to accompany the basic financial statements in the form of Management's Discussion and Analysis (MD&A). This letter of transmittal is designed to complement MD&A and should be read in conjunction with it. The City's MD&A can be found immediately following the report of the independent auditors.

Profile of the Government

Punta Gorda, founded December 7, 1887, is the only incorporated city in Charlotte County and serves as the County Seat. The City currently occupies a land area of approximately 16 square miles and serves a population of approximately 17,600. The City is empowered to levy a property tax on properties located within its boundaries. It also is empowered by state statute to extend its corporate limits by annexation, which occurs periodically when deemed appropriate by the governing council.

The City operates under the council-manager form of government. Policy-making and legislative authority are vested in a governing council consisting of the mayor and four other members. The governing council is responsible, among other things, for passing ordinances and resolutions, adopting the budget, appointing committees, and hiring the City's Manager, Clerk and Attorney. The City's Manager is responsible for carrying out the policies and ordinances of the governing council, for overseeing the day-to-day operations of the City, and for appointing the heads of the various departments. The council is elected on a non-partisan basis. Council members serve two-year staggered terms. The mayor is appointed by the Council to serve a one-year term. All of the council members are elected by district.

This report includes all funds of the City. The City provides a full range of services which include police and fire protection; water, wastewater, sanitation and marina services; the maintenance of highways, streets, canals, and infrastructure; recreational activities and cultural events. In addition to general government activities, the City includes certain agencies and boards in the comprehensive annual financial report.

The annual budget serves as the foundation for the City's financial planning and control. All departments are required to submit requests for appropriation to the manager on or before March 1. The manager uses these requests as the starting point for developing a proposed budget. The manager uses budget workshops for the goal of presenting a proposed budget to the council for review in April. The council is required to hold public hearings on the proposed budget and to adopt a final budget by no later than September 30, the close of the City's fiscal year. Department heads may make transfers of appropriations within a department. Transfers of appropriations between funds, however, require the special approval of the council. Budget-to-actual comparisons are provided in this report for each individual governmental fund for which an appropriated annual budget has been adopted. For the General Fund, CRA, PGI Canal Maintenance and Transportation Impact Fee Fund, this comparison is presented as part of the basic financial statements for the governmental funds. For Governmental Funds, other than the General Fund, CRA, PGI Canal Maintenance and Transportation Impact Fee, with appropriated annual budgets, this comparison is presented in the governmental fund subsection of this report. A budget was not prepared for the Damage Recovery Fund since revenues and expenditures couldn't be estimated due to many fiscal uncertainties. Project-length financial plans are adopted for all capital project funds. The Debt Service Fund is used for tracking and payment of all major debt incurred by the General Fund or CRA.

Factors Affecting Financial Condition

The information presented in the financial statements is perhaps best understood when it is considered from the broader perspective of the specific environment within which the City operates.

Long-term financial planning

For major projects the City uses a five-year capital budget. This helps recognize when major cash infusions will be necessary. These infusions may come from the issuance of debt, grants, new revenue sources, impact fees and/or a build-up of fund balance. Any or all of these methods may be utilized. Not as obvious but just as important is the increase in services with the costs associated with these services requested by the citizens, or mandated by external forces. Economic forecasts are performed during the year to avoid surprises due to service changes. As mentioned elsewhere the City now utilizes a written Council approved strategic plan as well as a Long Range Financial Plan. These tools not only help guide the City staff in specific directions, but also help in the planning of the financial future of the City.

Major Initiatives

A major initiative with the future in mind is the City's adoption of a set of Goals and Strategic Objectives. These goals will assist the City as a guide toward a more planned future. They give the entire organization a shared vision, improved motivation, and serve as the basis for setting priorities.

Vision: *Punta Gorda is the model for small cities in the U.S. to live, work and play.*

Vision Elements:

- Punta Gorda will preserve and enhance its small town, self sufficient community character.
- Punta Gorda will be an economically sustainable four season community and cultural hub of Charlotte County.
- Punta Gorda will continue to be a safe and secure community.
- Punta Gorda will be a place where residents and visitors alike enjoy the area's natural resources, vibrant downtown and waterfront amenities.
- Strong partnerships between the City government and all sectors of the community will embody Punta Gorda's ability to sustain its small-town, self-sufficient character.
- Punta Gorda will have a financially sustainable city government.
- Punta Gorda will position itself as the best small town to live, work and visit.

Mission: *"To enhance Punta Gorda's identity as a vibrant waterfront community, unique in character and history, and one of the most desirable places to live, work and visit."*

Mission Elements include:

- Become a desired, waterfront destination
- Be a better place to live, work and play
- Deliver a high level of service
- Enhance quality of life
- Retain our unique character

Values Elements:

- Maintain a culture of community engagement, teamwork, partnerships, transparency, respect, customer service, and stewardship.
- Sustain pride in Punta Gorda's history and well-preserved historical areas and natural resources.
- Support and promote local businesses.
- Value a high level of openness, and the fair and equitable treatment of all residents.
- Ensure an ethical and accountable city government.

Strategic Plan Priorities:

A strategic plan provides a tool for more effective and economical operations and demonstrates to the public that careful consideration has been given to future development and direction of the organization. The Plan provides a realistic view of the expectations for the organization and community at-large.

City Council approved a strategic plan which set priorities. These priorities are delineated below.

- Financial/Economic Sustainability
- Infrastructure Sustainability
- Partnership, Communication & Collaboration
- Marketing
- Quality of Life

The plan helps us stay focused in our near term objectives and tasks, while still keeping our eye on the long range perspective of our actions. Our strategic plan is dynamic and can be adjusted or molded from time to time as needed. It is a working document that evolves as development takes place. In this way, it is a document by which we can measure our success and by which the community can evaluate our performance.

Other Economic Issues Affecting City Finances

It is the City's policy to have a minimum Unassigned General Fund Balance of 6.0%. Due to a decline in taxable property values for a number of years the City should consider setting aside a portion of additional savings achieved through the year for a fiscal stabilization reserve to meet unexpected immediate increase in service delivery costs or to maintain service levels in the event of a major storm or other unforeseen disaster that fundamentally alters the current tax base.

Additional policy changes that affect the City's current and future financial statements are increased outsourcing, annexations, staff reductions and changes in the three pension plans. During the year all of these policy changes have been implemented.

Awards and Acknowledgements

The Government Finance Officers Association (GFOA) awarded a Certificate of Achievement for Excellence in Financial Reporting to the City for its CAFR for the fiscal year ended September 30, 2013. This was the twenty-ninth consecutive year that the government has received this prestigious award. In order to be awarded a Certificate of Achievement, the government published an easily readable and efficiently organized CAFR. This report satisfied both GAAP and applicable legal requirements.

A Certificate of Achievement is valid for a period of one year only. We believe that our current CAFR continues to meet the Certificate of Achievement Program's requirements and we are submitting it to the GFOA to determine its eligibility for another certificate.

The preparation of this report would not have been possible without the efficient and dedicated services of the entire staff of the Finance Department. We would like to express our appreciation to all members of the department who assisted and contributed to the preparation of this report. Credit also must be given to the Mayor and the City Council for their unfailing support for maintaining the highest standards of professionalism in the management of the City of Punta Gorda's finances.

Respectfully submitted,



HOWARD KUNIK
CITY MANAGER

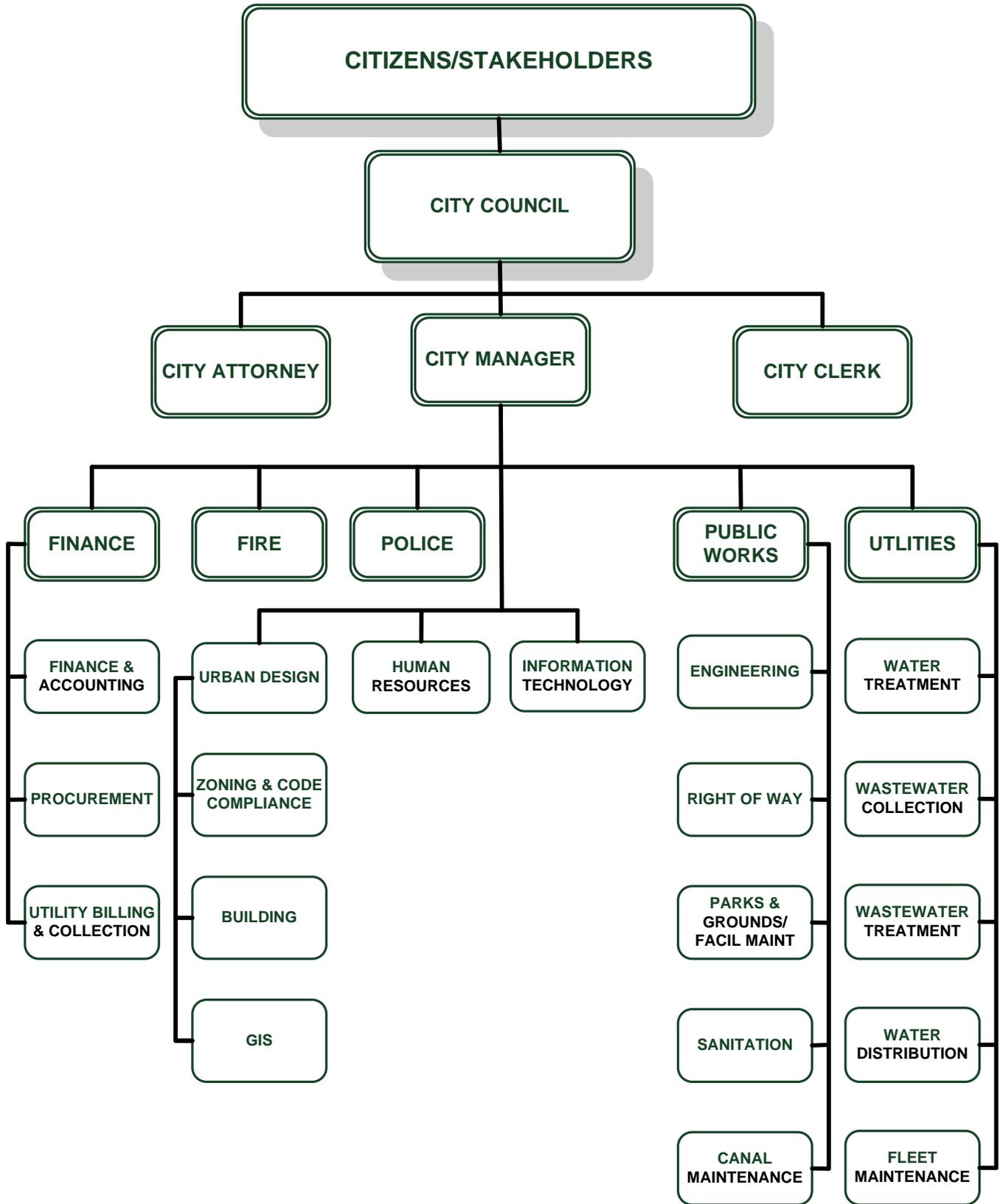


DAVID W. DRURY, CPA
DIRECTOR OF FINANCE

City of Punta Gorda
List of Principal Officials
As of September 30, 2014

<u>Title</u>	<u>Name</u>
Mayor	Rachel B. Keesling
Vice Mayor	Carolyn M. Freeland
Councilmember	Thomas F. Cavanaugh
Councilmember	Kim M. Devine
Councilmember	Nancy B. Prafke
City Manager	Howard Kunik
City Attorney	David M. Levin
City Clerk	Karen Smith
Chief of Police	Albert A. Arenal
Fire Operations Chief	Raymond A. Briggs
Director of Finance	David W. Drury
Director of Public Works	Richard C. Keeney
Director of Utilities	Thomas E. Jackson

CITY OF PUNTA GORDA ORGANIZATION STRUCTURE



CERTIFICATE OF ACHIEVEMENT
FOR EXCELLENCE IN
FINANCIAL REPORTING

The Government Finance Officers Association of the United States and Canada (GFOA) awarded a Certificate of Achievement for Excellence in Financial Reporting to the City of Punta Gorda, Florida for its comprehensive annual financial report for the fiscal year ended September 30, 2013. The Certificate of Achievement is a prestigious national award recognizing conformance with the highest standards for preparation of state and local government financial reports.

In order to be awarded a Certificate of Achievement, a governmental unit must publish an easily readable and efficiently organized comprehensive annual financial report whose contents conform to program standards. Such reports must satisfy both generally accepted accounting principles and applicable legal requirements.

A Certificate of Achievement is valid for a period of one year only. The City of Punta Gorda has received a Certificate of Achievement for the last twenty-nine consecutive years (fiscal years ended 1985 through 2013). We believe our current report continues to conform to the Certificate of Achievement program requirements, and we are submitting it to GFOA to determine its eligibility for another certificate.



Government Finance Officers Association

**Certificate of
Achievement
for Excellence
in Financial
Reporting**

Presented to

**City of Punta Gorda
Florida**

For its Comprehensive Annual
Financial Report
for the Fiscal Year Ended

September 30, 2013

Executive Director/CEO

FINANCIAL SECTION

This section contains
the following subsections:

Report of Independent Accountants

Management's Discussion and Analysis

Basic Financial Statements

Required Supplementary Information

Combining and Individual Fund
Statements and Schedules

Independent Auditor's Report

Honorable Mayor and City Council
City of Punta Gorda, Florida

We have audited the accompanying financial statements of the governmental activities, the business-type activities, each major fund and the aggregate remaining fund information of the City of Punta Gorda, Florida, (the "City") as of and for the fiscal year ended September 30, 2014, and the related notes to the financial statements, which collectively comprise the City's basic financial statements as listed in the table of contents.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express opinions on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

Opinions

In our opinion, the financial statements referred to above present fairly, in all material respects, the respective financial position of the governmental activities, the business-type activities, each major fund and the aggregate remaining fund information of the City as of September 30, 2014, and the respective changes in financial position and, where applicable, cash flows, thereof and the respective budgetary comparison for the General Fund, Community Redevelopment Agency Fund, PGI Canal Maintenance Special Revenue Fund and the Transportation Impact Fee Special Revenue Fund for the fiscal year then ended in conformity with accounting principles generally accepted in the United States of America.

Other Matters

Required Supplementary Information

Accounting principles generally accepted in the United States of America require that the management's discussion and analysis and required supplementary information, as provided in the table of contents, be presented to supplement the basic financial statements. Such information, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board, who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. We have applied certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquires of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquires, the basic financial statements, and other knowledge we obtained during our audit of the

basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

Other Information

Our audit was conducted for the purpose of forming opinions on the financial statements that collectively comprise the City's basic financial statements. The introductory section, combining statements and schedules, and statistical section, as provided in the table of contents, are presented for purposes of additional analysis and are not a required part of the basic financial statements.

The combining statements and schedules are the responsibility of management and were derived from and relate directly to the underlying accounting and other records used to prepare the basic financial statements. Such information has been subjected to the auditing procedures applied in the audit of the basic financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the basic financial statements or to the basic financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the combining statements and schedules are fairly stated, in all material respects, in relation to the basic financial statements as a whole.

The introductory and statistical sections have not been subjected to the auditing procedures applied in the audit of the basic financial statements and, accordingly, we do not express an opinion or provide any assurance on them.

Punta Gorda, Florida
March 24, 2015

Ashley Brown & Co.

MANAGEMENT'S DISCUSSION AND ANALYSIS

The discussion and analysis of the City of Punta Gorda's financial statements is intended to provide a narrative introduction to the basic financial statements and an analytical overview of the City's financial activities for the fiscal year ended September 30, 2014.

FINANCIAL HIGHLIGHTS

- The assets of the City exceeded its liabilities at September 30, 2014, by \$111.9 million (net position). Of this amount, \$11.0 million unrestricted net position may be used to meet the City's ongoing obligations to citizens and creditors.
- The City's total net position increased by \$4.1 million.
- As of September 30, 2014 the City's governmental funds reported combined ending net position of \$53.4 million. This is an increase of \$2.3 million.
- As of September 30, 2014 the business-type activities reported combined ending net position of \$58.5 million. This is an increase of \$1.8 million.
- The City's total long-term liabilities decreased by \$4.4 million during the current fiscal year.

USING THIS ANNUAL REPORT

This annual report consists of a series of financial statements.

The Statement of Net Position (page 22) and **The Statement of Activities** (page 23) provide information about the activities of the City as a whole and present a longer term view of the City's finances. The statements separate governmental from business-type activities, but both are measured and reported using the economic resource measurement focus and the full accrual basis of accounting.

The **Fund Financial Statements**, which report by individual fund, begin on page 24. The governmental funds measure and report activities using the current financial resources measurement focus and the modified accrual basis of accounting. Therefore you will find the reconciliation on page 29 that converts this data to an economic resources measurement focus and the accrual basis of accounting for use in the Entity-wide Financial Statements. The Fund Financial Statements present information in more detail than in the Entity-wide Financial Statements. Lesser funds, such as Fair Share Impact Fees, BSI Canal Maintenance District and Damage Recovery Fund are combined in an "other funds" column. The Governmental Accounting Standards Board (GASB) Statement No. 34 provides the authoritative guidance on the governmental financial reporting model.

THE ENTITY-WIDE FINANCIAL STATEMENTS

The Statement of Net Position and the Statement of Activities

Government-wide Financial Statements are intended to allow the reader to assess a government's operational accountability. Operational accountability is defined as the extent to which the government has met its operating objectives efficiently and effectively, using all resources available for that purpose, and whether it can continue to meet its objectives for the foreseeable future. The statements separate governmental from business-type activities. For purposes of these statements, both types are measured and reported using the economic resource measurement focus and the accrual basis of accounting.

The statement of net position presents information on all of the City's assets and liabilities, with the difference between the two reported as net position. Over time, increases or decreases in net position may serve as a useful indicator of whether the financial position of the City is improving or deteriorating.

The statement of activities presents information showing how the City's net position changed during fiscal year 2014. All changes in net position are reported as soon as the underlying event giving rise to the change occurs. Thus, revenues and expenses are reported in this statement for some items that will only result in cash flows in future fiscal periods (uncollected taxes, earned but unused vacation leave.)

Both of these financial statements distinguish the primary types of functions of the City as defined below:

- **Governmental activities**—Most of the City's basic services are reported here, including the police, fire, public works, community development, parks, and general administration. Major revenues supporting these activities are ad-valorem taxes, sales and gas taxes, franchise fees, utility and communications service taxes, intergovernmental revenues, grants, fees and investments.
- **Business-type activities**—The City's Utilities, Sanitation, Building and Marina services are reported here. These services are supported primarily from user fees. The debt service is supported both by user fees and impact fees.

Fund Financial Statements

A fund is a grouping of related accounts that is used to maintain financial control over resources that have been segregated for specific activities or objectives. The City, like other state and local governments, uses fund accounting to ensure and demonstrate compliance with finance related legal requirements. All of the funds of the City can be divided into three categories:

- Governmental funds account for most, if not all, of the City's tax supported activities. These include the General fund, the CRA fund, the Capital Projects fund, the Debt Service fund, the Damage Recovery fund, the PGI and BSI Canal Maintenance District funds, the two Gas Tax funds, and the Fair Share Impact

Fee funds. These funds focus on how money flows into and out of the funds, and the balances left at year end. The accounting method used is called modified accrual accounting, which measures cash and all other financial assets that can readily be converted to cash (usually 60 day focus). The two criteria used are that the revenue is measurable and available. Examples of difference from economic focus are that financing and grants are considered current revenue, and purchases of capital are considered expenditures whereas depreciation is not since there is no outlay of cash. In a highly regulatory environment, fund accounting serves a very important purpose in that funds received for specific purposes are identified as such and can readily be audited.

- Proprietary funds are used to account for the business-type activities of the government. There are two types: enterprise funds and internal service funds. The City's enterprise funds are Utilities, Sanitation, Building and Marina; the internal service fund is Information Technology Services. All proprietary funds use full accrual basis accounting and the economic measurement focus. Fees or charges are the primary revenue source for proprietary funds.
- Fiduciary funds are used to account for resources held for the benefit of parties outside the government. Fiduciary funds are not reflected in the Government-wide Financial Statements because the resources of those funds are not available to support the City's own programs. The accounting used for fiduciary funds is similar to proprietary funds. The City's three pension funds are fiduciary funds.

Notes to the Financial Statements

The notes provide additional information that is essential to a full understanding of the data provided in the Government-wide and Fund Financial Statements. The notes can be found beginning on page 42.

Required Supplementary Information

Generally Accepted Accounting Principles (GAAP) call for certain unaudited information to accompany the audited basic financial statements and accompanying footnotes. This information is called Required Supplementary Information (RSI) and includes this analysis, the MD&A, budgetary comparisons, trend data on pension funding, and Other Postemployment Benefits (OPEB).

THE CITY AS A WHOLE

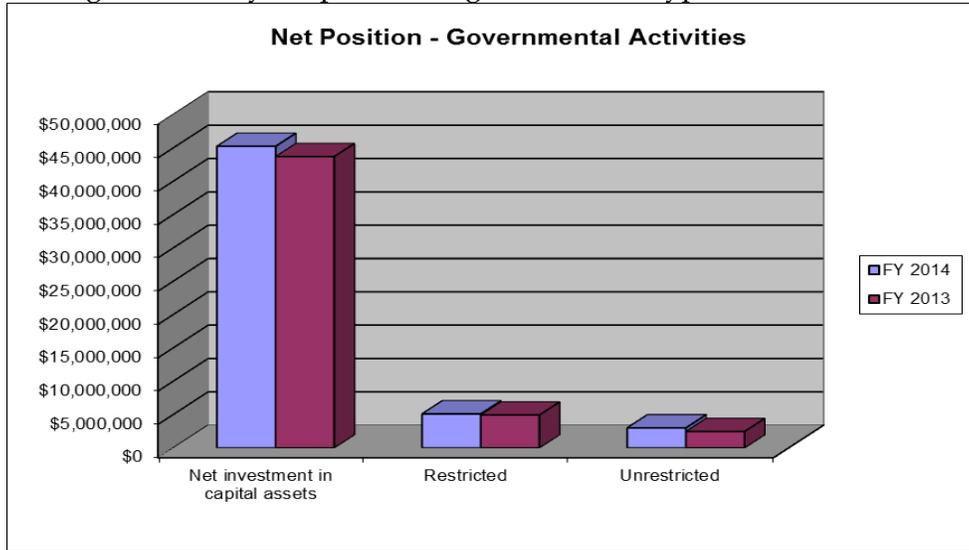
The City's combined net position as of September 30, 2014 was \$111.9 million (Table 1). The City's combined revenues, including contributions, grants, taxes and charges for services were \$43.0 million. Total city-wide expenses were \$38.9 million. The increase to city-wide net position was \$4.1 million (Table 2). Below in Table 1 is a condensed Statement of Net Position, in thousands, for the governmental activities and the business-type activities.

Table 1
Net Position
(in Thousands)

	<u>Governmental Activities</u>		<u>Business-type Activities</u>		<u>Total Primary Government</u>	
	<u>2014</u>	<u>2013</u>	<u>2014</u>	<u>2013</u>	<u>2014</u>	<u>2013</u>
Current and other assets	\$ 10,903	\$ 10,447	\$ 10,159	\$ 11,094	\$ 21,062	\$ 21,541
Capital assets	64,705	65,218	53,595	53,438	118,300	118,656
Total assets	<u>75,608</u>	<u>75,665</u>	<u>63,754</u>	<u>64,532</u>	<u>139,362</u>	<u>140,197</u>
Long-term liabilities	(20,803)	(22,874)	(4,086)	(6,385)	(24,889)	(29,259)
Other liabilities	(1,431)	(1,667)	(1,118)	(1,446)	(2,549)	(3,113)
Total liabilities	<u>(22,234)</u>	<u>(24,541)</u>	<u>(5,204)</u>	<u>(7,831)</u>	<u>(27,438)</u>	<u>(32,372)</u>
Net Position:						
Net investment in capital assets	45,245	43,712	50,178	47,680	95,423	91,392
Restricted	5,112	4,945	374	3,535	5,486	8,480
Unrestricted	<u>3,018</u>	<u>2,467</u>	<u>7,997</u>	<u>5,486</u>	<u>11,015</u>	<u>7,953</u>
Total net position	<u>\$ 53,375</u>	<u>\$ 51,124</u>	<u>\$ 58,549</u>	<u>\$ 56,701</u>	<u>\$111,924</u>	<u>\$107,825</u>

The largest portion of the City's net position (85.3%) reflects its investment in capital assets (land, buildings, infrastructure and equipment) less outstanding debt used to acquire those assets. The City uses these assets to provide services to citizens; consequently these assets are not available for future spending. Restricted assets (representing 4.9% of total net position) are subject to external restrictions on how they may be used. The remaining 9.8% balance of unrestricted net position, \$11.0 million, may be used to meet the city's ongoing obligations to citizens and creditors. It is important to recognize that this resource may be planned to repay the outstanding debt on capital assets. The governmental activities net position increased by \$2.3 million or 4.4%. Last fiscal year there was a \$0.4 million increase in net position. The analysis of revenues and expenses for governmental activities can be found in this MD&A on pages 11-13. The business-type activities net position increased \$1.8 million or 3.2%. The last fiscal year increase was \$2.6 million. The analysis of revenues and expenses for business-type activities can be found in this MD&A on pages 13-15. The City's overall financial position increased by \$4.1 million or 3.8%. The prior year increase was \$3.0 million.

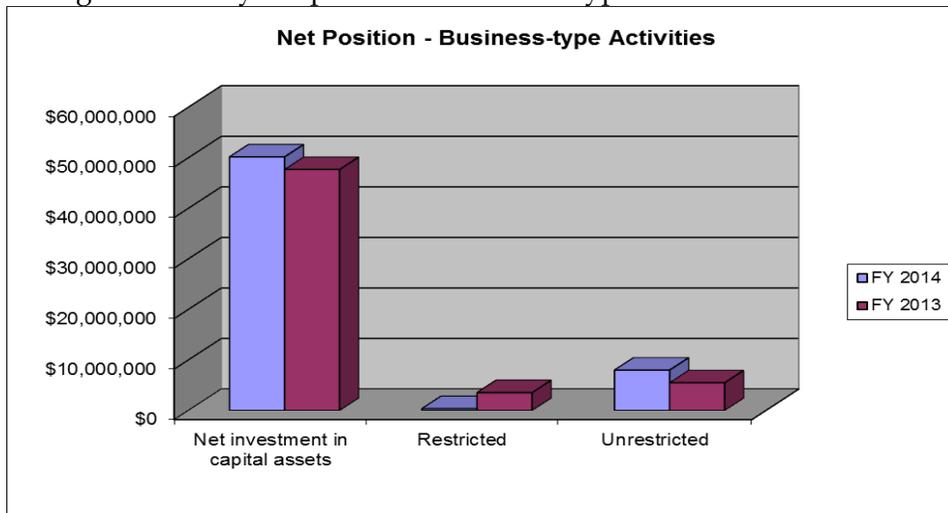
The following is a chart by net position of governmental-type activities.



The increase is due mainly to the following significant changes in assets & liabilities:

- Current and other assets increased \$0.5 million - primarily cash & prepaid expenses
- Downtown flooding mitigation project, \$1.8 million
- Other capital improvement projects, \$0.4 million
- Other asset purchases, \$0.5 million
- Accumulated depreciation, net of disposals, \$3.0 million
- Capital asset disposals, \$0.2 million
- Principal reduction on long-term liabilities, \$2.1 million
- Other liabilities decreased, \$0.2 million

The following is a chart by net position of business-type activities.



The overall increase in net position is due mainly to the following significant changes in assets & liabilities:

- Current and other assets decreased \$0.9 million - primarily cash
- Water plant expansion projects, \$0.4 million

- Wastewater filtration project, \$1.2 million
- Water main upgrade projects, \$0.2 million
- Gravity sewer, force main, and lift station projects, \$1.0 million
- Water and wastewater vehicles and plant equipment, \$0.3 million
- Sanitation garbage trucks (2), \$.5 million
- Accumulated depreciation, net of disposals, \$3.3 million
- Capital asset disposals, \$0.1 million
- Principal reduction on long-term liabilities, \$2.3 million
- Accounts payable and retainage payable decreased \$0.3 million

Table 2
Changes in Net Position
(in Thousands)

	Governmental		Business-type		Total Primary	
	Activities		Activities		Government	
	<u>2014</u>	<u>2013</u>	<u>2014</u>	<u>2013</u>	<u>2014</u>	<u>2013</u>
Revenues:						
Program revenues:						
Charges for services	\$ 5,058	\$ 4,816	\$ 18,795	\$ 18,603	\$ 23,853	\$ 23,419
Operating grants and contributions	582	578	30	-	612	578
Capital grants and contributions	2,423	2,066	738	2,000	3,161	4,066
General revenues:						
Property taxes	7,114	7,127	-	-	7,114	7,127
Other taxes	7,375	7,033	-	-	7,375	7,033
Other	654	717	221	150	875	867
Total revenues	<u>23,206</u>	<u>22,337</u>	<u>19,784</u>	<u>20,753</u>	<u>42,990</u>	<u>43,090</u>
Expenses:						
General government	3,104	3,701	-	-	3,104	3,701
Public safety	9,545	8,964	-	-	9,545	8,964
Transportation	2,522	3,135	-	-	2,522	3,135
Economic environment	370	315	-	-	370	315
Recreation	4,903	4,958	-	-	4,903	4,958
Interest on long-term debt	511	862	-	-	511	862
Water and wastewater	-	-	14,178	14,503	14,178	14,503
Sanitation/refuse	-	-	2,828	2,801	2,828	2,801
Building Fund	-	-	617	578	617	578
Marina	-	-	313	263	313	263
Total expenses	<u>20,955</u>	<u>21,935</u>	<u>17,936</u>	<u>18,145</u>	<u>38,891</u>	<u>40,080</u>
Increase (decrease) in net position	2,251	402	1,848	2,608	4,099	3,010
Net position-beginning	<u>51,124</u>	<u>50,722</u>	<u>56,701</u>	<u>54,093</u>	<u>107,825</u>	<u>104,815</u>
Net position-ending	<u>\$ 53,375</u>	<u>\$ 51,124</u>	<u>\$ 58,549</u>	<u>\$ 56,701</u>	<u>\$ 111,924</u>	<u>\$ 107,825</u>

The analysis of Table 2 states the overall Total Primary Government revenues decreased \$0.1 million or 0.2% from the prior year. The Governmental Activities revenues increased \$0.9 million or 3.9%. The Business-type Activities revenues decreased \$1.0 million or 4.7%.

The Total Primary Government expenses decreased \$1.2 million or 2.9% from the prior year. The Governmental Activities expenses decreased by \$1.0 million or 4.5%. The expenses in Business-type Activities decreased \$0.2 million or 1.1%.

The analysis of revenues and expenses can be found in this MD&A: Governmental Activities on pages 11-13 and Business-type Activities on pages 13-15.

Major Fund Changes in Net Position or Fund Balance

The General Fund balance at September 30, 2014 consisted of \$1.5 million for unassigned fund balance; \$1.5 million was assigned for subsequent year's budget, and \$0.1 million was for non spendable inventories and restricted funds for public safety. This is a \$0.4 million increase in fund balance from September 30, 2013. The City Council's financial policy on fund balance minimum is 6.0% of annual expenditures. A more detailed analysis of revenues and expenditures can be found on pages 15-17 of the MD&A.

The Debt Service Fund balance at September 30, 2014 was \$1.3 million with no change from the prior year. The fund balance is necessary to cover debt payments that come due relatively early in the next fiscal year.

The Community Redevelopment Agency Fund balance decreased \$14 thousand due to various minor changes.

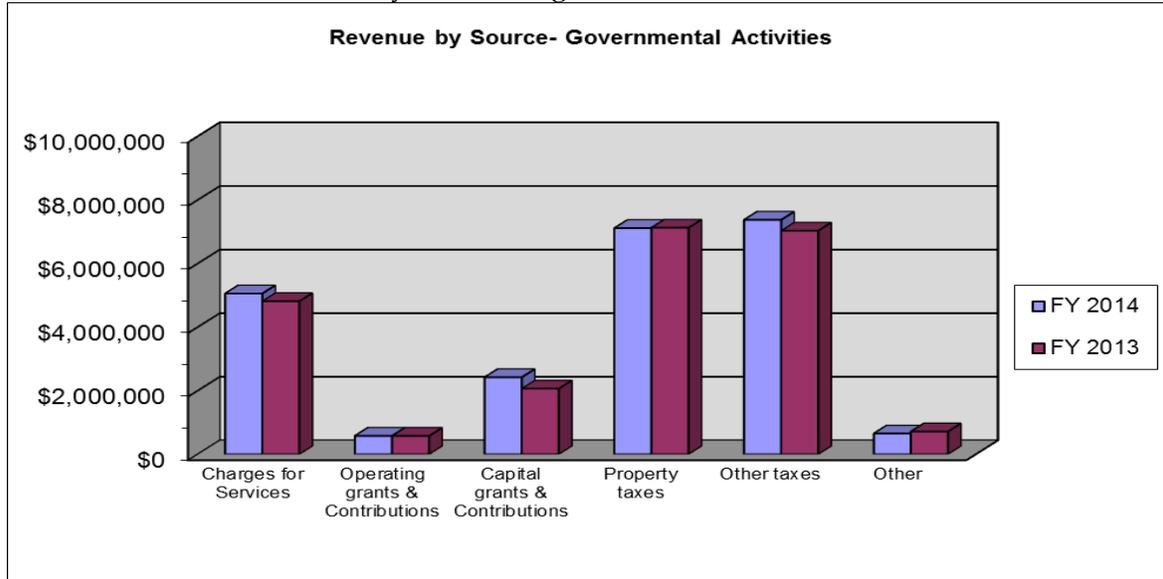
The PGI Canal Maintenance Fund balance increased \$83 thousand. Revenues were slightly higher than the prior year, and the expenditures were \$71 lower due to turnover and a one-time bonus that was paid in the prior year but was not paid in 2014.

The Transportation Impact Fee Fund balance increased \$28 thousand. The impact fee revenues were \$37 thousand (a \$700 increase from the prior year) and the transfer to the General Construction Fund was \$9 thousand (a \$12 thousand decrease from the prior year). Due to lower revenues over the past several years, the amount of capital projects funded with transportation impact fees has also decreased.

The Water and Wastewater Utility Fund net position increased \$1.5 million. Capital assets net of accumulated depreciation had a net decrease of \$0.2 million. Current year revenues as well as prior year assets of \$1.0 million were used to pay debt reducing liabilities by \$2.3 million. In addition a decrease in accounts payable and retainage payable decreased liabilities \$0.3 million and other liabilities decreased \$0.1 million.

Governmental Activities

Below is a chart of revenues by source for governmental activities.



The following details the revenue variances between fiscal years 2013 and 2014.

Charges for services increased 5.0%, \$242 thousand, when compared to FY 2013.

- Electric franchise fees increased \$124 thousand
- Rents reclassified from miscellaneous revenue, \$128 thousand

Operating grants and contributions increased by \$4 thousand.

Capital grants & contributions increased by \$357 thousand due to the following:

- Increase in Downtown Flooding hazard mitigation grant of \$1,336 thousand
- Increase in other grants, \$15 thousand
- Increase in transportation and park impact fees of \$8 thousand
- Decrease in FDOT Lap grants for Multi-Use Recreational Trails of \$685 thousand and FDOT JPA contributions for roadway lighting relocations of \$143 thousand
- Decrease in Marine Advisory Board grant for Gilchrist Landing project of \$102 thousand
- Decrease in Community Development Block Grant of \$45 thousand
- Decrease in CRA contributions \$27 thousand

Property tax revenues decreased by \$13 thousand. The millage rate decreased from 3.2462 to 3.1969 in FY 2014.

Other taxes increased by \$342 thousand.

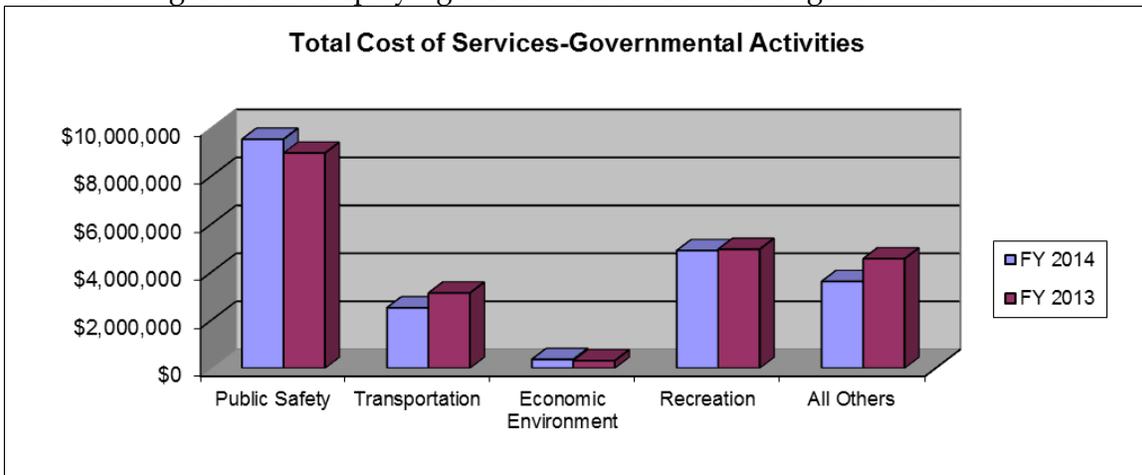
- Utility and Gas taxes increased by \$106 thousand
- Sales Taxes had an increase of \$236 thousand

Other revenues decreased \$63 thousand overall in various miscellaneous revenues.

The cost of all governmental activities this year, including allocations, was \$23.4 million as compared to \$24.4 million in FY 2013. As shown in the Statement of Activities on page 23, the program expenses net of indirect expense allocations (\$2.5 million) were paid through:

- \$5.1 million in charges for services; consisting of \$3.0 million canal maintenance districts assessments and \$1.8 million fees for general government services
- \$0.6 million in operating grants and contributions
- \$2.4 million in capital grants and contributions
- \$15.1 million in general revenues (primarily taxes)

The following is a chart displaying the total cost of services of governmental activities.



- Public safety costs increased by \$581 thousand, mainly as a result of personnel related increases and vehicle purchases that were delayed and carried over into FY 2014. Personnel increases related to less turnover in police and fire in FY 2014, three positions transferred to code compliance (two zoning positions from urban design and lot mowing coordinator from finance), and an increase in city contributions for pensions.
- Transportation costs decreased by \$613 thousand. The paving decrease of \$524 thousand was due to projects that were incomplete at end of FY 2014 due to contractor changes and that were carried over to FY 2015. Traffic signal and light maintenance expenses decreased by \$38 thousand in FY 2014 as a result of a decrease in the level of maintenance provided by the county. Personnel decrease related to a one-time bonus in FY 2013.
- Economic environment costs increased by \$55 thousand. Despite decreases in community development block grant projects in FY 2014, the increase is due to repairs of sidewalk and seawalls and restriping of parking lot at Laishley Park and an energy savings (light bulb replacement) project at Herald Court Centre.
- Recreation costs decreased by \$55 thousand due to the one-time bonus and turnover of the canal maintenance supervisor in FY 2013.
- All Others decreased by \$948 thousand which is attributable to the decrease in interest on long-term debt of \$350 thousand, an overall decrease in general government operating expenses of \$319 thousand, and an increase in prepaids of \$278 thousand.

Table 3 presents the cost of each of the City’s four largest programs as well as each program’s net cost (total cost less revenue, excluding taxes, generated by the activities). The net cost represents the portion of each program that is supported by various taxes.

Table 3
Governmental Activities
(in Thousands)

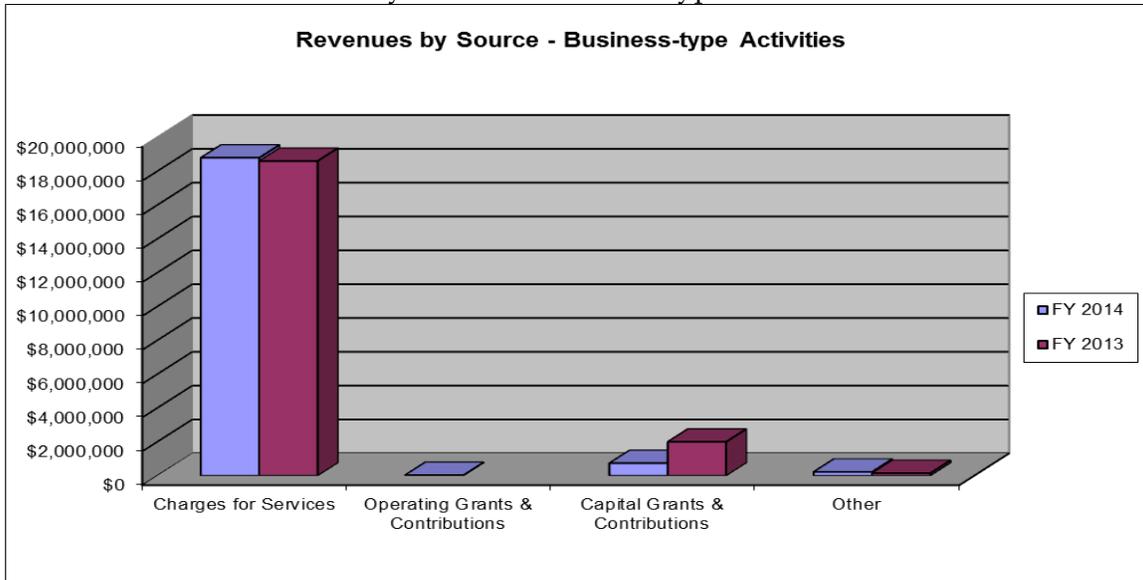
	Total Cost of Services (less indirect expense allocation)		Net Cost of Services	
	2014	2013	2014	2013
Public Safety	\$ 9,545	\$ 8,964	\$ (9,504)	\$ (8,901)
Transportation	2,522	3,135	(2,302)	(2,934)
Economic Environment	370	315	575	701
Recreation	4,903	4,958	(1,796)	(1,930)
All Others	3,615	4,563	135	(1,411)
Totals	\$ 20,955	\$ 21,935	\$ (12,892)	\$ (14,475)

Business-type Activities

Revenues of the City’s Business-type activities (see Table 2) totaled \$19.8 million. Operating expenses were \$18.0 million, showing an increase in net position of \$1.8 million.

The analysis of revenues and expenses disclosed that revenues decreased 4.7% and expenses decreased 1.1% from the prior fiscal year. Ending net position is up 3.2%.

Below is a chart of revenues by source for business-type activities.



Charges for services reported in business-type activities increased \$192 thousand, or 1.0%, in comparison to the prior year. Water & Wastewater Utility experienced an increase in charges for services of \$62 thousand. Although water & wastewater billings increased \$116 thousand, fleet charges were reclassified to miscellaneous revenue. Sanitation’s charges for services increased \$32 thousand, \$53 thousand increase in refuse collection and \$21 thousand decrease due to reclassification of franchise fees. Building’s

charges for services increased \$21 thousand consisting of a \$22 thousand increase in permit activity and a \$1 thousand decrease in other miscellaneous charges. The Laishley Park Marina charges for services for FY 2014 increased \$77 thousand and is the mainly the result of increased slip rentals especially in annual and semi-annual rentals.

The following chart shows the comparison of some specific user fee revenues.

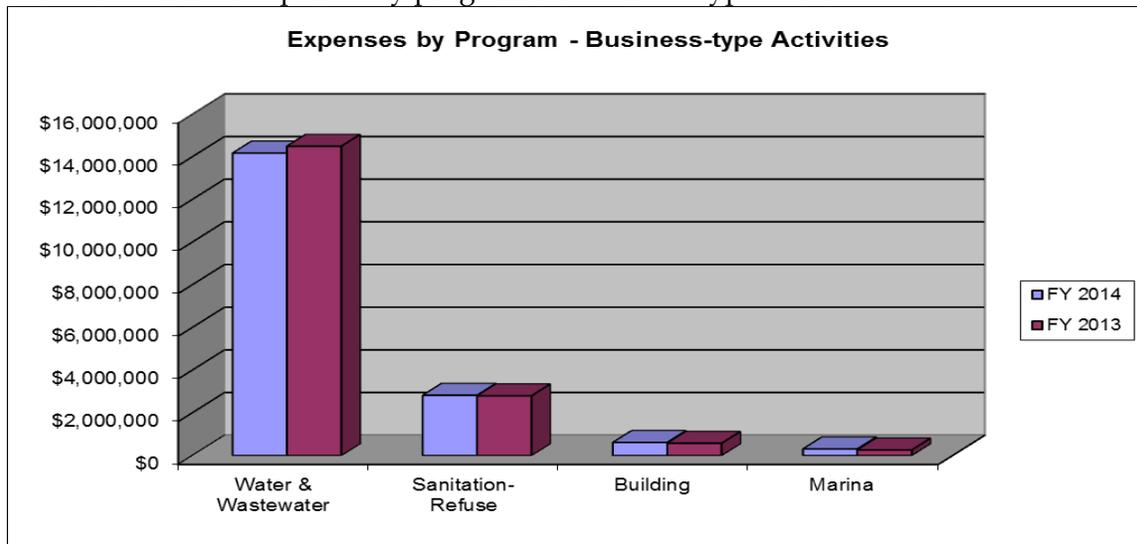
	Revenues (in thousands)		From 2013 to 2014
	2014	2013	% incr (decr)
Water Billings	\$8,306	\$8,250	0.7%
Wastewater Billings	\$6,290	\$6,230	1.0%
Refuse Collection	\$2,976	\$2,923	1.8%
Licenses, Permits, & Special Assessments	\$ 702	\$ 680	3.2%

Operating grants and contributions increased \$30 thousand as there were none in FY 2013.

Capital grants and contributions decreased \$1.3 million, or 63.1%. Developer’s contributed water & wastewater infrastructure decreased \$1.3 million due to larger completed commercial projects in FY 2013 than in FY 2014. Water and Sewer Impact fees increased \$93 thousand from the prior year. Grants for Laishley Park Marina decreased \$60 thousand as there was a grant for a pumpout boat in FY 2013.

The Other category increased by \$71 thousand, or 47.4%. The increase was caused by the reclassification of fleet charges in Water and Wastewater Utility and franchise fees in Sanitation.

Below is a chart of expenses by program for business-type activities.



The Water & Wastewater Utility expenses decreased \$325 thousand, or 2.2%, in comparison to the prior year. Personnel expenses decreased \$85 thousand mainly due to one-time bonus to employees that occurred in FY 2013. Final payment on bonds was

completed in FY 2014 therefore interest expense decreased \$209 thousand. Depreciation expense decreased \$187 thousand. Contractual services increased \$264 thousand for lobbyist services and an energy savings (lightbulb replacement) project. The remaining decrease of \$108 thousand is related to decrease in chemicals by both the water and wastewater treatment plants.

The Sanitation expenses increased by \$27 thousand, or 1.0%. Depreciation expense increased \$30 thousand as 2 new sanitation trucks were purchased in FY 2014. Various other operating expenses decreased \$3 thousand overall.

The Building Fund's expenses increased by \$39 thousand, or 6.7%. Personnel expenses increased \$34 thousand as a result of adding a building inspector and part-time permit tech. Various other operating expenses increased \$5 thousand overall as a result of increased building activity.

The Lashley Park Marina expenses increased \$50 thousand, or 19.0%. This is mainly due to the increase in utilities, contractual services, and pump out boat expenses, which is a direct result of the increase in slip rental occupancy.

THE CITY'S FUNDS

General Fund Budgetary Highlights

The following is a brief review of the budgeting changes from the original budget to the final budget for the General Fund. The final expenditure budget increased \$483 thousand or 3.0% from the original budget, which can be briefly summarized as follows:

- Repairs related to insurance recoveries, \$37 thousand
- FDLE Byrne Grant, Mac Grant & JAG Grant for PD, \$63 thousand
- Contributions for specific projects or programs, \$13 thousand
- Repairs & maintenance Fire Stations 1&2, \$18 thousand
- Re-appropriation from prior year for police programs, \$47 thousand
- Re-appropriation from prior year for fire department supplies, equipment and training programs, \$38 thousand
- Re-appropriations from prior year for election expense, \$34 thousand; lot mowing expenditures, \$18 thousand; various other operating expenditures, \$78 thousand.
- Purchase order rollovers from prior year for police vehicles, \$87 thousand; fire department vehicle, \$35 thousand; and various other operating expenditures, \$15 thousand.

The final revenue budget increased by \$356 thousand (including transfers) or 1.9%, from the original budget, which can be briefly summarized as follows:

- 1% local sales tax revenue increase of \$213 thousand as a result of increased consumer spending
- Various contributions for specific projects or programs increase of \$29 thousand
- Federal and local grants increase of \$37 thousand

- Insurance recoveries related to repairs and accidents, \$37 thousand
- Rent income from County for Fire Stations 1&2, \$18 thousand
- Charlotte County school board for SRO program, \$20 thousand
- Other miscellaneous revenues increase of \$2 thousand

Variiances between the General Fund's final amended budget and actual amounts are highlighted as follows:

Revenues:

- Ad Valorem Taxes were over budget \$27 thousand due to property owners paying later and not receiving the full 4% discount.
- Communications Service Taxes were under budget by \$85 thousand due to a decrease in the customer base.
- FPL Utility Taxes were over budget by \$211 thousand due to an increase in customer usage.
- Water Utility and Bottled Gas Taxes were over budget by \$18 thousand due to an increase in customer usage.
- FPL Franchise fees were over budget by \$127 thousand due to an increase in customer usage.
- Procurement admin fees, code fines, demolition revenues, and various other miscellaneous revenues were \$84 thousand over budget due to increased activity.
- Sales Taxes were over budget \$111 thousand due to better than projected economic conditions.

Expenditures:

- General government expenditures were under budget by \$382 thousand. Personnel expenditures were \$147 thousand under budget due to the reduction of staff in Growth Management, turnover, and fewer claims for unemployment compensation. Election expenses were under budget \$20 thousand. Legal services were under budget \$36 thousand due to limiting attorney involvement with boards and committees. In Urban Design, comprehensive and annexation planning were \$25 thousand under budget. In Facilities Maintenance the following main operating accounts were under budget: electricity, \$18 thousand; insurance, \$16 thousand; contractual services such as janitorial, painting and air conditioning, \$14 thousand; various other supply and repair & maintenance, \$24 thousand. All other operating expenditures in all general government department/divisions were under budget \$82 thousand due to continued efforts to contain costs.
- Public Safety police operating expenditures were under budget by \$151 thousand. The police capital expenditures were under budget by \$110 thousand due to vehicles on order but not received at FY 2014 year end and which were re-appropriated to FY 2015. Law Enforcement Trust Funds were under budget \$17 thousand and were also re-appropriated to FY 2015. Personnel and other operating accounts were under budget \$8 thousand and \$16 thousand respectively.

- Public Safety fire was under budget by \$55 thousand. The fire capital expenditures were under budget by \$5 thousand due to equipment being on order and training costs were under budget \$17 thousand and were PO rollovers to FY 2015. Insurance costs and repairs & maintenance were \$16 thousand under budget. Materials and supplies were under budget \$17 thousand.
- Public Safety code compliance was under budget \$14 thousand mainly due to personnel turnover, \$7 thousand and various operating savings of \$7 thousand.
- Right of Way expenditures were \$29 thousand under budget and Parks and Grounds expenditures were \$77 thousand under budget. Personnel expenditures were \$6 thousand under budget. Right of Way delayed vehicle purchase of \$14 thousand and Parks and Grounds contractual services for mowing and fertilizer of \$40 thousand were re-appropriated to FY 2015. Other Right of Way expenditures were under budget \$9 thousand. Savings in Parks and Grounds repairs and maintenance and operating supplies were \$37 thousand under budget.

CAPITAL ASSET AND DEBT ADMINISTRATION

Capital Assets

The City's capital assets as of September 30, 2014 reflect an investment of \$118.3 million, net of accumulated depreciation.

The following table provides a summary of net capital assets by category for both Governmental and Business-type activities.

Table 4
Capital Assets at Year End
(net of Depreciation, in Thousands)

	Governmental Activities		Business-type Activities		Total Primary Government	
	<u>2014</u>	<u>2013</u>	<u>2014</u>	<u>2013</u>	<u>2014</u>	<u>2013</u>
Land	\$ 16,273	\$ 16,213	\$ 5,403	\$ 5,403	\$ 21,676	\$ 21,616
Buildings	19,278	19,920	3,437	3,786	22,715	23,706
Improvements						
other than buildings	7,810	6,836	4,984	5,356	12,794	12,192
Vehicles and equipment	2,048	2,225	1,658	1,269	3,706	3,494
Infrastructure / System	16,656	17,096	36,883	34,633	53,539	51,729
Construction						
work in progress	<u>2,640</u>	<u>2,928</u>	<u>1,230</u>	<u>2,990</u>	<u>3,870</u>	<u>5,918</u>
Total Capital Assets	<u>\$ 64,705</u>	<u>\$ 65,218</u>	<u>\$ 53,595</u>	<u>\$ 53,437</u>	<u>\$ 118,300</u>	<u>\$118,655</u>

Significant changes to assets this year include:

- (4) pickup trucks for Parks & Grounds, \$85 thousand
- (4) police cruisers, \$137 thousand
- Wireless car video transfer system for Police Department, \$13 thousand
- Items for interactive trailer, a sub machine gun and a mobile armored shield for Police Department, \$9 thousand
- Boat motor for Police Department, \$11 thousand
- SUV response vehicle for Fire Department, \$37 thousand
- (2) Tablets, a thermal imaging camera, multigas detector & protective clothing for Fire Department, \$13 thousand.
- Pickup for Code Compliance, \$18 thousand
- ¾ ton, 4x4 pickup for Canal Maintenance, \$32 thousand
- 40 HP outboard boat motor, Canal Maintenance, \$5 thousand
- Security gate at Laishley Marina, \$3 thousand
- 4 door sedan for Utilities Administration, \$18 thousand
- Controllor and portable spectrophotometer for WTP, \$22 thousand
- 34' trailer mounted boomlift for WTP, \$22 thousand
- (3) pumps for WTP, \$48 thousand
- 1,000 gallon tank, flow meter, data recorder & valve for WTP, \$15 thousand
- Cargo van with conversion body for WW Coll., \$37 thousand
- CDL hardware & software, compactor and pump for WW Coll, \$35 thousand
- (3) submersible mixers, (1) flowmeter, (2) pumps for WWTP, \$72 thousand
- (2) breathing apparatus and a pressure washer for WWTP, \$6 thousand
- (2) ¾ ton pick-ups for Water Distribution, \$54 thousand
- Pump for Water Distribution, \$2 thousand
- (2) low entry refuse trucks for Sanitation, \$458 thousand
- (5) laptops, (23) tablets, (30) desktops, (2) servers, and a projector, \$106 thousand
- Public Safety Security, \$21 thousand
- Downtown flooding mitigation, \$1.8 million
- Laishley Park drainage, \$269 thousand
- Shreve St/Olympia blinking stop signs, \$9 thousand
- Fitness equipment for linear park system, \$26 thousand
- Water plant expansion & system improvements, \$574 thousand
- Water collection gravity sewer, lift station, force mains, \$777 thousand
- Wastewater treatment plant improvements, \$1.4 million

Debt

As of September 30, 2014 the City had \$19.5 million of revenue note debt in the Governmental Activities. This is a net decrease of \$2.0 million as compared to the prior year. The business-type activities note debt was \$3.4 million. This is a decrease of \$2.3 million in principal payments, including the final bond payment. There were no capital leases at year end.

For additional information regarding capital assets and debt refer to footnote IV. D (pages 57-58) and footnote IV. E (59-62).

ECONOMIC OUTLOOK

National and state economies are key factors in assessing the City's future fiscal picture. Changes in the national, state and local economies can affect both revenues and expenditures, due to the impact on sales tax receipts and the costs and demand of providing city services. While economic changes at the state and national level can often translate into comparable changes locally, it is important to note that Punta Gorda and the Southwest Florida region as a whole often behave differently, displaying economic trends and reflecting experience that may lag or precede observed changes elsewhere.

National Economic Outlook

The most recent statement of the Federal Reserve Open Market Committee, issued on June 18, 2014, included the following key points:

- The unemployment rate declined to 5.6% in December 2014, down from 6.7% one year ago. There is sufficient underlying strength in the economy to support ongoing improvement in labor market conditions. As a result, long run unemployment is expected to be in a range of 5.0 to 6.0%.
- Changes in gross domestic product show that recovery started in 2009 but it is expected to be a few more years before the economy returns to a normal long-run trend. For 2014, the overall projected range is 1.9 to 2.4%, and for the long range, the trend is 1.8 to 2.5%.
- The national consumer price index increased 2.1% from May 2013 to May 2014. Core inflation (all items less food and energy) increased 2.0%.
- To support a stronger economic recovery and to help ensure that inflation, over time, is at the rate most consistent with its dual mandate, the Federal Reserve will continue purchasing additional agency mortgage-backed securities at a pace of \$15 billion per month and longer-term Treasury securities at a pace of \$25 billion per month.
- To support continued progress toward maximum employment and price stability, the Federal Reserve reaffirmed its view that a highly accommodative stance of monetary policy remains appropriate.

Florida/Southwest Florida Regional Economic Outlook

The May 2014 Florida Economic Overview, published by the Florida Legislature Office of Economic and Demographic Research, highlighted key economic variables which are shown here:

- Florida's average annual wage has typically been below the national average and stands at 88% of the U.S.
- In 2012, Florida's economic growth was in positive territory for the third year after declining two years in a row. State Gross Domestic Product ranked the state 14th in the nation in real growth with a gain of 2.4%, just slightly below the national average of 2.5%.
- Florida ranked 13th in the nation with personal income growth of 2.9%, higher than the national average of 2.6%.

- Population growth is expected to continue its recovery. In the near-term, growth is anticipated to average 1.3% between 2013 and 2015, and then 1.4% between 2015 and 2020. The state is on track to becoming the third most populous state by 2016, surpassing New York.
- Florida's older population (age 60 and older) will account for 57% of the gains, while the younger population (age 0-17) will account for 14% of the gains.
- Building permit increases in 2013 was 33.4% over the previous year.
- After being ranked first for many months, Florida has now moved to third place among states for non-current mortgages (a measure of delinquencies and foreclosures).
- The first quarter of 2014 calendar year shows that the Florida homeownership rate has moved back to 67%, just slightly above the long run average of 66.3%.
- The turnaround in Florida housing will be led by low home prices, long run sustainable demand and the state's unique demographics and aging of the baby-boom generation.
- In FY 2015, the state's general revenue collections are expected to surpass the prior peak in FY 2006.

Florida's unemployment rate was 5.6% in December 2014, down from 6.2% one year ago.

The Southwest Florida economy continues its recovery. Taxable sales in the region were \$2.3 billion for March 2014, an 8% gain (\$174.7 million) over March 2013. For April 2014, total tourist tax revenues for the three coastal counties increased by 28% over April 2013, continuing the strong trend seen throughout 2013 and 2014. Passenger activity for the three Southwest Florida airports amounted to 1,059,036 in April 2014, an increase of 10% over April 2013.

Charlotte County Economic Highlights

As part of the Southwest Florida region, Charlotte County has undertaken a number of initiatives to enhance its business opportunity environment. Some of the more pertinent initiatives and statistics are:

- Unemployment is 5.1% as of December 2014, less than the state's rate of 5.6%. One year ago, the unemployment rate in the County was 5.8%.
- The median sales price of an existing single family home in the Punta Gorda Metropolitan Statistical Area (all of Charlotte County) was \$137,000 in May 2014, an increase from \$132,800 one year earlier. The supply in the single-family home market was five months, which suggest a market slightly favoring sellers. The statewide median sales price for single family housing was \$180,000, up from \$172,500 one year ago.
- A recently issued U.S. Census report showed the median age of Charlotte County residents as of July 1, 2013, increased to 57.5 from 55.9 in 2010. In comparison since 2010, the median age in Florida has risen from 40.8 to 41.5 years old.
- The Punta Gorda Airport and Enterprise Charlotte Airport Park (ECAP)

represent major economic drivers in the area. The Airport Authority is underway with a terminal expansion project to meet current and future demand, primarily from Allegiant Airlines. The airline has service to 23 cities and had passenger activity of 71,894 in April 2014, up 155% over April 2013.

- Cheney Brothers, a Florida based food distribution company, purchased property in the ECAP area and initiated construction on a 340,000 square foot distribution center. The project will bring 380 jobs to the Punta Gorda area with wages averaging \$36,000 annually, which is well above the average wage in the area. A significant number of ancillary businesses and jobs are anticipated to be created once the distribution center becomes operational.
- The Murdock Village redevelopment continues to be a major economic driver in future County development opportunities. The County is exploring infrastructure initiatives that may provide an incentive for private investment in the area.
- The County established an Enterprise Zone, which identifies distressed areas and provides incentives by both the state and local government to induce private investment in those respective zones. Such incentives as sales tax refunds, property tax credits and job tax credits are available for participating businesses. The City entered into an interlocal agreement with the County for the enterprise zones located within its jurisdiction, primarily east of U.S. 41.
- The Charlotte Harbor Visitor & Convention Bureau has initiated development of a marketing plan specifically for Punta Gorda, in an effort to promote eco tourism and the area's amenities.

Punta Gorda Economic Highlights

- Population projections show a projected 2015 City population of 17,632, up from the 2010 Census of 16,641.
- Changes in property values continue to contribute major influence on financial planning and budget preparation. Taxable property values (FY 2015) increased Citywide by 4.1% from the final previous fiscal year, including \$32.8 million of new construction, annexation, and changes in exemption. This is the second straight year experiencing an increase in values after six straight years of declines in taxable value Citywide.
- New housing unit building permit trends since 2005 are shown below. Activity from 2010 through July 2014 demonstrates a positive trend in new residential construction from 2009.

Year	Units Permitted	Year	Units Permitted
2005	467	2010	37
2006	241	2011	30
2007	190	2012	56
2008	98	2013	88
2009	12	2014	110

- The City's business development strategy to enhance business and economic development was highlighted in the aforementioned Strategic Plan accomplishments and priorities.

BASIC FINANCIAL STATEMENTS

CITY OF PUNTA GORDA, FLORIDA
STATEMENT OF NET POSITION
September 30, 2014

	Primary Government		
	Governmental Activities	Business-type Activities	Total
ASSETS			
Cash and cash equivalents	\$ 8,855,944	\$ 7,082,486	\$ 15,938,430
Investments	9,270	-	9,270
Receivables (net of allowance for uncollectibles)	586,572	988,110	1,574,682
Due from other governments	887,764	2,612	890,376
Internal balances	89,212	(89,212)	-
Inventories	61,943	93,922	155,865
Prepays (including excess NPO \$355,344)	369,650	244,760	614,410
Deferred charges	-	49,103	49,103
Restricted assets:			
Cash and cash equivalents	43,040	1,787,412	1,830,452
Capital assets (net of accumulated depreciation):			
Land	16,272,906	5,403,346	21,676,252
Buildings	19,277,695	3,436,579	22,714,274
Improvements other than buildings	7,810,083	4,983,669	12,793,752
Vehicles and equipment	2,048,051	1,658,000	3,706,051
Infrastructure/System	16,656,506	36,882,844	53,539,350
Construction in progress	2,639,738	1,230,097	3,869,835
Total assets	<u>75,608,374</u>	<u>63,753,728</u>	<u>139,362,102</u>
LIABILITIES			
Accounts payable and other current liabilities	1,316,614	1,061,384	2,377,998
Deferred revenue	114,577	-	114,577
Liabilities payable from restricted assets	-	56,721	56,721
Long-term liabilities:			
Due within one year	2,188,750	915,050	3,103,800
Due in more than one year	18,613,918	3,171,255	21,785,173
Total liabilities	<u>22,233,859</u>	<u>5,204,410</u>	<u>27,438,269</u>
NET POSITION			
Net investment in capital assets	45,244,762	50,177,751	95,422,513
Restricted for:			
Highways and streets	921,683	-	921,683
Capital projects	617,024	-	617,024
Debt service	1,275,303	374,737	1,650,040
CRA District	1,460,067	-	1,460,067
Recreation	794,973	-	794,973
Public Safety	42,875	-	42,875
Other Purposes	165	-	165
Unrestricted	3,017,663	7,996,830	11,014,493
Total net position	<u>\$53,374,515</u>	<u>\$58,549,318</u>	<u>\$111,923,833</u>

See Accompanying Notes.

CITY OF PUNTA GORDA, FLORIDA
STATEMENT OF ACTIVITIES
For the Year Ended September 30, 2014

	Expenses	Indirect Expenses Allocation	Program Revenues		
			Charges for Services	Operating Grants and Contributions	Capital Grants and Contributions
<u>Functions/Programs</u>					
Governmental Activities:					
General government	\$ 5,798,673	\$ (2,694,492)	\$ 1,831,762	\$ 543,944	\$ 1,374,624
Public Safety	9,545,036	-	18,000	23,430	-
Transportation	2,428,626	93,160	181,993	-	37,515
Economic environment	369,530	-	-	-	944,237
Recreation	4,778,207	125,379	3,026,325	14,367	67,111
Interest on long-term debt	511,552	-	-	-	-
Total Governmental Activities	23,431,624	(2,475,953)	5,058,080	581,741	2,423,487
Business-type Activities:					
Water and wastewater	12,235,437	1,942,618	14,787,349	-	737,575
Sanitation/refuse	2,402,607	425,428	2,975,695	-	-
Building Fund	543,038	74,103	720,922	-	-
Marina Fund	279,303	33,804	311,782	30,312	-
Total Business-type Activities	15,460,385	2,475,953	18,795,748	30,312	737,575
Total Functions/Programs	\$ 38,892,009	\$ -	\$ 23,853,828	\$ 612,053	\$ 3,161,062

General Revenues:
Property taxes
Utility taxes and gas taxes
Sales Taxes
Investment earnings
Miscellaneous revenue
Total general revenues
Change in net position
Net Position - Beginning
Net Position - Ending

See Accompanying Notes.

Net (Expense) Revenue and
Changes in Net Position

Governmental Activities	Business-type Activities	Total
\$ 646,149	\$ -	\$ 646,149
(9,503,606)	-	(9,503,606)
(2,302,278)	-	(2,302,278)
574,707	-	574,707
(1,795,783)	-	(1,795,783)
(511,552)	-	(511,552)
<u>(12,892,363)</u>	<u>-</u>	<u>(12,892,363)</u>
-	1,346,869	1,346,869
-	147,660	147,660
-	103,781	103,781
-	28,987	28,987
<u>-</u>	<u>1,627,297</u>	<u>1,627,297</u>
<u>(12,892,363)</u>	<u>1,627,297</u>	<u>(11,265,066)</u>
7,113,559	-	7,113,559
3,944,839	-	3,944,839
3,430,409	-	3,430,409
13,322	12,192	25,514
640,795	208,708	849,503
<u>15,142,924</u>	<u>220,900</u>	<u>15,363,824</u>
2,250,561	1,848,197	4,098,758
51,123,954	56,701,121	107,825,075
<u>\$ 53,374,515</u>	<u>\$ 58,549,318</u>	<u>\$ 111,923,833</u>

CITY OF PUNTA GORDA, FLORIDA
BALANCE SHEET
GOVERNMENTAL FUNDS
September 30, 2014

ASSETS	General	Debt Service Fund	Community Redevelopment Agency Fund	P G I Canal Maintenance Fund
Cash and cash equivalents	\$2,938,633	\$ 1,275,303	\$ 1,499,197	\$ 521,763
Investments	9,270	-	-	-
Accounts receivable (net of allowance of \$38,236)	573,599	-	234	4,494
Restricted cash and equivalents	43,040	-	-	-
Due from other funds	-	-	-	-
Due from other governments	334,899	-	-	33,583
Inventories	61,943	-	-	-
 Total assets	 <u>\$3,961,384</u>	 <u>\$ 1,275,303</u>	 <u>\$ 1,499,431</u>	 <u>\$ 559,840</u>

See Accompanying Notes.

Capital Project Fund	Impact Fees Transportation	Other Governmental Funds	Total Governmental Funds
\$ 435,726	\$ 124,585	\$1,697,505	\$ 8,492,712
-	-	-	9,270
5,238	-	-	583,565
-	-	-	43,040
143,273	-	-	143,273
437,970	-	81,312	887,764
-	-	-	61,943
<u>\$ 1,022,207</u>	<u>\$ 124,585</u>	<u>\$1,778,817</u>	<u>\$10,221,567</u>

(Continued)

CITY OF PUNTA GORDA, FLORIDA
BALANCE SHEET
GOVERNMENTAL FUNDS
September 30, 2014
(Continued)

LIABILITIES AND FUND BALANCES	General	Debt Service Fund	Community Redevelopment Agency Fund	P G I Canal Maintenance Fund
Accounts payable	\$ 251,866	\$ -	\$ 12,608	\$ 66,950
Retainage payable	-	-	8,015	5,964
Accrued liabilities	394,695	-	-	16,405
Due to other funds	143,273	-	-	-
Due to other governments	15,686	-	-	108
Deferred revenue	95,836	-	18,741	-
Total liabilities	<u>901,356</u>	<u>-</u>	<u>39,364</u>	<u>89,427</u>
Fund balances				
Nonspendable:				
Inventories	61,943	-	-	-
Permanent fund principal	-	-	-	-
Restricted for:				
Public safety	42,875	-	-	-
Transportation	-	-	-	-
Recreation	-	-	-	470,413
CRA district	-	-	1,460,067	-
Infrastructure Surtax capital projects	-	-	-	-
Infrastructure Surtax debt service	-	1,275,303	-	-
Other purposes	165	-	-	-
Committed for:				
Damages and one-time expenditures	-	-	-	-
Assigned to:				
Subsequent year's budget	1,484,576	-	-	-
Unassigned	1,470,469	-	-	-
Total fund balances	<u>3,060,028</u>	<u>1,275,303</u>	<u>1,460,067</u>	<u>470,413</u>
Total liabilities and fund balances	<u>\$ 3,961,384</u>	<u>\$ 1,275,303</u>	<u>\$ 1,499,431</u>	<u>\$ 559,840</u>

See Accompanying Notes.

Capital Project Fund	Impact Fees Transportation	Other Governmental Funds	Total Governmental Funds
\$ 214,817	\$ -	\$ 82,693	\$ 628,934
190,366	-	18,882	223,227
-	-	-	411,100
-	-	-	143,273
-	-	-	15,794
-	-	-	114,577
<u>405,183</u>	<u>-</u>	<u>101,575</u>	<u>1,536,905</u>
-	-	-	61,943
-	-	5,000	5,000
-	-	-	42,875
-	124,585	797,098	921,683
-	-	324,560	794,973
-	-	-	1,460,067
617,024	-	-	617,024
-	-	-	1,275,303
-	-	-	165
-	-	550,584	550,584
-	-	-	1,484,576
-	-	-	1,470,469
<u>617,024</u>	<u>124,585</u>	<u>1,677,242</u>	<u>8,684,662</u>
<u>\$ 1,022,207</u>	<u>\$ 124,585</u>	<u>\$1,778,817</u>	



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CITY OF PUNTA GORDA, FLORIDA
BALANCE SHEET
GOVERNMENTAL FUNDS
September 30, 2014
(Continued)

Total fund balance - governmental funds (page 25)	\$ 8,684,662
Amounts reported for governmental activities in the statement of net position (page 22) are different because:	
Capital assets used in governmental activities are not financial resources and, therefore, are not reported in the funds. Total Capital Assets \$64,704,979 less amount included in internal services \$341,039	64,363,940
Internal service funds are used by management to charge the costs of information technology systems to individual funds. The assets and liabilities of the internal service funds are included in governmental activities in the statement of net position.	660,828
Cumulative effect of business type portion of internal services	89,212
Long-term liabilities, including bonds payable, are not due and payable in the current period and therefore are not reported in the funds. Total debt and long-term liabilities \$20,295,543 less amount included in internal services \$9,429 and adjustment to beginning balance \$3,146.	(20,289,260)
Excess "Net Pension Obligation" is an asset on the statement of net position but is not a financial resource.	355,344
Postemployment Benefit Plans other than pension plans (OPEB) when unfunded is a liability on the statement of net position but is not a financial use. Total OPEB payable \$503,979 less amount included in internal services \$13,768.	(490,211)
Net position of governmental activities (page 22)	<u>\$53,374,515</u>

See Accompanying Notes.

CITY OF PUNTA GORDA, FLORIDA
STATEMENT OF REVENUES, EXPENDITURES AND CHANGES IN FUND BALANCES
GOVERNMENTAL FUNDS
For the Fiscal Year Ended September 30, 2014

	General	Debt Service Fund	Community Redevelopment Agency Fund	P G I Canal Maintenance Fund
Revenues				
Taxes	\$10,161,079	\$ -	\$ -	\$ -
Permits, fees and special assessments	1,445,354	-	-	-
Intergovernmental revenues	4,057,447	-	902,447	-
Charges for services	343,258	-	-	-
Judgments, fines and forfeits	42,961	-	-	-
Miscellaneous	3,102,865	-	235,845	2,644,696
Total revenues	19,152,964	-	1,138,292	2,644,696
Expenditures				
Current				
General government	4,811,534	-	-	-
Public safety	9,053,951	-	-	-
Transportation	973,648	-	-	-
Economic environment	-	-	327,740	-
Recreation	1,264,671	-	-	2,561,261
Capital outlay	-	-	-	-
Debt service				
Principal retirement	-	2,046,295	-	-
Interest and fiscal charges	-	511,552	-	-
Total expenditures	16,103,804	2,557,847	327,740	2,561,261
Excess expenditures (over) under revenues	3,049,160	(2,557,847)	810,552	83,435

See Accompanying Notes.

<u>Capital Project Fund</u>	<u>Impact Fees Transportation</u>	<u>Other Governmental Funds</u>	<u>Total Governmental Funds</u>
\$ -	\$ -	\$ -	\$10,161,079
-	-	-	1,445,354
1,358,606	-	865,944	7,184,444
-	-	-	343,258
-	-	-	42,961
<u>26,887</u>	<u>37,659</u>	<u>675,457</u>	<u>6,723,409</u>
<u>1,385,493</u>	<u>37,659</u>	<u>1,541,401</u>	<u>25,900,505</u>
-	-	-	4,811,534
-	-	-	9,053,951
-	-	915,251	1,888,899
-	-	41,790	369,530
-	-	411,156	4,237,088
2,683,976	-	-	2,683,976
-	-	-	2,046,295
-	-	-	511,552
<u>2,683,976</u>	<u>-</u>	<u>1,368,197</u>	<u>25,602,825</u>
<u>(1,298,483)</u>	<u>37,659</u>	<u>173,204</u>	<u>297,680</u>

(Continued)

CITY OF PUNTA GORDA, FLORIDA
STATEMENT OF REVENUES, EXPENDITURES AND CHANGES IN FUND BALANCES
GOVERNMENTAL FUNDS
For the Fiscal Year Ended September 30, 2014
(Continued)

	<u>General</u>	<u>Debt Service Fund</u>	<u>Community Redevelopment Agency Fund</u>	<u>P G I Canal Maintenance Fund</u>
Expenditures (continued)				
Excess expenditures (over) under revenues	<u>3,049,160</u>	<u>(2,557,847)</u>	<u>810,552</u>	<u>83,435</u>
Other financing sources (uses)				
Transfers in	-	2,557,125	458,101	-
Transfers out	<u>(2,686,012)</u>	<u>-</u>	<u>(1,282,466)</u>	<u>-</u>
Total other financing sources (uses)	<u>(2,686,012)</u>	<u>2,557,125</u>	<u>(824,365)</u>	<u>-</u>
Net change in fund balances	363,148	(722)	(13,813)	83,435
Fund balances, October 1, 2013	<u>2,696,880</u>	<u>1,276,025</u>	<u>1,473,880</u>	<u>386,978</u>
Fund balances, September 30, 2014	<u>\$ 3,060,028</u>	<u>\$ 1,275,303</u>	<u>\$1,460,067</u>	<u>\$ 470,413</u>

See Accompanying Notes.

<u>Capital Project Fund</u>	<u>Impact Fees Transportation</u>	<u>Other Governmental Funds</u>	<u>Total Governmental Funds</u>
<u>(1,298,483)</u>	<u>37,659</u>	<u>173,204</u>	<u>297,680</u>
608,596	-	357,000	3,980,822
<u>-</u>	<u>(9,344)</u>	<u>(3,000)</u>	<u>(3,980,822)</u>
<u>608,596</u>	<u>(9,344)</u>	<u>354,000</u>	<u>-</u>
(689,887)	28,315	527,204	297,680
<u>1,306,911</u>	<u>96,270</u>	<u>1,150,038</u>	<u>8,386,982</u>
<u>\$ 617,024</u>	<u>\$ 124,585</u>	<u>\$ 1,677,242</u>	<u>\$ 8,684,662</u>



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CITY OF PUNTA GORDA, FLORIDA
RECONCILIATION OF THE STATEMENT OF REVENUES,
EXPENDITURES AND CHANGES IN FUND BALANCES OF GOVERNMENTAL FUNDS
TO THE STATEMENT OF ACTIVITIES
For the Fiscal Year Ended September 30, 2014

Net change in fund balances -- total governmental funds (page 28) \$ 297,680

Amounts reported for governmental activities in the statement of activities (page 23) are different because:

Governmental funds report capital outlays as expenditures. However, in the statement of activities the cost of those assets is allocated over their estimated useful lives and reported as depreciation expense. This is the amount by which depreciation and capital asset adjustments were under capital outlays \$351,345 in the current period. Expensed items decrease net position in the statement of activities, but are not financial uses in governmental funds. The net effect of various miscellaneous transactions involving the disposal of capital assets (\$180,023) is to decrease net assets.	171,322
Repayment of the principal of long-term debt \$2,046,295 consumes the current financial resources of governmental funds. This transaction has no effect on net position. This amount is the net effect of these differences in the treatment of long-term debt and accrued interest.	2,046,295
Some expenditures reported in the statement of activities do not require the use of current financial resources and, therefore, are not reported as expenditures in governmental funds, ie Change in Excess NPO \$(319,320), Compensated absences \$25,520.	(293,800)
Internal service funds are used by management to charge the costs of information technology systems to individual funds. The net revenue of certain activities of internal service funds is reported with governmental activities.	<u>29,064</u>
Change in net position of governmental activities (page 23)	<u><u>\$ 2,250,561</u></u>

See Accompanying Notes.

CITY OF PUNTA GORDA, FLORIDA
STATEMENT OF REVENUES, EXPENDITURES AND CHANGES IN FUND BALANCES -
BUDGET AND ACTUAL
GENERAL FUND
For the Fiscal Year Ended September 30, 2014

	Budgets		Actual	Variance with Final Budget - Positive (Negative)
	Original	Final		
Revenues				
Taxes	\$ 9,991,000	\$ 9,991,000	\$ 10,161,079	\$ 170,079
Permits, fees and special assessments	1,316,100	1,316,100	1,445,354	129,254
Intergovernmental revenue	3,696,725	3,947,342	4,057,447	110,105
Charges for services	312,200	312,200	343,258	31,058
Judgments, fines and forfeits	52,500	52,500	42,961	(9,539)
Miscellaneous	2,935,399	3,040,490	3,102,865	62,375
Total revenues	<u>18,303,924</u>	<u>18,659,632</u>	<u>19,152,964</u>	<u>493,332</u>
Expenditures				
Current				
General government	5,088,602	5,193,746	4,811,534	382,212
Public safety	8,922,540	9,274,520	9,053,951	220,569
Transportation	981,427	1,002,157	973,648	28,509
Recreation	1,336,443	1,341,263	1,264,671	76,592
Total expenditures	<u>16,329,012</u>	<u>16,811,686</u>	<u>16,103,804</u>	<u>707,882</u>
Excess revenues over expenditures	<u>1,974,912</u>	<u>1,847,946</u>	<u>3,049,160</u>	<u>1,201,214</u>
Other financing sources (uses)				
Transfers in	-	-	-	-
Transfers out	<u>(2,428,249)</u>	<u>(2,691,161)</u>	<u>(2,686,012)</u>	<u>5,149</u>
Total other financing uses	<u>(2,428,249)</u>	<u>(2,691,161)</u>	<u>(2,686,012)</u>	<u>5,149</u>
Net change in fund balances	<u>\$ (453,337)</u>	<u>\$ (843,215)</u>	363,148	<u>\$ 1,206,363</u>
Fund balances, October 1, 2013			<u>2,696,880</u>	
Fund balances, September 30, 2014			<u>\$ 3,060,028</u>	

See Accompanying Notes.

CITY OF PUNTA GORDA, FLORIDA
STATEMENT OF REVENUES, EXPENDITURES AND CHANGES IN FUND BALANCES -
BUDGET AND ACTUAL
COMMUNITY REDEVELOPEMENT AGENCY FUND
For the Fiscal Year Ended September 30, 2014

	Budgets		Actual	Variance with Final Budget - Positive (Negative)
	Original	Final		
Revenues				
Intergovernmental revenues	\$ 907,573	\$ 907,573	\$ 902,447	\$ (5,126)
Miscellaneous	296,980	304,248	235,845	(68,403)
Total revenues	<u>1,204,553</u>	<u>1,211,821</u>	<u>1,138,292</u>	<u>(73,529)</u>
Expenditures				
Economic environment	474,815	635,131	327,740	307,391
Total expenditures	<u>474,815</u>	<u>635,131</u>	<u>327,740</u>	<u>307,391</u>
Excess revenues over expenditures	<u>729,738</u>	<u>576,690</u>	<u>810,552</u>	<u>233,862</u>
Other financing sources (uses)				
Transfers in	462,249	462,249	458,101	(4,148)
Transfers out	<u>(1,282,466)</u>	<u>(1,282,466)</u>	<u>(1,282,466)</u>	<u>-</u>
Total other financing uses	<u>(820,217)</u>	<u>(820,217)</u>	<u>(824,365)</u>	<u>(4,148)</u>
Net change in fund balances	<u>\$ (90,479)</u>	<u>\$ (243,527)</u>	(13,813)	<u>\$ 229,714</u>
Fund balances, October 1, 2013			<u>1,473,880</u>	
Fund balances, September 30, 2014			<u>\$ 1,460,067</u>	

See Accompanying Notes.

CITY OF PUNTA GORDA, FLORIDA
STATEMENT OF REVENUES, EXPENDITURES AND CHANGES IN FUND BALANCES -
BUDGET AND ACTUAL
P G I CANAL MAINTENANCE SPECIAL REVENUE FUND
For the Fiscal Year Ended September 30, 2014

	Budgets		Actual	Variance with Final Budget - Positive (Negative)
	Original	Final		
Revenues				
Interest	\$ 500	\$ 500	\$ 1,041	\$ 541
Miscellaneous				
Service assessments	2,612,000	2,612,000	2,611,222	(778)
Other	15,500	27,164	32,433	5,269
Total revenues	<u>2,628,000</u>	<u>2,639,664</u>	<u>2,644,696</u>	<u>5,032</u>
Expenditures				
Current				
Recreation	<u>2,628,000</u>	<u>2,713,927</u>	<u>2,561,261</u>	<u>152,666</u>
Total expenditures	<u>2,628,000</u>	<u>2,713,927</u>	<u>2,561,261</u>	<u>152,666</u>
Revenues under expenditures	<u>-</u>	<u>(74,263)</u>	<u>83,435</u>	<u>157,698</u>
Net change in fund balance	<u>\$ -</u>	<u>\$ (74,263)</u>	<u>83,435</u>	<u>\$ 157,698</u>
Fund balances, October 1, 2013			<u>386,978</u>	
Fund balances, September 30, 2014			<u>\$ 470,413</u>	

See Accompanying Notes.

CITY OF PUNTA GORDA, FLORIDA
STATEMENT OF REVENUES, EXPENDITURES AND CHANGES IN FUND BALANCES -
BUDGET AND ACTUAL
TRANSPORTATION IMPACT FEE SPECIAL REVENUE FUND
For the Fiscal Year Ended September 30, 2014

	Budgets		Actual	Variance with Final Budget - Positive (Negative)
	Original	Final		
Revenues				
Interest	\$ -	\$ -	\$ 144	\$ 144
Miscellaneous	30,000	30,000	37,515	7,515
Total revenues	<u>30,000</u>	<u>30,000</u>	<u>37,659</u>	<u>7,659</u>
Expenditures				
Total expenditures	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Excess revenues over expenditures	<u>30,000</u>	<u>30,000</u>	<u>37,659</u>	<u>7,659</u>
Other financing uses				
Transfers out	<u>(30,000)</u>	<u>(122,888)</u>	<u>(9,344)</u>	<u>113,544</u>
Total other financing uses	<u>(30,000)</u>	<u>(122,888)</u>	<u>(9,344)</u>	<u>113,544</u>
Net change in fund balance	<u>\$ -</u>	<u>\$ (92,888)</u>	28,315	<u>\$ 121,203</u>
Fund balances, October 1, 2013			<u>96,270</u>	
Fund balances, September 30, 2014			<u>\$ 124,585</u>	

See Accompanying Notes.

CITY OF PUNTA GORDA, FLORIDA
STATEMENT OF NET POSITION
PROPRIETARY FUNDS
September 30, 2014

	Business-type Activities Enterprise Funds	
	<u>Water and Wastewater Utility</u>	<u>Sanitation/ Refuse Fund</u>
ASSETS		
CURRENT ASSETS		
Cash and cash equivalents	\$ 5,118,417	\$1,074,258
Accounts and refund receivable (net of allowance of \$306,883)	785,457	197,038
Due from other governments	-	-
Inventories	93,922	-
Prepaid items	22,333	-
Restricted cash and cash equivalents	<u>1,754,071</u>	<u>-</u>
Total current assets	<u>7,774,200</u>	<u>1,271,296</u>
NONCURRENT ASSETS		
Capital assets, net of accumulated depreciation	52,547,008	985,024
Unamortized issuance costs	49,103	-
Prepaid rent	<u>206,943</u>	<u>-</u>
Total noncurrent assets	<u>52,803,054</u>	<u>985,024</u>
Total assets	<u>\$60,577,254</u>	<u>\$2,256,320</u>

See Accompanying Notes.

Business-type Activities Enterprise Funds			Governmental Activities - Internal Service Funds
Building Fund	Marina Fund	Total	
\$ 768,232	\$ 121,579	\$ 7,082,486	\$ 363,232
182	5,433	988,110	3,007
-	2,612	2,612	-
-	-	93,922	-
-	15,484	37,817	14,306
<u>18,538</u>	<u>14,803</u>	<u>1,787,412</u>	<u>-</u>
<u>786,952</u>	<u>159,911</u>	<u>9,992,359</u>	<u>380,545</u>
-	62,503	53,594,535	341,039
-	-	49,103	-
-	-	206,943	-
<u>-</u>	<u>62,503</u>	<u>53,850,581</u>	<u>341,039</u>
<u>\$ 786,952</u>	<u>\$ 222,414</u>	<u>\$63,842,940</u>	<u>\$ 721,584</u>

(Continued)

CITY OF PUNTA GORDA, FLORIDA
STATEMENT OF NET POSITION
PROPRIETARY FUNDS
September 30, 2014
(Continued)

	Business-type Activities Enterprise Funds	
	Water and Wastewater Utility	Sanitation/ Refuse Fund
LIABILITIES AND FUND EQUITY		
CURRENT LIABILITIES		
Payable from current assets		
Accounts payable	\$ 556,851	\$ 130,239
Retainage payable	43,214	-
Notes payable	30,678	-
Current portion of revenue notes payable	843,669	-
Accumulated unused compensated absences	32,649	5,853
Accrued liabilities	239,683	30,437
Total payable from current assets	1,746,744	166,529
Payable from restricted assets		
Customer deposits	30,083	-
Total payable from restricted assets	30,083	-
Total current liabilities	1,776,827	166,529
NONCURRENT LIABILITIES		
Revenue notes payable	2,518,054	-
Accrued compensated absences	293,838	52,673
Other postemployment benefits payable (OPEB)	202,161	55,072
Total noncurrent liabilities	3,014,053	107,745
Total liabilities	4,790,880	274,274
NET POSITION		
Net investment in capital assets	49,130,224	985,024
Restricted for debt service	374,737	-
Unrestricted	6,281,413	997,022
Total net position	\$55,786,374	\$1,982,046
Cumulative adjustment for internal service fund activities		
Net position of business-type activities		

See Accompanying Notes.

Business-type Activities Enterprise Funds			Governmental Activities - Internal Service Funds
Building Fund	Marina Fund	Total	
\$ 23,432	\$ 20,243	\$ 730,765	\$ 23,531
-	-	43,214	-
-	-	30,678	-
-	-	843,669	-
2,201	-	40,703	943
17,285	-	287,405	14,028
<u>42,918</u>	<u>20,243</u>	<u>1,976,434</u>	<u>38,502</u>
18,538	8,100	56,721	-
<u>18,538</u>	<u>8,100</u>	<u>56,721</u>	<u>-</u>
<u>61,456</u>	<u>28,343</u>	<u>2,033,155</u>	<u>38,502</u>
-	-	2,518,054	-
19,807	6,703	373,021	8,486
<u>22,947</u>	<u>-</u>	<u>280,180</u>	<u>13,768</u>
<u>42,754</u>	<u>6,703</u>	<u>3,171,255</u>	<u>22,254</u>
<u>104,210</u>	<u>35,046</u>	<u>5,204,410</u>	<u>60,756</u>
-	62,503	50,177,751	341,039
-	-	374,737	-
<u>682,742</u>	<u>124,865</u>	<u>8,086,042</u>	<u>319,789</u>
<u>\$ 682,742</u>	<u>\$ 187,368</u>	58,638,530	<u>\$ 660,828</u>
		(89,212)	
		<u>\$58,549,318</u>	

CITY OF PUNTA GORDA, FLORIDA
STATEMENT OF REVENUES, EXPENSES AND CHANGES IN FUND NET POSITION
PROPRIETARY FUNDS
For the Fiscal Year Ended September 30, 2014

	Business-type Activities Enterprise Funds	
	Water and Wastewater Utility	Sanitation/ Refuse Fund
Operating revenue		
Charges for services	\$ 14,787,349	\$ 2,975,695
Licenses and permits	-	19,895
Miscellaneous	113,239	7,882
	<u>14,900,588</u>	<u>3,003,472</u>
Total operating revenues		
Operating expenses		
Personnel services	5,129,328	1,133,017
Contractual services	657,740	726,875
Materials and supplies	1,376,769	160,684
Utilities	733,068	7,346
Depreciation	3,250,277	161,978
Insurance	293,993	40,896
Administrative charges	2,151,478	439,333
Repairs and maintenance	348,446	155,119
Travel and training	15,169	1,496
Rent	52,172	1,822
	<u>14,008,440</u>	<u>2,828,566</u>
Total operating expenses		
Operating income	<u>892,148</u>	<u>174,906</u>
Nonoperating revenues (expenses)		
Interest income	9,411	1,759
Insurance proceeds	8,051	-
Interest expense and fiscal charges	(177,589)	-
Gain on disposition of capital assets	12,479	-
	<u>(147,648)</u>	<u>1,759</u>
Total nonoperating revenues (expenses)		
Income (loss) before transfers and contributions	<u>744,500</u>	<u>176,665</u>
Totals carried forward	<u>744,500</u>	<u>176,665</u>

See Accompanying Notes.

Business-type Activities Enterprise Funds			Governmental Activities - Internal Service Funds
Building Fund	Marina Fund	Total	
\$ 19,320	\$ 311,782	\$ 18,094,146	\$ 1,011,587
701,602	-	721,497	-
6,301	40,861	168,283	2,906
<u>727,223</u>	<u>352,643</u>	<u>18,983,926</u>	<u>1,014,493</u>
479,084	-	6,741,429	341,570
7,845	147,941	1,540,401	85,051
7,982	16,446	1,561,881	7,975
1,142	53,602	795,158	4,684
-	19,001	3,431,256	154,794
3,902	18,485	357,276	42,997
110,282	33,804	2,734,897	-
5,491	7,289	516,345	268,566
1,482	-	18,147	7,757
1,312	16,539	71,845	62,368
<u>618,522</u>	<u>313,107</u>	<u>17,768,635</u>	<u>975,762</u>
<u>108,701</u>	<u>39,536</u>	<u>1,215,291</u>	<u>38,731</u>
1,022	-	12,192	219
-	-	8,051	-
-	-	(177,589)	-
-	-	12,479	-
<u>1,022</u>	<u>-</u>	<u>(144,867)</u>	<u>219</u>
<u>109,723</u>	<u>39,536</u>	<u>1,070,424</u>	<u>38,950</u>
<u>109,723</u>	<u>39,536</u>	<u>1,070,424</u>	<u>38,950</u>

(Continued)

CITY OF PUNTA GORDA, FLORIDA
STATEMENT OF REVENUES, EXPENSES AND CHANGES IN FUND NET POSITION
PROPRIETARY FUNDS
For the Fiscal Year Ended September 30, 2014
(Continued)

	Business-type Activities Enterprise Funds	
	Water and Wastewater Utility	Sanitation/ Refuse Fund
Totals brought forward	\$ 744,500	\$ 176,665
Contributions	737,575	-
Change in net position	1,482,075	176,665
Total net position - beginning	54,304,299	1,805,381
Total net position - ending	\$ 55,786,374	\$ 1,982,046

Adjustment to reflect the consolidation of internal service fund
activities related to enterprise funds
Change in net position of business-type activities (page 23)

See Accompanying Notes.

Business-type Activities Enterprise Funds			Governmental Activities - Internal Service Funds
Building Fund	Marina Fund	Total	
\$ 109,723	\$ 39,536	\$ 1,070,424	\$ 38,950
-	30,312	767,887	-
109,723	69,848	1,838,311	38,950
573,019	117,520		621,878
\$ 682,742	\$ 187,368		\$ 660,828
		9,886	
		\$ 1,848,197	

CITY OF PUNTA GORDA, FLORIDA
STATEMENT OF CASH FLOWS
PROPRIETARY FUNDS
For the Fiscal Year Ended September 30, 2014

	Business-type Activities Enterprise Funds	
	Water and Wastewater Utility	Sanitation/ Refuse Fund
CASH FLOWS FROM OPERATING ACTIVITIES:		
Cash received from customers	\$ 14,776,283	\$ 2,987,744
Cash payments to suppliers for goods and services	(5,545,403)	(1,539,679)
Cash payments to employees for services	(5,113,816)	(1,120,919)
Other receipts	110,827	27,777
	<u>4,227,891</u>	<u>354,923</u>
CASH FLOWS FROM NONCAPITAL FINANCING ACTIVITIES:		
Advance from other fund	-	-
Grant payments	-	-
	<u>-</u>	<u>-</u>
Net cash provided by noncapital financing activities	<u>-</u>	<u>-</u>
CASH FLOWS USED FOR CAPITAL AND RELATED FINANCING ACTIVITIES:		
Acquisition of property, plant and equipment	(3,505,193)	(458,324)
Sale of property, plant and equipment	12,479	-
Principal paid on debt	(2,342,140)	-
Interest and fiscal charges paid	(156,885)	-
Contributions	717,022	-
Insurance proceeds	8,051	-
	<u>(5,266,666)</u>	<u>(458,324)</u>
Net cash used in capital and related financing activities	<u>(5,266,666)</u>	<u>(458,324)</u>
Totals carried forward	<u>(1,038,775)</u>	<u>(103,401)</u>

See Accompanying Notes.

Business-type Activities Enterprise Funds			Governmental Activities - Internal Service Funds
Building Fund	Marina Fund	Total	
\$ 721,878	\$ 306,066	\$ 18,791,971	\$ 1,011,587
(122,893)	(287,264)	(7,495,239)	(513,447)
(470,068)	-	(6,704,803)	(341,711)
6,301	40,861	185,766	4,070
<u>135,218</u>	<u>59,663</u>	<u>4,777,695</u>	<u>160,499</u>
-	(28,380)	(28,380)	-
-	87,695	87,695	-
-	59,315	59,315	-
-	-	(3,963,517)	(105,988)
-	-	12,479	-
-	-	(2,342,140)	-
-	-	(156,885)	-
-	-	717,022	-
-	-	8,051	-
-	-	(5,724,990)	(105,988)
<u>135,218</u>	<u>118,978</u>	<u>(887,980)</u>	<u>54,511</u>

(Continued)

CITY OF PUNTA GORDA, FLORIDA
STATEMENT OF CASH FLOWS
PROPRIETARY FUNDS
For the Fiscal Year Ended September 30, 2014
(Continued)

	Business-type Activities Enterprise Funds	
	Water and Wastewater Utility	Sanitation/ Refuse Fund
Totals brought forward	\$ (1,038,775)	\$ (103,401)
CASH FLOWS FROM INVESTING ACTIVITIES:		
Gross proceeds from maturities of investments	10,960	-
Interest received	9,411	1,759
	<u>20,371</u>	<u>1,759</u>
Net cash provided by investing activities		
	<u>20,371</u>	<u>1,759</u>
Net increase (decrease) in cash and cash equivalents	(1,018,404)	(101,642)
Balances - beginning of the year	<u>7,890,892</u>	<u>1,175,900</u>
Balances - end of year	<u>\$ 6,872,488</u>	<u>\$ 1,074,258</u>
Reconciliation of operating income to net cash provided by operating activities:		
Operating income (loss)	\$ 892,148	\$ 174,906
Adjustments to reconcile operating income to net cash provided by operating activities:		
Depreciation	3,250,277	161,978
Net (increase) decrease in:		
Receivables	(6,160)	12,049
Inventories	(12,585)	-
Prepays	22,334	-
Net increase (decrease) in:		
Accounts payable	73,683	(6,108)
Accrued liabilities	12,529	12,098
Customer deposits	(4,335)	-
	<u>(4,335)</u>	<u>-</u>
Net cash provided by (used in) operating activities	<u>\$ 4,227,891</u>	<u>\$ 354,923</u>
NONCASH INVESTING, CAPITAL AND FINANCING ACTIVITIES:		
Disposal of fully depreciated capital assets	\$ 114,698	\$ -
Donated capital assets	20,554	-

See Accompanying Notes.

Business-type Activities Enterprise Funds			Governmental Activities - Internal Service Funds
Building Fund	Marina Fund	Total	
\$ 135,218	\$ 118,978	\$ (887,980)	\$ 54,511
-	-	10,960	-
1,022	-	12,192	219
1,022	-	23,152	219
136,240	118,978	(864,828)	54,730
650,530	17,404	9,734,726	308,502
<u>\$ 786,770</u>	<u>\$ 136,382</u>	<u>\$ 8,869,898</u>	<u>\$ 363,232</u>
\$ 108,701	\$ 39,536	\$ 1,215,291	\$ 38,731
-	19,001	3,431,256	154,794
204	(3,262)	2,831	1,164
-	-	(12,585)	-
-	(315)	22,019	(14,306)
16,545	7,157	91,277	(19,743)
7,951	(3,646)	28,932	(141)
1,817	1,192	(1,326)	-
<u>\$ 135,218</u>	<u>\$ 59,663</u>	<u>\$ 4,777,695</u>	<u>\$ 160,499</u>
\$ -	\$ -	\$ 114,698	\$ 11,854
-	-	20,554	-

CITY OF PUNTA GORDA, FLORIDA
STATEMENT OF FIDUCIARY NET POSITION
FIDUCIARY FUNDS
September 30, 2014

	Pension Funds
ASSETS	
Cash and cash equivalents	\$ 3,604,804
Receivables: Investment income	139,311
Investments, at fair value	
U.S. Bonds and Bills	1,262,304
Federal Agency Guaranteed Securities	621,871
Corporate Bonds	10,783,232
Stocks	31,951,236
Municipal Obligations	574,549
Mutual Funds	
Fixed Income	3,266,110
Equity	5,461,293
Mutual Funds: Real Estate	1,699,851
Pooled/Common/Commingled Funds:	
Real Estate	2,033,639
Total investments at fair value	57,654,085
Total assets	61,398,200
LIABILITIES	
Payables	
Refunds of Member Contributions	102,987
Benefit payments	679
Total liabilities	103,666
NET POSITION RESTRICTED FOR PENSIONS	\$ 61,294,534

See Accompanying Notes.

CITY OF PUNTA GORDA, FLORIDA
STATEMENT OF CHANGES IN FIDUCIARY NET POSITION
FIDUCIARY FUNDS
For the Fiscal Year September 30, 2014

	Pension Funds
ADDITIONS	
Contributions	
Employer	\$ 2,966,041
Plan members	766,696
State	420,811
Total contributions	4,153,548
Investment earnings	
Net appreciation in fair value of investments	4,197,191
Interest and dividends	1,303,906
Less investment expense ¹	(352,747)
Net investment income	5,148,350
Total additions	9,301,898
DEDUCTIONS	
Benefit payments, including refunds of member contributions	2,615,195
Lump sum DROP distributions	421,493
Administrative expense	87,172
Total deductions	3,123,860
Net increase in net position	6,178,038
Net position restricted for pensions	
Beginning of year	55,116,496
End of year	\$ 61,294,534

¹Investment Related expenses include investment advisory, custodial and performance monitoring fees.

See Accompanying Notes.



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CITY OF PUNTA GORDA, FLORIDA
NOTES TO THE FINANCIAL STATEMENTS
September 30, 2014

I. Organization and Summary of Significant Accounting Policies

Organization

The City of Punta Gorda, Florida (the City) was created by authority granted under the laws of Florida 5085 (1901). The City operates under a form of government which is comprised of an elected City Council (five members), of which one of those members serves as Mayor. The City provides the following services: public safety, sanitation, right of way maintenance, parks and grounds maintenance, streets and roads, canal maintenance, planning and zoning, water and wastewater services, and general administrative services.

The City has adopted Statement of Governmental Accounting Standards Board Number 14, "Financial Reporting Entity" (GASB 14). This statement requires the financial statements of the City (the primary government) to include its component units, if any. A component unit is a legally separate organization for which the elected officials of the primary government are financially accountable.

Under criteria established by GASB 14 component units are to be either blended with the primary government or presented discretely. For a component unit to be blended it must meet one or both of the following two situations: (1) The board of the component unit is "substantively the same" as that of the primary government or (2) The component unit serves the primary government exclusively, or almost exclusively. The Community Redevelopment Agency meets both of these criteria in that the CRA board is the five City Council members plus an additional two at large members, and the CRA exists for the exclusive benefit of the primary government. The Punta Gorda Isles (PGI) and Burnt Store Isles (BSI) Canal Maintenance Assessment Districts are blended since they meet the necessary criteria in that these districts are "to be governed by a board of five members, who shall be the members of the City Council of the City of Punta Gorda". Also, the districts exist to maintain the City owned seawalls, and maintain navigability of canals within the city limits. This maintenance is almost exclusively for the benefit of the City. The pension plans of the City are reported as Fiduciary Funds. All changes in the pension plans must be approved by the City Council, and the pension plans were created for the exclusive benefit of the City.

The legal authority for the CRA is City ordinance #989-90. The legal authority for PGI and BSI is City ordinances #549-79 and #825-86 respectively. The legal authority for the General Employee, Police and Firefighters' Pension Funds is City ordinances #910-88, #836-86 and #837-86 respectively.

Separate Financial Statements are not prepared for the component units.

The following is a summary of the more significant accounting policies used in the preparation of these financial statements.

A. Government-wide and fund financial statements

The government-wide financial statements (i.e., the statement of net position and the statement of changes in net position) report information on all of the nonfiduciary activities of the primary government and its component units. For the most part, the effect of interfund activity has been removed from these statements. Governmental activities, which normally are supported by taxes and intergovernmental revenues, are reported separately from business-type activities, which rely to a significant extent on fees and charges for support.

CITY OF PUNTA GORDA, FLORIDA
NOTES TO THE FINANCIAL STATEMENTS
September 30, 2014

I. Organization and Summary of Significant Accounting Policies, Continued

A. Government-wide and fund financial statements

Likewise, the primary government is reported separately from certain legally separate component units for which the primary government is financially accountable.

The statement of activities demonstrated the degree to which the direct expenses of a given function or segment is offset by program revenues. Direct expenses are those that are clearly identifiable with a specific function or segment. Program revenues includes 1) charges to customers or applicants who purchase, use, or directly benefit from goods, services, or privileges provided by a given function or segment and 2) grants and contributions that are restricted to meeting the operational or capital requirements of a particular function or segment. Taxes and other items not properly included among program revenues are reported instead as general revenues.

Separate financial statements are provided for governmental funds, proprietary funds, and fiduciary funds, even though the latter are excluded from the government-wide financial statements. Major individual governmental funds and major individual enterprise funds are reported as separate columns in the fund financial statements.

B. Measurement focus, basis of accounting, and financial statement presentation

The government-wide financial statements are reported using the economic resources measurement focus and the accrual basis of accounting, as are the proprietary fund and fiduciary fund financial statements. Revenues are recorded when earned and expenses are recorded when a liability is incurred, regardless of the timing of related cash flows. Property taxes are recognized as revenues in the year for which they are levied. Grants and similar items are recognized as revenue as soon as all eligibility requirements imposed by the provider have been met.

Governmental fund financial statements are reported using the current financial resources measurement focus and the modified accrual basis of accounting. Revenues are recognized as soon as they are both measurable and available. Revenues are considered to be available when they are collectible within the current period or soon enough thereafter to pay liabilities of the current period. For this purpose, the City considers revenues to be available if they are collected within 60 days of the end of the current fiscal period. Expenditures generally are recorded when a liability is incurred, as under accrual accounting. However, debt service expenditures, as well as expenditures related to compensated absences and claims and judgments, are recorded only when payment is due.

Property taxes, franchise taxes, licenses, and interest associated with the current fiscal period are all considered to be susceptible to accrual and so have been recognized as revenues of the current fiscal period. All other revenue items are considered to be measurable and available only when cash is received by the City.

The City reports the following major governmental funds:

The General Fund is the government's primary operating fund. It accounts for all financial resources of the general government, except those required to be accounted for in another fund.

CITY OF PUNTA GORDA, FLORIDA
NOTES TO THE FINANCIAL STATEMENTS
September 30, 2014

I. Organization and Summary of Significant Accounting Policies, Continued

B. Measurement focus, basis of accounting, and financial statement presentation, continued

The Debt Service Fund accounts for the accumulation of funds from specific revenue sources related to a specific debt. The General Fund transfers infrastructure sales surtax revenue for debt payments on the infrastructure sales surtax loan and the CRA Fund transfers tax increment financing to make debt payments on Herald Court Centre loan.

The Community Redevelopment Agency (CRA) Fund accounts for the resources received from the City and County tax increment financing to revitalize the downtown Punta Gorda area and lease proceeds that support CRA capital projects.

The P G I Canal Maintenance Fund accounts for assessments to properties in the P G I Canal Maintenance district to be utilized for the repair and upkeep of City-owned seawalls and maintain navigability of canals located in Punta Gorda Isles subdivision.

The Capital Projects Fund accounts for major projects or equipment purchases using various funding sources such as grants, infrastructure sales surtax, and transfers from the General Fund or special revenue funds. This fund uses a project length budget.

The Transportation Impact Fee Fund accounts for revenue received from impact fees and legal expenditures of these funds.

The City reports the following major proprietary funds:

The Water and Wastewater Utility accounts for the activities of providing customers with potable water and wastewater disposal services.

The Sanitation/Refuse accounts for the collection and disposal of solid waste.

The Building Fund accounts for collection of building related permits and fees.

The Marina Fund accounts for the management and revenues of the City's marina located in Lashley Park.

Additionally, the City reports the following funds:

Internal service fund accounting for information technology services provided to other departments or agencies of the City.

The Fiduciary Funds represent the Pension Trust Funds which account for the activities of the City's retirement system, which accumulate resources for pension benefit payments made to qualified general and public safety employees.

CITY OF PUNTA GORDA, FLORIDA
NOTES TO THE FINANCIAL STATEMENTS
September 30, 2014

I. Organization and Summary of Significant Accounting Policies, Continued

B. Measurement focus, basis of accounting, and financial statement presentation, continued

As a general rule the effect of interfund activity has been eliminated from the government-wide financial statements. Exceptions to this general rule are charges between the City's water and sewer function and various other functions of the City. Elimination of these charges would distort the direct costs and program revenues reported for the various functions concerned.

Amounts reported as program revenues include 1) charges to customers or applicants for goods, services, or privileges provided, 2) operating grants and contributions, and 3) capital grants and contributions, including special assessments. Internally dedicated resources are reported as general revenues rather than as program revenues. Likewise, general revenues include all taxes.

Proprietary funds distinguish operating revenues and expenses from nonoperating items. Operating revenues and expenses generally result from providing services and producing and delivering goods in connection with a proprietary fund's principal ongoing operations. The principal operating revenues of the Water and Wastewater Utility Enterprise Fund, Sanitation/Refuse Enterprise Fund, and the City's Internal Services fund are charges to customers for sales and services. The Building Fund's revenues are permits and fees collected which are directly related to the building activity in the City. The predominant revenue source for the Marina Fund is slip rental. The Water and Wastewater Utility also recognizes as operating revenue the portion of tap fees intended to recover the cost of connecting new customers to the system. Operating expenses for enterprise funds and internal service funds include the cost of sales and services, administrative expenses, and depreciation on capital assets. All revenues and expenses not meeting this definition are reported as nonoperating revenues and expenses.

C. Cash and cash equivalents

Cash and cash equivalents consists of cash on hand, cash on deposit with financial institutions, and funds on deposit in the Local Government Surplus Funds Trust Fund Investment Pool administered by the Florida State Board of Administration. The City maintains pooled cash for substantially all City funds except for restricted cash and investments held with trustees. Equity in pooled cash is an accounting and investment tool employed by the City by which the City is able to invest large amounts of idle cash for short periods of time thereby maximizing earning potential. The pooled cash is included with cash and cash equivalents. Interest income is allocated based upon the proportionate balance of each fund's equity in pooled cash and investments. For the purposes of the statement of cash flows, the City considers highly liquid investments with maturities of three months or less when purchased to be cash equivalents.

GASB Statement No. 31 calls for investment reporting at fair value at Balance Sheet date. Since the difference between fair value and cost is minimal at Balance Sheet date, investments are stated at cost, or amortized cost, which approximates fair value. Investments held by the City's Pension Trust Funds are carried at fair value.

CITY OF PUNTA GORDA, FLORIDA
 NOTES TO THE FINANCIAL STATEMENTS
 September 30, 2014

I. Organization and Summary of Significant Accounting Policies, Continued

D. Accounts receivable and accrued revenues

Accounts receivable in the Water and Wastewater Utility Enterprise Fund do not include amounts for unbilled services for usage due to the immateriality of amount at September 30, 2014.

E. Short-term interfund receivables/payables

During the course of operations, numerous transactions occur between individual funds for goods provided or services rendered. These receivables and payables are classified as "due from other funds" or "due to other funds" on the balance sheet.

F. Inventories

Inventories consisting primarily of expendable supplies held for consumption are stated at average cost. For its governmental fund type inventories, the City utilizes the consumption method of accounting, which provides that expenditures are recognized when inventory is used. Inventories in the Enterprise Fund are valued at the lower of cost (average cost method) or market.

G. Capital assets

Capital assets, which include property, plant, equipment, and infrastructure assets (e.g., roads, bridges, sidewalks, and similar items), are reported in the applicable governmental or business-type activities columns in the government-wide financial statements. Capital assets are defined by the City as assets with an initial, individual cost of more than \$1,000 and an estimated useful life in excess of two years. Such assets are recorded at historical cost or estimated historical cost if purchased or constructed. Donated capital assets are recorded at estimated fair market value at the date of donation.

The costs of normal maintenance and repairs that do not add to the value of the asset or materially extend assets lives are not capitalized.

Major outlays for capital assets and improvements are capitalized as projects are constructed.

Property, plant, and equipment of the primary government, as well as the component units, are depreciated using the straight-line method over the following estimated useful lives:

<u>Assets</u>	<u>Years</u>
Buildings	30-40
Improvements other than buildings	10-40
Public domain infrastructure	20-50
System infrastructure	10-40
Machinery and equipment	5-20

CITY OF PUNTA GORDA, FLORIDA
NOTES TO THE FINANCIAL STATEMENTS
September 30, 2014

I. Organization and Summary of Significant Accounting Policies, Continued

H. Accumulated compensated absences

It is the City's policy to permit employees to accumulate earned but unused vacation benefits, which will be paid to employees upon separation from City service if they meet certain criteria. The accumulated compensated absences are accrued when incurred and are reported as long-term liabilities in the Statement of Net Position.

The pay or salary rates in effect at the balance sheet date were used in the accrual calculation.

These compensated absences are paid out of the various funds that have payroll, and their accumulated liabilities.

I. Long-term obligations

In the government-wide financial statements, and proprietary fund types in the fund financial statements, long-term debt and other long-term obligations are reported as liabilities in the applicable governmental activities, business-type activities, or proprietary fund type statement of net position. Bond premiums and discounts, as well as issuance costs, are deferred and amortized over the life of the bonds using the straight-line method which does not result in a material difference from the effective interest method. Bonds payable are reported net of the applicable bond premium or discount. Bond issuance costs are reported as deferred charges and amortized over the term of the related debt.

In the fund financial statements, governmental fund types recognize the face amount of debt issued as other financing sources. Principal payments of long-term debt are reported as debt service expenditures.

J. Fund equity

In the fund financial statements, governmental funds report nonspendable, restricted, committed, assigned, and unassigned fund balances. Nonspendable fund balances include amounts that cannot be spent because they are either (a) not in spendable form or (b) legally or contractually required to be maintained intact. Amounts that are restricted to specific purposes by constraints placed on the use of resources by creditors, grantors, contributors, or laws and regulations are restricted fund balances. Committed fund balances are amounts that can only be used for specific purposes as formally imposed by the City Council through a resolution. Assigned fund balances are for an intended use as established by the City Council. Unassigned fund balance represents fund balance that has not been assigned to other funds and that has not been restricted, committed, or assigned to specific purposes within the general fund. When both restricted and unrestricted fund balance is available for the same purpose, restricted funds will be used first. Also, unrestricted fund balance order for expenditures of the same purpose will be committed, assigned, and unassigned.

The City has established an unassigned fund balance minimum for the General Fund of 6.0% of total General Fund expenditures. Also the City Council established a 7.5% minimum for the Utilities Fund.

CITY OF PUNTA GORDA, FLORIDA
NOTES TO THE FINANCIAL STATEMENTS
September 30, 2014

I. Organization and Summary of Significant Accounting Policies, Continued

K. Intragovernmental allocation of administrative expenses

The General Fund incurs certain administrative expenses for other funds including accounting, legal, personnel administration and other services. The funds that receive these services were charged \$2,694,492 for fiscal year 2014. For the government-wide financial statements these "Indirect Expenses" have been backed out to avoid double counting.

L. Unamortized gains or losses

Gains or losses from debt refundings are reported in the accompanying financial statements as an addition or deduction to bonds payable and have been charged to operations using the effective - interest method in accordance with the provisions of GASB.

M. New accounting standards

Beginning with fiscal year 2013, the City implemented GASB Statement No. 63; *Financial Reporting of Deferred Outflows of Resources, Deferred Inflows of Resources, and Net Position*. This statement amends the net asset reporting requirements in Statement No. 34, *Basic Financial Statements – and Management’s Discussion and Analysis – for State and Local Governments*, and other pronouncements. This statement requires a Statement of Net Position (rather than net assets) format which segregates deferred inflows and deferred outflows from assets and liabilities respectively. Specific Items required to be broken out as deferred inflows or deferred outflows are discussed in GASB Statements 53 and 60. These items are Derivative Investments and Service Concession Arrangements respectively. None of these items affect the City at this time. The other portion of GASB Statement 63 is nomenclature. Statement No. 64; *Derivative Instruments: Application of Hedge Accounting Termination Provisions* is not applicable to the City of Punta Gorda. Beginning with fiscal year 2014, the City implemented GASB No. 67 which amended No. 25. These changes affect how pension plans are reported.

II. Reconciliation of government-wide and fund financial statements

A. Explanation of certain differences between the governmental fund balance sheet and the government-wide statement of net position.

The governmental fund balance sheet includes a reconciliation between fund balance – total governmental funds and net position – governmental activities as reported in the government-wide statement of net position. One element of that reconciliation explains that "long-term liabilities, including noncurrent liabilities, are not due and payable in the current period and therefore are not reported in the funds." The details of this \$20,289,260 difference are as follows:

Noncurrent liabilities	\$20,295,543
Less: Internal Service Fund accumulated unused compensated absences included in Internal Service Fund consolidation	(9,429)
Plus: Compensated absence adjustments to beginning balance	3,146
Net adjustment to reduce fund balance - total governmental funds to arrive at net position - governmental activities - Noncurrent liabilities	\$20,289,260

CITY OF PUNTA GORDA, FLORIDA
NOTES TO THE FINANCIAL STATEMENTS
September 30, 2014

II. Reconciliation of government-wide and fund financial statements, Continued

B. Explanation of certain differences between the governmental fund statement of revenues, expenditures, and changes in fund balances and the government-wide statement of activities

The governmental fund statement of revenues, expenditures, and changes in fund balances includes a reconciliation between net changes in fund balances – total governmental funds and changes in net position of governmental activities as reported in the government-wide statement of activities. One element of that reconciliation explains that “Governmental funds report capital outlays as expenditures. However, in the statement of activities the cost of those assets is allocated over their estimated useful lives and reported as depreciation expense.” Expensed items decrease net position in the statement of activities, but do not appear in the governmental funds because they are not financial uses. In the governmental funds, the proceeds from the sale of capital assets increase financial resources. However, in the statement of activities, all gains and losses resulting from sales, disposals and trade-in of capital assets are reported. The details of this \$171,322 difference are as follows:

Capital outlay	\$ 3,436,961
Depreciation expense	(3,085,616)
Net effect of misc. capital transactions (disposal, sale, trade-in of assets)	<u>(180,023)</u>
Net adjustment to increase net changes in fund balances - total governmental funds to arrive at changes in net position of governmental activities	<u>\$ 171,322</u>

Another element of that reconciliation states that “the issuance of long-term debt (e.g., bonds, leases) provides current financial resources to governmental funds, while the repayment of the principal of long-term debt consumes the current financial resources of governmental funds. Neither transaction, however, has any effect on net position. Also, governmental funds report the effect of issuance costs, premiums, discounts, and similar items when debt is first issued, whereas these amounts are deferred and amortized in the statement of activities.” The details of this \$2,046,295 difference are as follows:

Principal repayments:	
Capital Improvement revenue notes	<u>\$ 2,046,295</u>
Net adjustment to increase net changes in fund balances - total governmental funds to arrive at changes in net position of governmental activities	<u>\$ 2,046,295</u>

CITY OF PUNTA GORDA, FLORIDA
 NOTES TO THE FINANCIAL STATEMENTS
 September 30, 2014

II. Reconciliation of government-wide and fund financial statements, Continued

B. Explanation of certain differences between the governmental fund statement of revenues, expenditures, and changes in fund balances and the government-wide statement of activities, continued

Another element of that reconciliation states that “Some expenses reported in the statement of activities do not require the use of current financial resources and therefore are not reported as expenditures in governmental funds.” The details of this \$293,800 difference are as follows:

Change in Excess Net Pension Obligation	\$ (319,320)
Change in Compensated absences	<u>25,520</u>
Net adjustment to decrease net changes in fund balances - total governmental funds to arrive at changes in net position of governmental activities	<u>\$ (293,800)</u>

III. Stewardship, compliance, and accountability

A. Encumbrances

Encumbrance accounting, under which purchase orders, contracts and other commitments for the expenditure of monies are recorded in order to reserve that portion of the applicable appropriation, is employed as an extension of formal budgetary integration. All encumbrances lapse at year-end. There were no outstanding encumbrances at September 30, 2014.

B. Budgets and budgetary accounting

The City follows these procedures in establishing the budgetary data presented in the financial statements:

1. On or before the fifteenth day of August, the City Manager submits to the City Council a proposed operating budget for the fiscal year then commencing. The operating budget includes proposed expenditures and the means of financing them.
2. Public hearings are conducted to obtain taxpayer comments.
3. On or before September 30th, the budget is legally enacted for the General, most Special Revenue, Enterprise and Internal Service Funds through passage of a resolution. Project-length financial plans are adopted for all Capital Projects Funds.

CITY OF PUNTA GORDA, FLORIDA
NOTES TO THE FINANCIAL STATEMENTS
September 30, 2014

III. Stewardship, compliance, and accountability, Continued

B. Budgets and budgetary accounting, continued

4. Budget amounts are presented as originally adopted or as amended by the City Council. Unused appropriations lapse at year-end. Any revisions altering the budgeted amounts of total expenditures of any fund must be approved by the City Council. The City Manager can amend the budget within existing appropriations by fund. Supplemental appropriations approved by Council for the fiscal year ended September 30, 2014 totaled \$924,227.
5. Budgets for the General and Special Revenue Funds are adopted on a basis consistent with Generally Accepted Accounting Principles (GAAP). A budget was not prepared for the Damage Recovery Fund. There was no way to anticipate how much was going to be expended, and revenue sources are varied.

C. Interfund transactions

Exchanges of equal or almost equal value between funds of the primary government are treated as interfund services provided and used. Transactions that constitute reimbursements to a fund for expenditures/expenses initially made from it that are properly applicable to another fund are recorded as expenditures/expenses in the reimbursing fund and as reductions of expenditures/expenses in the fund that is reimbursed. All other interfund transfers are reported as transfers in or out.

CITY OF PUNTA GORDA, FLORIDA
NOTES TO THE FINANCIAL STATEMENTS
September 30, 2014

IV. Detailed notes on all funds

A. Cash and Investments

Deposits - The City's deposits policy allows deposits to be held in demand deposit and money market accounts. Florida Statutes require all depositories used by the City to be qualified financial institutions. All depositories used by the City are institutions designated as qualified depositories by the State Treasurer.

At September 30, 2014 the carrying amounts of the City's deposits were \$4,667,169 and the bank balances were \$4,524,696. The City's deposits are comprised of cash held in a financial institution. These deposits were entirely covered by federal depository insurance or by collateral pursuant to the Florida Security for Public Deposits Act (Florida Statutes Chapter 280).

Under this Act, financial institutions qualified as public depositories place with the State Board of Administration securities which have a fair value equal to 50% of the average daily balances for each month of all public deposits in excess of any applicable deposit insurance. The Public Deposit Security Trust Fund has a procedure to allocate and recover losses in the event of a default or insolvency. When public deposits are made in accordance with Chapter 280, no public depositor shall be liable for any loss thereof.

At September 30, 2014, petty cash for all funds was \$1,740.

Investments - Florida Statutes, the City's Investment Policy and various bond covenants authorize investments in money market accounts, savings accounts, repurchase agreements, the Local Government Surplus Funds Trust Fund Investment Pool administered by the Florida State Board of Administration, obligations of the U.S. Government and government agencies unconditionally guaranteed by the U.S. Government. Certificates of deposit, savings accounts and bank balances whose value exceeds the amount of federal depository insurance are collateralized pursuant to the Florida Security for Public Deposits Act of the State of Florida. All financial institutions used by the City are institutions designated as qualified depositories by the State Treasurer.

The City's investments consist of U.S. Government backed Agencies with a fair value of \$9,270. These investments have a weighted average maturity of 3 years.

CITY OF PUNTA GORDA, FLORIDA
NOTES TO THE FINANCIAL STATEMENTS
September 30, 2014

IV. Detailed notes on all funds, Continued

A. Cash and Investments, continued

Interest Rate Risk. In accordance with the City's investment policy, the City has purchased investments with maturities that are less than or equal to three years in length. This policy reduces the City's exposure to fluctuations in interest rates over the life of the investments. Also, it is the City's policy to hold investments to maturity.

Credit Risk. The City's investments are U.S. Government backed Agencies with all of the investments having an AAA rating by Standard & Poor's, as well as top ratings by Moody's Investors Service and Fitch Ratings. It is the City's policy to purchase new issue AAA rated U.S. Government backed agencies, and to hold those investments to maturity.

Concentration of credit risk. The City holds only U.S. Government backed Agencies creating no concentration of credit risk.

Custodial Credit Risk. This is the risk that the counterparty holding the City's investments will be unable to provide the investment when it becomes necessary. This isn't an issue since the City's investments are held in a safekeeping account by a major financial institution in the City's name.

The City also has invested funds in the Florida State Board of Administration Pool which is a "2a-7" like pool as defined in GASB Statement No. 31; therefore, the City's Pool account balance may be used for financial reporting. The fair value of the position in the pool is the same as the value of the pool shares. The amount of investment was \$13,099,973.

The Local Government Surplus Funds Trust Fund is governed by Ch. 19-7 of the Florida Administrative Code, which identifies the Rules of the State Board of Administration. These rules provide guidance and establish the general operating procedures for the administration of the Local Government Surplus Funds Trust Fund. Additionally, the Office of the Auditor General performs the operational audit of the activities and investments of the State Board of Administration.

The Local Government Surplus Funds Trust Fund is not a registrant with the Securities and Exchange Commission (SEC); however, the Board has adopted operations procedures consistent with the requirements for a 2a-7 fund.

Since 2a-7 like pools are similar to money market funds where shares are owned in the fund rather than the actual underlying investments, disclosures for foreign currency risk, custodial credit risk and concentration of credit risk are not applicable. For credit quality risk the State Pool is not rated by a nationally recognized statistical rating agency. The pool funds are reported by the City as cash equivalents.

CITY OF PUNTA GORDA, FLORIDA
NOTES TO THE FINANCIAL STATEMENTS
September 30, 2014

IV. Detailed notes on all funds, Continued

B. Restricted Assets – All Funds

Restricted assets of the Enterprise Funds were comprised of the following at September 30, 2014:

Water and Wastewater Utility Fund, Building Fund, Marina Fund	Cash and Cash Equivalents
Water System Capacity Escrow Account - reserved to pay for future expansion of the water treatment system	\$ 501,898
Wastewater System Capacity Escrow Account - reserved to pay for future expansion of the sewage treatment system	570,550
State Revolving Loan Fund Reserve - maintained at the level required by the loan documents	374,737
Water, Building and Marina Deposit Escrow Accounts - escrow accounts established for maintaining customer deposits for utility service and building permits	63,424
Utilities Construction Account - reserved for payment of the costs of new projects	229,470
Special Assessments - District #4 - established to account for assessments levied for utility expansion	47,333
	\$ 1,787,412

CITY OF PUNTA GORDA, FLORIDA
NOTES TO THE FINANCIAL STATEMENTS
September 30, 2014

IV. Detailed notes on all funds, Continued

B. Restricted Assets – All Funds, continued

Restricted assets of the General Fund was comprised of the following at September 30, 2014:

Cash and Cash Equivalents		
Law enforcement activities	\$	42,875
Other		165
	<u>\$</u>	<u>43,040</u>

C. Interfund Asset/Liabilities/Transfers

	<u>Asset</u>	<u>Liability</u>
General Fund	\$ -	\$ 143,273
Capital Project Fund	143,273	-
Governmental funds consolidation	(143,273)	(143,273)
Cumulative effect of internal service funds	<u>89,212</u>	<u>89,212</u>
Statement of Net Position	<u>\$ 89,212</u>	<u>\$ 89,212</u>

The \$143,273 General Fund Liability is the 1¢ sales tax revenue accrual to be used for Capital Projects that will be paid in October 2014.

CITY OF PUNTA GORDA, FLORIDA
NOTES TO THE FINANCIAL STATEMENTS
September 30, 2014

IV. Detailed notes on all funds, Continued

C. Interfund Asset/Liabilities/Transfers, continued

The interfund transfer from General Fund to CRA is the amount of incremental tax revenue received in the district. Additional 1¢ sales tax revenue is transferred from the General Fund to the Capital Project Fund and to the Debt Fund. The transfer from the General Fund to the Additional Five Cent Gas Tax Fund was for the paving program. The transfer from the General Fund to the Capital Project Fund was for public works capital projects. The transfer from the CRA Fund to the Debt Fund was for debt service on Herald Court Centre (parking garage). The transfer from Impact Fees-Transportation was to the Capital Projects Fund. The Nonmajor Governmental transfers out are impact fees transferred to General Fund and Capital Project Fund. Other transfers from Nonmajor Governmental funds was a transfer from the Six Cent Gas Tax Fund to the Capital Projects Fund.

For government-wide statement reporting purposes all transfers between major and nonmajor governmental funds have been eliminated.

	<u>Transfer In</u>	<u>Transfer Out</u>
Governmental Funds		
General Fund	\$ -	\$ 2,686,012
Debt Service Fund	2,557,125	-
Community Redevelopment	458,101	1,282,466
Capital Projects Fund	608,596	-
Impact Fees - Transportation	-	9,344
Nonmajor Governmental funds	357,000	3,000
Net Governmental Funds	<u>\$ 3,980,822</u>	<u>\$ 3,980,822</u>

CITY OF PUNTA GORDA, FLORIDA
NOTES TO THE FINANCIAL STATEMENTS
September 30, 2014

IV. Detailed notes on all funds, Continued

D. Capital assets

Capital assets activity for the year ended September 30, 2014 was as follows:

	Beginning Balance	Reclass/ Increases	Reclass/ Decreases	Ending Balance
Governmental activities:				
Capital assets, not being depreciated:				
Land	\$ 16,212,906	\$ 60,000	\$ -	\$ 16,272,906
Construction in progress	2,928,736	2,143,978	(2,432,976)	2,639,738
Total capital assets, not being depreciated	<u>19,141,642</u>	<u>2,203,978</u>	<u>(2,432,976)</u>	<u>18,912,644</u>
Capital assets, being depreciated:				
Buildings	24,841,592	-	-	24,841,592
Improvements other than buildings	9,997,078	1,519,547	-	11,516,625
Infrastructure	79,115,077	923,012	-	80,038,089
Vehicles and equipment	10,324,562	516,621	(194,606)	10,646,577
Total capital assets, being depreciated	<u>124,278,309</u>	<u>2,959,180</u>	<u>(194,606)</u>	<u>127,042,883</u>
Less accumulated depreciation for:				
Buildings	(4,922,157)	(641,740)	-	(5,563,897)
Improvements other than buildings	(3,161,107)	(545,435)	-	(3,706,542)
Infrastructure	(62,019,500)	(1,362,083)	-	(63,381,583)
Vehicles and equipment	(8,099,230)	(691,152)	191,856	(8,598,526)
Total accumulated depreciation	<u>(78,201,994)</u>	<u>(3,240,410)</u>	<u>191,856</u>	<u>(81,250,548)</u>
Total capital assets, being depreciated, net	<u>46,076,315</u>	<u>(281,230)</u>	<u>(2,750)</u>	<u>45,792,335</u>
Governmental activities capital assets, net	<u>\$65,217,957</u>	<u>\$ 1,922,748</u>	<u>\$ (2,435,726)</u>	<u>\$64,704,979</u>

CITY OF PUNTA GORDA, FLORIDA
NOTES TO THE FINANCIAL STATEMENTS
September 30, 2014

IV. Detailed notes on all funds, Continued

D. Capital assets, continued

	Beginning Balance	Reclass/ Increases	Reclass/ Decreases	Ending Balance
Business-type activities:				
Capital assets, not being depreciated:				
Land	\$ 5,403,346	\$ -	\$ -	\$ 5,403,346
Construction in progress	2,990,854	964,851	(2,725,608)	1,230,097
Total capital assets, not being depreciated	8,394,200	964,851	(2,725,608)	6,633,443
Capital assets, being depreciated:				
Buildings	25,796,063	-	-	25,796,063
Improvements other than buildings	18,364,411	-	-	18,364,411
System Infrastructure	76,194,524	4,560,165	-	80,754,689
Vehicles and equipment	7,011,946	788,202	(114,698)	7,685,450
Total capital assets, being depreciated	127,366,944	5,348,367	(114,698)	132,600,613
Less accumulated depreciation for:				
Buildings	(22,010,745)	(348,739)	-	(22,359,484)
Improvements other than buildings	(13,007,798)	(372,944)	-	(13,380,742)
System Infrastructure	(41,561,764)	(2,310,081)	-	(43,871,845)
Vehicles and equipment	(5,742,656)	(399,492)	114,698	(6,027,450)
Total accumulated depreciation	(82,322,963)	(3,431,256)	114,698	(85,639,521)
Total capital assets, being depreciated, net	45,043,981	1,917,111	-	46,961,092
Business-type activities capital assets, net	\$53,438,181	\$ 2,881,962	\$(2,725,608)	\$53,594,535

Depreciation expense was charged to programs of the City as follows:

Governmental activities:	
General government	\$ 1,300,082
Public safety	502,060
Transportation	627,595
Recreation	655,879
Internal service funds	154,794
Total depreciation expense -- governmental activities	\$ 3,240,410
Business-type activities:	
Public utilities	\$ 3,250,277
Sanitation/refuse collection	161,978
Building	-
Marina	19,001
Total depreciation expense -- business-type activities	\$ 3,431,256

CITY OF PUNTA GORDA, FLORIDA
NOTES TO THE FINANCIAL STATEMENTS
September 30, 2014

IV. Detailed notes on all funds, Continued

E. Long-Term Debt

The following is a summary of changes in bonded and other indebtedness of the City for the year ended September 30, 2014:

	Governmental Activities - Long-Term Debt		
	Capital Improvement Revenue Notes	Compensated Absences	Total
Debt payable at October 1, 2013	\$ 21,506,512	\$ 1,367,198	\$ 22,873,710
Debt retired	(2,046,295)	-	(2,046,295)
Amortization of original issue discount	-	-	-
Amortization of early call premium	-	-	-
Amortization of underwriters premium	-	-	-
Additions in compensated absences	-	54,697	54,697
Deductions in compensated absences	-	(82,590)	(82,590)
Debt payable at September 30, 2014 (net)	\$ 19,460,217	\$ 1,339,305	\$ 20,799,522

Internal service funds predominantly service the governmental funds. Accordingly, long-term liabilities for them are included as part of the above totals for governmental activities. At year end, \$9,429 of compensated absences and \$13,768 of OPEB balances for internal service funds are included in the above amounts.

Business-type Activities
Long-Term Debt

Water and Wastewater Utility Revenue Bonds	Water and Wastewater Utility Revenue Notes	Water and Wastewater Utility Notes	Compensated Absences	Total
\$ 1,512,015	\$ 4,178,863	\$ 30,678	\$ 663,649	\$ 6,385,205
(1,525,000)	(817,140)	-	-	(2,342,140)
6,864	-	-	-	6,864
10,446	-	-	-	10,446
(4,325)	-	-	-	(4,325)
-	-	-	68,602	68,602
-	-	-	(38,347)	(38,347)
<u>\$ -0-</u>	<u>\$ 3,361,723</u>	<u>\$ 30,678</u>	<u>\$ 693,904</u>	<u>\$ 4,086,305</u>

CITY OF PUNTA GORDA, FLORIDA
 NOTES TO THE FINANCIAL STATEMENTS
 September 30, 2014

IV. Detailed notes on all funds, Continued

E. Long-Term Debt, Continued

Bonds, notes, capital leases and accrued compensated absences payable at September 30, 2014 are comprised of the following:

Governmental Activities

Revenue Notes

\$7,000,000 Revenue Note, this note was issued on February 19, 2009 and is to be repaid using the City's share of Infrastructure Sales Surtax (ISS); collateralized by ISS revenues. Interest is payable semi-annually at 3.2%. Principal is payable annually beginning on January 1, 2010 with final maturity on January 1, 2015. The debt proceeds were used for various large infrastructure projects throughout the City. \$ 1,255,217

\$20,030,000 Revenue Note, this note was used to pay off a number of previous loans at a more favorable rate and period. The note was issued on November 16, 2012, to be repaid with non-ad valorem revenue through a covenant to budget and appropriate. Interest is payable semi-annually at 2.43% annual interest. Principal is payable annually beginning on January 1, 2013 with Final maturity on January 1, 2028. 18,205,000

Total revenue notes payable 19,460,217

Less current maturities (2,105,217)

Noncurrent portion, revenue notes payable \$ 17,355,000

CITY OF PUNTA GORDA, FLORIDA
NOTES TO THE FINANCIAL STATEMENTS
September 30, 2014

IV. Detailed notes on all funds, Continued

E. Long-Term Debt, Continued

Business-type Activities

Water and Wastewater Utility Revenue Notes

\$5,193,111 Revenue Notes, two notes were combined after project completion; these notes were issued on March 15, 2000 and are to be repaid by the Water and Wastewater Utility Fund, payable to a State of Florida agency; collateralized by specific revenues pledged for repayment of this loan after payment for operations and maintenance expense as well as senior obligations. Interest is payable semi-annually at 3.36% per annum. Principal is payable semi-annually. Both principal and interest payments commenced on February 15, 2002 with final maturity scheduled for August 15, 2021. The debt proceeds were used to build Aquifer Storage and Retrieval wells and pumps at the Water Treatment Plant. \$ 2,232,025

\$5,000,000 Revenue Note issued on September 22, 2005 to be repaid by the Water and Wastewater Utility Fund, payable to a financial institution, collateralized by specific revenues pledged for repayment of this loan after payment for operations and maintenance expense as well as senior obligations. Principal is payable annually. Interest is payable semi-annually at 3.17% per annum. Interest payments commenced April 1, 2006, and principal payments commenced October 1, 2006. The debt proceeds were used to buy land next to the Water Treatment Plant. \$ 1,129,698

Total revenue notes payable 3,361,723

Less current maturities (843,669)

Noncurrent portion, revenue notes payable \$ 2,518,054

Water and Wastewater Utility Notes Payable

Noninterest-bearing advance from a local governmental agency, payable upon collection of specified sewer impact fees anticipated to be collected in the future. \$ 30,678

CITY OF PUNTA GORDA, FLORIDA
NOTES TO THE FINANCIAL STATEMENTS
September 30, 2014

IV. Detailed notes on all funds, Continued

E. Long-Term Debt, Continued

The annual requirements to amortize all debts outstanding as of September 30, 2014 are as follows:

Year Ending September 30	Governmental Activities Long-Term Debt		Business-type Activities Long-Term Debt		
	Capital		Water and Wastewater Utility Revenue Notes		Water and Wastewater Utility Notes
	Improvement Revenue Notes		Principal	Interest	
	Principal	Interest			
2015	\$ 2,105,217	\$ 452,138	\$ 843,669	\$ 99,745	\$ 30,678
2016	900,000	410,792	871,460	72,068	-
2017	950,000	388,314	307,704	52,868	-
2018	1,015,000	364,439	318,151	42,422	-
2019	1,085,000	338,924	328,952	31,621	-
2020-2024	6,585,000	1,248,109	691,787	29,358	-
2025-2028	6,820,000	342,995	-	-	-
Total	\$ 19,460,217	\$ 3,545,711	\$ 3,361,723	\$ 328,082	\$ 30,678

	Compensated Absences		OPEB	Totals
	Current Portion	Noncurrent Portion		
Governmental Activities	\$ 83,533	\$ 751,793	\$ 503,979	\$ 1,339,305
Business-type Activities	40,703	373,021	280,180	693,904
	\$ 124,236	\$ 1,124,814	\$ 784,159	\$ 2,033,209

The amounts included in governmental activities for internal service funds are \$943 current portion of compensated absences, \$8,486 noncurrent portion compensated absences and \$13,768 OPEB.

CITY OF PUNTA GORDA, FLORIDA
NOTES TO THE FINANCIAL STATEMENTS
September 30, 2014

IV. Detailed notes on all funds, Continued

F. Property Taxes

Property taxes are levied on November 1 of each year, and are due and payable upon receipt of the notice of levy. The Charlotte County, Florida, Tax Collector's office bills and collects property taxes on behalf of the City. The tax rate to finance general governmental services for the fiscal year ended September 30, 2014 was \$3.1969 per \$1,000 of assessed taxable property value. Property tax revenues are recognized currently in the fiscal year for which the taxes are levied. On May 1 of each year, unpaid taxes become a lien on the property. The past due tax certificates are sold at public auction prior to June 1, and the proceeds thus collected are remitted to the City. There were no delinquent or uncollected property taxes at year-end.

No accruals for property tax levy becoming due in November 2014 are included in the accompanying general purpose financial statements since such taxes do not meet the criteria of (NCGA) Interpretation No. 3 and GASB Interpretation No. 5. The property tax calendar is as follows:

July 1	Assessment roll validated
September 30	Millage ordinance approved
October 1	Beginning of fiscal year for which tax is to be levied
November 1	Tax bills rendered and due
November 1 - March 31	Property taxes due with various discount rates
April 1	Taxes delinquent
June 1	Tax certificates sold by County

CITY OF PUNTA GORDA, FLORIDA
 NOTES TO THE FINANCIAL STATEMENTS
 September 30, 2014

IV. Detailed notes on all funds, Continued

G. Employee Retirement Systems

The City has three defined benefit pension plans which cover substantially all full-time employees. They are the General Employees' Pension Plan, Municipal Police Officers' Pension Plan and Municipal Firefighters' Pension Plan, all of which are single-employer, contributory plans. Benefit provisions and employer and employee obligations to contribute to the plans are established by State Statutes and City Ordinances. The City accounts for the plans as pension trust funds, and are included as part of the City's reporting entity. Stand-alone financial reports are not issued.

Plan Descriptions

(a) General Employees' Pension Plan

The Plan is administered by a Board of Trustees:

- 1) Two City Council appointees,
- 2) Two Members of the System elected by a majority of the other covered General Employees, and
- 3) A fifth Member elected by the other four and appointed by Council.

Plan Membership as of October 1, 2013:

Inactive Plan Members or Beneficiaries Currently Receiving Benefits	113
Inactive Plan Members Entitled to but Not Yet Receiving Benefits	13
Active Plan Members	<u>138</u>
	<u>264</u>

Current membership as of September 30, 2014 is comprised of the following:

Retirees receiving benefits	93
Vested terminated employees	16
Beneficiaries	6
DROP	21
Active employees	
Fully-vested	114
Nonvested	9

Benefits Provided

The Plan provides retirement, termination, disability and death benefits.

Normal Retirement:

Eligibility: Age 60 and 5 years of Credited Service.

Benefit Amount: 3.00% of Average Final Compensation times Credited Service.

Early Retirement:

Eligibility: Age 55 and 5 years of Credited Service.

Benefit Amount: Accrued benefit, deferred to age 60 or payable immediately and reduced 1/15th per year prior to Age 60.

Vesting (Termination):

Less than 5 years of Credited Service: Refund of Member Contributions.

5 years or more: Accrued benefit payable at age 60, or reduced benefit payable at age 55, or Refund of Member Contributions.

CITY OF PUNTA GORDA, FLORIDA
 NOTES TO THE FINANCIAL STATEMENTS
 September 30, 2014

IV. Detailed notes on all funds, Continued

G. Employee Retirement Systems, continued

(a) General Employees' Pension Plan, continued

Disability:

Eligibility: Totally and permanently disabled, as determined by the Board. Members are covered after ten (10) years of Credited Service.

Benefit Amount: 3.00% of Average Final Compensation times Credited Service, but not less than 60% of Average Final Compensation for service related disabilities. Benefits are payable for life.

Pre-Retirement Death Benefits:

Less than 10 years of Credited Service: Prior to eligibility for Early or Normal Retirement refund of Member Contributions. After becoming eligible for Retirement, Accrued benefit, payable for 10 years.

At least 10 years of Credited Service: Beneficiary receives the accrued benefit payable for 10 years when the Member would have been eligible for Normal or Early (reduced) Retirement.

Contributions

Remaining amount required in order to pay current costs and amortize unfunded past service cost, if any, as provided in Chapter 112, Florida Statutes.

Investments

Investment Policy:

The following was the Board's adopted asset allocation policy as of September 30, 2014:

Asset Class	Target Allocation
Domestic Equity	45.00%
Internation Equity	15.00%
Domestic Fixed Income	30.00%
Global Fixed Income	5.00%
Real Estate	5.00%
Total	100.00%

Concentrations:

The Plan held a 7.4% investment of the Pension Plan's fiduciary net position in Goldman Sachs Fin Sq Treasury Obligation Fund #469.

Rate of Return:

For the year ended September 30, 2014 the annual money-weighted rate of return on Pension Plan investments, net of pension plan investment expense, was 9.33 percent.

The money-weighted rate of return expresses investment performance, net of investment expense, adjusted for the changing amounts actually invested.

CITY OF PUNTA GORDA, FLORIDA
 NOTES TO THE FINANCIAL STATEMENTS
 September 30, 2014

IV. Detailed notes on all funds, Continued

G. Employee Retirement Systems, continued

(a) General Employees' Pension Plan, continued

Deferred Retirement Option Program

Eligibility: Satisfaction of Normal or Early Retirement requirements.

Participation: Not to exceed 84 months.

Rate of Return: At Member's election:

(1) Actual net rate of investment return (total return net of brokerage commissions,

management fees and transaction costs) credited each fiscal quarter, or

(2) 6.5% per annum compounded monthly.

Members may elect to change form of return one time.

The DROP balance as of September 30, 2014 is \$1,214,325.

NET PENSION LIABILITY OF THE SPONSOR

The components of the net pension liability of the sponsor on September 30, 2014 were as follows:

Total Pension Liability	\$	41,969,254
Plan Fiduciary net position	\$	(36,488,073)
Sponsor's Net Pension Liability	\$	5,481,181
Plan Fiduciary Net Position as a percentage of Total Pension Liability		86.94%

Actuarial Assumptions:

The total pension liability was determined by an actuarial valuation as of October 1, 2013 updated to September 30, 2014 using the following actuarial assumptions applied to all measurement periods.

Inflation	3.00%
Salary Increases	4% -- 6%
Investment Rate of Return	7.75%

RP 2000 Combined Healthy (sex distinct), projected to valuation date using scale AA.
 Disabled lives are set forward 5 years.

The actuarial assumptions used in the October 1, 2013 valuation were based on the results of an actuarial experience study for the period 1987-2013.

The long-term expected rate of return on pension plan investments was determined using a building-block method in which best-estimate ranges of expected future real rates of return (expected returns, net of pension plan investment expenses and inflation) are developed for each major asset class. These ranges are combined to produce the long-term expected rate of return by weighting the expected future real rates of return by the target asset allocation percentage and by adding expected inflation. Best estimates of arithmetic real

CITY OF PUNTA GORDA, FLORIDA
NOTES TO THE FINANCIAL STATEMENTS
September 30, 2014

IV. Detailed notes on all funds, Continued

G. Employee Retirement Systems, continued

(a) General Employees' Pension Plan, continued

rates of return for each major asset class included in the pension plan's target asset allocation as of September 30, 2014 are summarized in the following table:

Asset Class	Long Term Expected Real Rate of Return
Domestic Equity	7.50%
Internation Equity	8.50%
Domestic Fixed Income	2.50%
Global Fixed Income	3.50%
Real Estate	4.50%

Discount Rate:

The discount rate used to measure the total pension liability was 7.75 percent. The projection of cash flows used to determine the discount rate assumed that plan member contributions will be made at the current contribution rate and that sponsor contributions will be made at rates equal to the difference between actuarially determined contribution rates and the member rate. Based on those assumptions, the pension plan's fiduciary net position was projected to be available to make all projected future benefit payments of current plan members. Therefore, the long-term expected rate of return on pension plan investments was applied to all periods of projected benefit payments to determine the total pension liability.

	1% Decrease 6.75%	Current Discount Rate 7.75%	1% Increase 8.75%
Sponsor's Net Pension Liability	\$ 9,972,424	\$ 5,481,181	\$ 1,894,387

Valuation Date: 10/01/2012

Actuarially determined contribution rates are calculated as of October 1, two years prior to the end of the fiscal year in which contributions are reported.

Methods and assumptions used to determine contribution rates:

Funding Method:	Entry Age Normal Actuarial Cost Method.
Amortization Method:	Level Dollar, Closed.
Remaining Amortization Period:	29 Years (as of 10/01/2011).
Asset Valuation Method:	Each year, the prior Actuarial Value of Assets is brought forward utilizing the historical geometric 4-year average Market Value return. It is possible that over time this technique will produce an insignificant bias above or below Market Value.
Inflation:	3.0% per year.

CITY OF PUNTA GORDA, FLORIDA
NOTES TO THE FINANCIAL STATEMENTS
September 30, 2014

IV. Detailed notes on all funds, Continued

G. Employee Retirement Systems, continued

(a) General Employees' Pension Plan, continued

Salary Increases: 5.0% per year up to the assumed retirement age. Final salary in year of retirement is increased to account for additional non-regular compensation (determined individually).

Interest Rate: 8.0% per year, compounded annually, net of investment related expenses.

Payroll Increase: None.

Retirement Age: Age 60 with 5 years of Credited Service. Also, any member who has reached Normal Retirement is assumed to continue employment for one additional year.

Early Retirement: Commencing upon a member's eligibility for Early Retirement (Age 55 and 5 years of service), members are assumed to retire with an immediate subsidized benefit at the rate of 2% per year.

Termination Rates: See table below.

Disability Rates: See table below (assumes none are Line-Of-Duty).

Mortality: RP 2000 Combined Healthy (sex distinct), projected to valuation date using scale AA (previously static). Disabled lives are set forward 5 years.

Other Information: Termination and Disability Rate Table.

<u>Age</u>	<u>% Terminating During the Year</u>	<u>% Becoming Disabled During the Year</u>
20	17.2%	0.14%
30	15.0%	0.18%
40	8.2%	0.30%
50	1.7%	1.00%
60	1.2%	0.00%

CITY OF PUNTA GORDA, FLORIDA
 NOTES TO THE FINANCIAL STATEMENTS
 September 30, 2014

IV. Detailed notes on all funds, Continued

G. Employee Retirement Systems, continued

(b) Municipal Police Officers' Pension Plan

The Plan is administered by a Board of Trustees:

- 1) Two City Council appointees,
- 2) Two Members of the System elected by a majority of the other covered Police Officers, and
- 3) A fifth Member elected by the other four Members.

Plan Membership as of October 1, 2013:

Inactive Plan Members or Beneficiaries Currently Receiving Benefits	27
Inactive Plan Members Entitled to but Not Yet Receiving Benefits	3
Active Plan Members	<u>30</u>
	<u>60</u>

Current membership as of September 30, 2014 is comprised of the following:

Retirees receiving benefits	19
Vested terminated employees	4
Beneficiaries	1
Disability benefits	5
DROP	2
Active employees	
Fully-vested	20
Nonvested	10

Benefits Provided

The Plan provides retirement, termination, disability and death benefits.

Normal Retirement:

Eligibility: Members Hired before December 18, 2013: Earlier of age 45 and the completion of 20 years of Credited Service, or age 55.

Members Hired on and after December 18, 2013: Earlier of age 55 and the completion of 10 years of Credited Service or 25 years of Credited Service regardless of age.

Benefit Amount: Members Hired before December 18, 2013: 3.5% of Average Final Compensation times Credited Service.

Members Hired on and after December 18, 2013: 3.0% of Average Final Compensation times Credited Service.

Early Retirement:

Eligibility: Age 45 and 10 years of Credited Service.

Benefit Amount: Accrued benefit, reduced 3.0% per year early.

Vesting (Termination):

Less than 5 years: Refund of Member Contributions.

5 years or more: Accrued benefit payable at age 45 or later, on a reduced basis if to commence prior to Normal Retirement Date or Refund of Member Contributions.

Disability:

Eligibility: a) 10 years of service for non-service related; coverage from date of hire for service-incurred.

b) Total and permanent disability prior to Normal Retirement Date.

CITY OF PUNTA GORDA, FLORIDA
 NOTES TO THE FINANCIAL STATEMENTS
 September 30, 2014

IV. Detailed notes on all funds, Continued

G. Employee Retirement Systems, continued

(b) Municipal Police Officers' Pension Plan, continued

Benefit Amount: 3.5% of Average Final Compensation (AFC) times Credited Service, but not less than 60% of AFC for service-incurred disabilities.

Pre-Retirement Death Benefits:

Service-Incurred with Spouse or Dependent Child: To Spouse: 60% of Member's AFC. To each Child (if no spouse): 15% of Member's AFC. Overall maximum benefit to children is 60% of AFC.

Non-Service-Incurred or No Spouse or Children: Value of accrued pension benefit paid to designated beneficiary

Contributions

Remaining amount required in order to pay current costs and amortize unfunded past service cost, if any, as provided in Chapter 112, Florida Statutes.

Investments

Investment Policy:

The following was the Board's adopted asset allocation policy as of September 30, 2014:

Asset Class	Target Allocation
Domestic Equity	45.00%
Internation Equity	15.00%
Domestic Fixed Income	27.50%
Global Fixed Income	5.00%
Real Estate	7.50%
Total	100.00%

Concentrations:

The Plan held a 5.1% investment of the Pension Plan's fiduciary net position in Goldman Sachs Fin Sq Treasury Obligation Fund #469.

Rate of Return:

For the year ended September 30, 2014 the annual money-weighted rate of return on Pension Plan investments, net of pension plan investment expense, was 9.74 percent. The money-weighted rate of return expresses investment performance, net of investment expense, adjusted for the changing amounts actually invested.

Deferred Retirement Option Program

Eligibility: Satisfaction of Normal or Early Retirement requirements (earlier of Age 55, or Age 45 with 20 years of Credited Service).

Participation: Not to exceed 60 months.

Rate of Return: At Member's election:

CITY OF PUNTA GORDA, FLORIDA
NOTES TO THE FINANCIAL STATEMENTS
September 30, 2014

IV. Detailed notes on all funds, Continued

G. Employee Retirement Systems, continued

(b) Municipal Police Officers' Pension Plan, continued

(1) Actual net rate of investment return (total return net of brokerage commissions, management fees and transaction costs) credited each fiscal quarter, or

(2) 6.5% per annum compounded monthly.

Members may elect to change form of return one time during the period of DROP participation.

The DROP balance as of September 30, 2014 is \$506,108.

NET PENSION LIABILITY OF THE SPONSOR

The components of the net pension liability of the sponsor on September 30, 2014 were as follows:

Total Pension Liability	\$	15,973,772
Plan Fiduciary net position	\$	(14,444,513)
Sponsor's Net Pension Liability	\$	<u>1,529,259</u>
Plan Fiduciary Net Position as a percentage of Total Pension Liability		90.43%

Actuarial Assumptions:

The total pension liability was determined by an actuarial valuation as of October 1, 2013 updated to September 30, 2014 using the following actuarial assumptions applied to all measurement periods.

Inflation	3.00%
Salary Increases	7.00%
Investment Rate of Return	8.00%

RP 2000 Table with no projection – Based on a study of over 650 public safety funds, this table reflects a 10% margin for future mortality improvements. Disabled lives set forward 5 years.

The actuarial assumptions used in the October 1, 2013 valuation were based on the results of an actuarial experience study for the period 1991-2009.

The long-term expected rate of return on pension plan investments was determined using a building-block method in which best-estimate ranges of expected future real rates of return (expected returns, net of pension plan investment expenses and inflation) are developed for each major asset class. These ranges are combined to produce the long-term expected rate of return by weighting the expected future real rates of return by the target asset allocation percentage and by adding expected inflation. Best estimates of arithmetic real rates of return for each major asset class included in the pension plan's target asset allocation as of September 30, 2014 are summarized in the following table:

CITY OF PUNTA GORDA, FLORIDA
NOTES TO THE FINANCIAL STATEMENTS
September 30, 2014

IV. Detailed notes on all funds, Continued

G. Employee Retirement Systems, continued

(b) Municipal Police Officers' Pension Plan, continued

Asset Class	Long Term Expected Real Rate of Return
Domestic Equity	7.50%
Internation Equity	8.50%
Domestic Fixed Income	2.50%
Global Fixed Income	3.50%
Real Estate	4.50%

Discount Rate:

The discount rate used to measure the total pension liability was 8.00 percent. The projection of cash flows used to determine the discount rate assumed that plan member contributions will be made at the current contribution rate and that sponsor contributions will be made at rates equal to the difference between actuarially determined contribution rates and the member rate. Based on those assumptions, the pension plan's fiduciary net position was projected to be available to make all projected future benefit payments of current plan members. Therefore, the long-term expected rate of return on pension plan investments was applied to all periods of projected benefit payments to determine the total pension liability.

	1% Decrease 7.00%	Current Discount Rate 8.00%	1% Increase 9.00%
Sponsor's Net Pension Liability	\$ 3,301,258	\$ 1,529,259	\$ 134,646

Valuation Date: 10/01/2012

Actuarially determined contribution rates are calculated as of October 1, two years prior to the end of the fiscal year in which contributions are reported.

Methods and assumptions used to determine contribution rates:

Funding Method:	Frozen Entry Age Actuarial Cost Method.
Amortization Method:	Level Percentage of Pay, Closed.
Remaining Amortization Period:	30 Years (as of 10/01/2012).
Asset Valuation Method:	Each year, the prior Actuarial Value of Assets is brought forward utilizing the historical geometric 4-year average Market Value return. It is possible that over time this technique will produce an insignificant bias above or below Market Value.
Inflation:	3.0% per year.
Salary Increases:	7.0% per year up to the assumed retirement age. Final salary in year of retirement is increased 20% to account for additional non-regular compensation.

CITY OF PUNTA GORDA, FLORIDA
 NOTES TO THE FINANCIAL STATEMENTS
 September 30, 2014

IV. Detailed notes on all funds, Continued

G. Employee Retirement Systems, continued

(b) Municipal Police Officers' Pension Plan, continued

Interest Rate:	8.0% per year, compounded annually, net of investment related expenses.
Payroll Growth:	3.0% per year.
Retirement Age:	Earlier of age 46 and the completion of 21 years of service, or age 56. Also, any member who has reached Normal Retirement is assumed to continue employment for one additional year.
Early Retirement:	Commencing upon a member's eligibility for Early Retirement (Age 45 with 10 years of credited service), Members are assumed to retire with an immediate subsidized benefit at the rate of 2% per year.
Termination Rates:	See table below.
Disability Rates:	See table below. It is assumed that 75% of disablements and active Member deaths are service related.
Mortality:	RP 2000 Table with no projection – Based on a study of over 650 public safety funds, this table reflects a 10% margin for future mortality improvements. Disabled lives set forward 5 years.
Other Information:	Termination and Disability Rate Table.

<u>Age</u>	<u>% Terminating During the Year</u>	<u>% Becoming Disabled During the Year</u>
20	12.4%	0.03%
30	10.5%	0.04%
40	5.7%	0.07%
50	1.5%	0.18%

(c) Municipal Firefighters' Pension Plan

The Plan is administered by a Board of Trustees:

- 1) Two City Council appointees,
- 2) Two Members of the System elected by a majority of the other covered Firefighters, and
- 3) A fifth Member elected by the other four and appointed by Council.

Plan Membership as of October 1, 2013:

Inactive Plan Members or Beneficiaries Currently Receiving Benefits	17
Inactive Plan Members Entitled to but Not Yet Receiving Benefits	1
Active Plan Members	<u>26</u>
	<u>44</u>

CITY OF PUNTA GORDA, FLORIDA
 NOTES TO THE FINANCIAL STATEMENTS
 September 30, 2014

IV. Detailed notes on all funds, Continued

G. Employee Retirement Systems, continued

(c) Municipal Firefighters' Pension Plan, continued

Current membership as of September 30, 2014 is comprised of the following:

Retirees receiving benefits	11
Vested terminated employees	1
Beneficiaries	1
Disability benefits	5
DROP	1
Active employees	
Fully-vested	19
Nonvested	5

Benefits Provided

The Plan provides retirement, termination, disability and death benefits.

Normal Retirement:

Eligibility: Earlier of age 55 or the completion of 25 years of Credited Service.

Benefit Amount: Members Hired before 10/1/2012: 3.5% of Average Final Compensation times Credited Service.

Members Hired on and after 10/1/2012: 3.0% of Average Final Compensation times Credited Service.

Early Retirement:

Eligibility: Age 45 and 10 years of Credited Service.

Benefit Amount: Accrued benefit, reduced 3.0% per year early.

Vesting (Termination):

Less than 5 years: Refund of Member Contributions.

5 years or more: Accrued benefit payable at age 45 or later, on an actuarially reduced basis if to commence prior to Normal Retirement Date or Refund of Member Contributions.

Disability:

Eligibility: a) 10 years of service for non-service related; coverage from date of hire for service-incurred.

b) Total and permanent disability prior to Normal Retirement Date.

Benefit Amount: 3.5% (3.00% if hired on or after 10/1/2012) of Average Final Compensation (AFC) times Credited Service, but not less than 60% of AFC for service related disabilities, or 25% of AFC for non-service related disabilities.

Death Benefits:

Pre-Retirement Service-Incurred with Spouse or Dependent Child: To Spouse: 60% of Member's Average Final Compensation (AFC).

To each Child (if no spouse): 15% of Member's AFC. Overall maximum benefit to children is 60% of AFC.

Pre-Retirement Non-Service-Incurred or No Spouse or Children: Value of accrued pension benefit paid to designated beneficiary

Contributions

Remaining amount required in order to pay current costs and amortize unfunded past service cost, if any, as provided in Chapter 112, Florida Statutes.

CITY OF PUNTA GORDA, FLORIDA
 NOTES TO THE FINANCIAL STATEMENTS
 September 30, 2014

IV. Detailed notes on all funds, Continued

G. Employee Retirement Systems, continued

(c) Municipal Firefighters' Pension Plan, continued

Investments

Investment Policy:

The following was the Board's adopted asset allocation policy as of September 30, 2014:

Asset Class	Target Allocation
Domestic Equity	50.00%
Internation Equity	15.00%
Domestic Fixed Income	20.00%
Global Fixed Income	5.00%
Real Estate	10.00%
Total	100.00%

Concentrations:

The Plan did not hold investments in any one organization that represent 5 percent or more of the Pension Plan's fiduciary net position.

Rate of Return:

For the year ended September 30, 2014 the annual money-weighted rate of return on Pension Plan investments, net of pension plan investment expense, was 8.5 percent. The money-weighted rate of return expresses investment performance, net of investment expense, adjusted for the changing amounts actually invested.

Deferred Retirement Option Program

Eligibility: 25 years of Credited Service with the City or Normal Retirement Age.

Participation: Not to exceed 60 months.

The DROP balance as of September 30, 2014 is \$96,777.

NET PENSION LIABILITY OF THE SPONSOR

The components of the net pension liability of the sponsor on September 30, 2014 were as follows:

Total Pension Liability	\$ 12,601,800
Plan Fiduciary net position	\$ (10,361,947)
Sponsor's Net Pension Liability	\$ 2,239,853
Plan Fiduciary Net Position as a percentage of Total Pension Liability	82.23%

CITY OF PUNTA GORDA, FLORIDA
 NOTES TO THE FINANCIAL STATEMENTS
 September 30, 2014

IV. Detailed notes on all funds, Continued

G. Employee Retirement Systems, continued

(c) Municipal Firefighters' Pension Plan, continued

Actuarial Assumptions:

The total pension liability was determined by an actuarial valuation as of October 1, 2013 updated to September 30, 2014 using the following actuarial assumptions applied to all measurement periods.

Inflation	3.00%
Salary Increases	6.00%
Investment Rate of Return	8.00%

RP 2000 (combined healthy with no projection) – Based on a study of over 650 public safety funds, this table reflects a 10% margin for future mortality improvements. Disabled lives set forward 5 years.

The actuarial assumptions used in the October 1, 2013 valuation were based on the results of an actuarial experience study for the period 1987-2009.

The long-term expected rate of return on pension plan investments was determined using a building-block method in which best-estimate ranges of expected future real rates of return (expected returns, net of pension plan investment expenses and inflation) are developed for each major asset class. These ranges are combined to produce the long-term expected rate of return by weighting the expected future real rates of return by the target asset allocation percentage and by adding expected inflation. Best estimates of arithmetic real rates of return for each major asset class included in the pension plan's target asset allocation as of September 30, 2014 are summarized in the following table:

Asset Class	Long Term Expected Real Rate of Return
Domestic Equity	7.50%
International Equity	8.50%
Domestic Fixed Income	2.50%
Global Fixed Income	3.50%
Real Estate	4.50%

Discount Rate:

The discount rate used to measure the total pension liability was 8.00 percent. The projection of cash flows used to determine the discount rate assumed that plan member contributions will be made at the current contribution rate and that sponsor contributions will be made at rates equal to the difference between actuarially determined contribution rates and the member rate. Based on those assumptions, the pension plan's fiduciary net position was projected to be available to make all projected future benefit payments of current plan members. Therefore, the long-term expected rate of return on pension plan investments was applied to all periods of projected benefit payments to determine the total pension liability.

CITY OF PUNTA GORDA, FLORIDA
NOTES TO THE FINANCIAL STATEMENTS
September 30, 2014

IV. Detailed notes on all funds, Continued

G. Employee Retirement Systems, continued

(c) Municipal Firefighters' Pension Plan, continued

	1% Decrease 7.00%	Current Discount Rate 8.00%	1% Increase 9.00%
Sponsor's Net Pension Liability	\$ 3,735,370	\$ 2,239,853	\$ 1,018,984

Valuation Date: 10/01/2012
Actuarially determined contribution rates are calculated as of October 1, two years prior to the end of the fiscal year in which contributions are reported.

Methods and assumptions used to determine contribution rates:

Funding Method:	Entry Age Normal Actuarial Cost Method.
Amortization Method:	Level Percentage of Pay, Closed.
Remaining Amortization Period:	26 Years (as of 10/01/2011).
Asset Valuation Method:	Each year, the prior Actuarial Value of Assets is brought forward utilizing the historical geometric 4-year average Market Value return. It is possible that over time this technique will produce an insignificant bias above or below Market Value.
Inflation:	3.0% per year.
Salary Increases:	6.0% per year up to the assumed retirement age. Final salary in year of retirement is increased 20% (changed to individual amount with Impact Statement) to account for additional non-regular compensation.
Interest Rate:	8.0% per year, compounded annually, net of investment related expenses.
Payroll Growth:	5.0% per year.
Retirement Age:	Earlier of age 55 or the completion of 25 years of service. Also, any member who has reached Normal Retirement is assumed to continue employment for one additional year.
Early Retirement:	Commencing upon a member's eligibility for Early Retirement (Age 45 with 10 years of credited service), members are assumed to retire with an immediate subsidized benefit at the rate of 2% per year.
Termination Rates:	See table below.
Disability Rates:	See table below.
Mortality:	RP 2000 (combined healthy with no projection) – Based on a study of over 650 public safety funds, this table reflects a 10% margin for future mortality improvements. Disabled lives set forward 5 years.
Other Information:	Termination and Disability Rate Table.

CITY OF PUNTA GORDA, FLORIDA
 NOTES TO THE FINANCIAL STATEMENTS
 September 30, 2014

IV. Detailed notes on all funds, Continued

G. Employee Retirement Systems, continued

(c) Municipal Firefighters' Pension Plan, continued

<u>Age</u>	<u>% Terminating During the Year</u>	<u>% Becoming Disabled During the Year</u>
20	6.0%	0.03%
30	5.0%	0.04%
40	2.6%	0.07%
50	0.8%	0.18%

Annual Pension Costs and Net Pension Obligations

The City has no net pension obligations as all actuarially determined amounts are contributed each year. The City's annual pension costs for the General Employees' pension plan was \$1,678,436, Municipal Police Officers' pension plan \$705,375 and Municipal Firefighters' pension plan \$645,368 for fiscal year ended September 30, 2014.

Other Pension Plan Information

The annual required contribution for the current year, for each plan, was determined as part of the October 1, 2012 actuarial valuation using the entry age normal actuarial cost method or frozen entry age for Municipal Police Officers' plan.

The actuarial value of assets was determined using market value for all three plans. The excess of actuarial value of assets over the actuarial accrued liabilities is being amortized using the level percentage of pay closed method for each of the three plans. As of the October 1, 2012 actuarial valuation, the amortization periods for the excess of actuarial value of assets over the actuarial accrued liabilities is 28 years for the General Employees', 30 years for Municipal Police Officers' and 25 years for Municipal Firefighters' plans (as of 10/01/12).

Trend information

Trend information gives an indication of the progress made in accumulating sufficient assets to pay benefits when due. The information is presented on pages 89 through 92 of the City's Comprehensive Annual Financial Report.

CITY OF PUNTA GORDA, FLORIDA
NOTES TO THE FINANCIAL STATEMENTS
September 30, 2014

IV. Detailed notes on all funds, Continued

G. Employee Retirement Systems, continued

Pension balances at September 30, 2014 were as follows:

	General Employees' Pension Plan	Municipal Police Officers' Pension Plan	Municipal Firefighters' Pension Plan	Total
ASSETS				
Cash and cash equivalents	\$ 2,691,235	\$ 733,743	\$ 179,826	\$ 3,604,804
Receivables: Investment income	89,222	46,562	3,527	139,311
Investments, at fair value				
U.S. Bonds and Bills	1,017,231	245,073	-	1,262,304
Federal Agency Guaranteed Securities	413,814	208,057	-	621,871
Corporate Bonds	7,701,680	3,081,552	-	10,783,232
Stocks	22,516,425	6,658,337	2,776,474	31,951,236
Municipal Obligations	359,294	215,255	-	574,549
Mutual Funds				
Fixed Income	-	693,039	2,573,071	3,266,110
Equity	-	1,490,354	3,970,939	5,461,293
Mutual Funds: Real Estate Pooled/Common/Commingled Funds: Real Estate	1,699,851	-	-	1,699,851
	-	1,072,541	961,098	2,033,639
Total investments at fair value	<u>33,708,295</u>	<u>13,664,208</u>	<u>10,281,582</u>	<u>57,654,085</u>
Total assets	<u>36,488,752</u>	<u>14,444,513</u>	<u>10,464,935</u>	<u>61,398,200</u>
LIABILITIES				
Payables				
Refunds of Member Contributions	-	-	102,987	102,987
Benefit payments	679	-	-	679
Total liabilities	<u>679</u>	<u>-</u>	<u>102,987</u>	<u>103,666</u>
NET POSITION RESTRICTED FOR PENSIONS	<u>\$36,488,073</u>	<u>\$14,444,513</u>	<u>\$10,361,948</u>	<u>\$61,294,534</u>

CITY OF PUNTA GORDA, FLORIDA
NOTES TO THE FINANCIAL STATEMENTS
September 30, 2014

IV. Detailed notes on all funds, Continued

G. Employee Retirement Systems, continued

Pension activity for the year ended September 30, 2014 was as follows:

	General Employees' Pension Plan	Municipal Police Officers' Pension Plan	Municipal Firefighters' Pension Plan	Total
ADDITIONS				
Contributions				
Employer	\$ 1,956,900	\$ 548,794	\$ 460,347	\$ 2,966,041
Plan Members	478,707	147,103	140,886	766,696
State	-	173,165	247,646	420,811
Total contributions	2,435,607	869,062	848,879	4,153,548
Investment income				
Net appreciation in fair value of investments	2,564,914	1,014,723	617,554	4,197,191
Interest and dividends	741,212	338,377	224,317	1,303,906
Less investment expense ¹	(223,240)	(87,437)	(42,070)	(352,747)
Net investment income	3,082,886	1,265,663	799,801	5,148,350
Total additions	5,518,493	2,134,725	1,648,680	9,301,898
DEDUCTIONS				
Benefit payments, including refunds of member contributions	1,540,895	556,226	518,074	2,615,195
Lump sum DROP distributions	232,572	166,617	22,304	421,493
Administrative expense	32,788	14,495	39,889	87,172
Total deductions	1,806,255	737,338	580,267	3,123,860
Net increase in net position	3,712,238	1,397,387	1,068,413	6,178,038
NET POSITION RESTRICTED FOR PENSIONS				
Beginning of year	32,775,835	13,047,126	9,293,535	55,116,496
End of year	<u>\$ 36,488,073</u>	<u>\$ 14,444,513</u>	<u>\$ 10,361,948</u>	<u>\$ 61,294,534</u>

¹Investment Related expenses include investment advisory, custodial and performance monitoring fees.

See Accompanying Notes.

CITY OF PUNTA GORDA, FLORIDA
NOTES TO THE FINANCIAL STATEMENTS
September 30, 2014

IV. Detailed notes on all funds, Continued

G. Employee Retirement Systems, continued

Trend information, continued

Three-Year Trend Information (Dollar)

<u>Fiscal Year Ending</u>	<u>Annual Pension Cost (APC)</u>	<u>Percentage of APC Contributed</u>	<u>Net Pension Obligation</u>
General Employees' pension plan			
9/30/2014	\$ 1,678,436	117%	\$ (278,578)
9/30/2013	1,745,226	100%	(114)
9/30/2012	1,543,335	100%	(121)
Municipal Police Officers' pension plan			
9/30/2014	\$ 705,375	102%	\$ (34,555)
9/30/2013	632,124	100%	(17,970)
9/30/2012	550,628	100%	(19,429)
Municipal Firefighters' pension plan			
9/30/2014	\$ 645,368	104%	\$ (42,325)
9/30/2013	638,724	100%	(17,940)
9/30/2012	594,191	100%	(19,085)

The development of the Net Pension Obligation to date for the General Employees' pension plan is as follows:

	<u>9/30/2014</u>	<u>9/30/2013</u>	<u>9/30/2012</u>
Actuarially Determined			
Contribution (A)	\$ 1,678,429	\$ 1,745,219	\$ 1,543,331
Interest on NPO	(9)	(10)	(10)
Adjustment to (A)	16	17	14
Annual Pension Cost	1,678,436	1,745,226	1,543,335
Contributions Made	1,956,900	1,745,219	1,543,331
Increase (Decrease) in NPO	(278,464)	7	4
NPO Beginning of Year	(114)	(121)	(125)
NPO End of Year	<u>\$ (278,578)</u>	<u>\$ (114)</u>	<u>\$ (121)</u>

CITY OF PUNTA GORDA, FLORIDA
NOTES TO THE FINANCIAL STATEMENTS
September 30, 2014

IV. Detailed notes on all funds, Continued

G. Employee Retirement Systems, continued

Trend information, continued

The development of the Net Pension Obligation to date for the Municipal Police Officers' pension plan is as follows:

	<u>9/30/2014</u>	<u>9/30/2013</u>	<u>9/30/2012</u>
Actuarially Determined			
Contribution (A)	\$ 704,255	\$ 630,665	\$ 548,848
Interest on NPO	(1,438)	(1,554)	(1,697)
Adjustment to (A)	<u>2,558</u>	<u>3,013</u>	<u>3,477</u>
Annual Pension Cost	705,375	632,124	550,628
Contributions Made	<u>721,959</u>	<u>630,665</u>	<u>548,848</u>
Increase in NPO	(16,584)	1,459	1,780
NPO Beginning of Year	<u>(17,970)</u>	<u>(19,429)</u>	<u>(21,209)</u>
NPO End of Year	<u><u>\$ (34,554)</u></u>	<u><u>\$ (17,970)</u></u>	<u><u>\$ (19,429)</u></u>

The development of the Net Pension Obligation to date for the Municipal Firefighters' pension plan is as follows:

	<u>9/30/2014</u>	<u>9/30/2013</u>	<u>9/30/2012</u>
Actuarially Determined			
Contribution (A)	\$ 644,773	\$ 638,092	\$ 593,537
Interest on NPO	(1,435)	(1,527)	(1,579)
Adjustment to (A)	<u>2,030</u>	<u>2,159</u>	<u>2,233</u>
Annual Pension Cost	645,368	638,724	594,191
Contributions Made	<u>669,753</u>	<u>637,579</u>	<u>593,537</u>
Increase (Decrease) in NPO	(24,385)	1,145	654
NPO Beginning of Year	<u>(17,940)</u>	<u>(19,085)</u>	<u>(19,739)</u>
NPO End of Year	<u><u>\$ (42,325)</u></u>	<u><u>\$ (17,940)</u></u>	<u><u>\$ (19,085)</u></u>

CITY OF PUNTA GORDA, FLORIDA
NOTES TO THE FINANCIAL STATEMENTS
September 30, 2014

IV. Detailed notes on all funds, Continued

G. Employee Retirement Systems, continued

Funding status and funding progress as of October 1, 2014 for all plans

	General Employees	Police Officers'	Firefighters'
Actuarial accrued liability (AAL)	\$41,969,254	\$15,973,772	\$ 12,601,800
Actuarial value of plan assets	36,488,073	14,444,513	10,361,947
Unfunded actuarial accrued liability (UAAL)	5,481,181	1,529,259	2,239,853
Funded ratio (actuarial value of plan assets/AAL)	86.94%	90.43%	82.23%
Covered payroll (active plan members)	5,909,963	1,838,786	1,575,575
UAAL as a percentage of covered payroll	92.74%	83.17%	142.16%

Concentration of Investments

The three pension plans have a concentration of investments that are not direct governmental obligations or agency securities, and that total 5% or more of the individual plan's assets. These concentrations of investments are:

General Employees' Pension Plan and Police Officers' Plan

Goldman Sachs Fin Sq Treasury

Obligation Administration Fund #469 7.4% and 5.1% respectively

The schedule of funding progress for the postemployment defined benefit plan immediately following the notes to the financial statements presents multi-year trend information about whether the actuarial value of plan assets is increasing or decreasing relative to the actuarial accrued liability for benefits over time.

Defined Contribution Pension Plan

August 2011 the City closed the General Employees' Defined Benefit Plan to new entrants. As a replacement the City created a Defined Contribution Plan for new employees as well as current employees who had not joined the Defined Benefit Plan.

The Defined Contribution Plan is self directed by the employee regarding investment choices. The Plan is managed by ICMA, a large investment company used exclusively by Governmental entities.

Plan specifics are as follows:

- Vesting: 0 to 5 years 0%
5+ years 100%
- Contributions:
 - City match is 100% of employees' contribution up to 5% of includable wages
 - City match is 50% of employees' contribution from 5% to 10% of includable wages
 - Maximum City Match 7.5% of includable wages

Total Balance in the Plan as of September 30, 2014 is \$99,146, which includes City and Employee Contributions as well as earnings for the year. Two members are vested with a total account balance of \$21,687. This is included in the amount above. The total number of Plan members was twenty-eight as of September 30, 2014.

CITY OF PUNTA GORDA, FLORIDA
NOTES TO THE FINANCIAL STATEMENTS
September 30, 2014

IV. Detailed notes on all funds, Continued

H. Other Postemployment Benefits

For all Other Postemployment Benefits the City uses a single-employer plan. In addition to providing pension benefits, the City allows retirees to purchase health, life, vision and dental benefits at the same rate as active employees, in accordance with state statutes. To be eligible for this benefit, the employee must retire from the City and have no break between his/her active employment and retirement. The retirees pay all premiums for the coverage elected.

In order to comply with the requirements of GASB 45, Accounting and Financial Reporting by Employers for Postemployment Benefits Other than Pensions, the City contracted with a certified actuarial firm to provide an actuarial valuation of postemployment benefits. The postemployment health insurance benefits will continue to be offered on a pay-as-you-go basis with no premium subsidy to the retirees. As required by the State of Florida Statute 112.08011, the claims experience of the retirees is co-mingled with that of active employees in determining the health plan cost. In accordance with GASB 45, the co-mingling of claims requirement equates to an implicit subsidy to retirees that creates an OPEB liability on the part of the City. Therefore, the City incurred a liability beginning fiscal year 2009 for the implicit rate subsidy as the City implements GASB 45. The City does not intend to fund the actuarial accrued liability.

This actuarial valuation involves estimates of the value of reported amounts and assumptions about the probability of events far into the future. Examples include assumptions about future employment, mortality, and the healthcare cost trend. Amounts determined regarding the funded status of the plan and the annual required contributions of the employer are subject to constant revision as actual experience is compared with past expectations, and new estimates are made about the future. The schedule of funding progress, presented as required supplementary information following the notes to the financial statements, presents multi-year trend information that shows whether the actuarial value of plan assets is increasing or decreasing over time relative to the actuarial liabilities for benefits.

Calculations are based upon the types of benefits provided under the terms of the substantive plan at the time of the valuation and on the pattern of sharing of costs between the employer and plan members to that point. Calculations reflect a long-term prospective, so methods and assumptions used include techniques that are designed to reduce short-term volatility in actuarial accrued liabilities and the actuarial value of assets.

CITY OF PUNTA GORDA, FLORIDA
 NOTES TO THE FINANCIAL STATEMENTS
 September 30, 2014

IV. Detailed notes on all funds, Continued

H. Other Postemployment Benefits, continued

For the Actuarial Valuation, the Entry Age Normal (level % of pay) actuarial cost method was used. Select Actuarial Assumptions are listed in the table below:

Funding Interest Rate:	4.5%
Health Care Inflation:	Pre-Medicare: 8.5% in Fiscal 2013 (grading down to 4.5% in Fiscal 2017); Post-Medicare: 8.5% in Fiscal 2012 (grading down to 4.5% in Fiscal 2017);
Payroll Growth/Inflation Assumption:	4.0%
Amortization of UAAL:	Level Percentage of Payroll (Closed Amortization over 30 Years)

The funded status of the plans most recent actuarial valuation date is as follows:

Actuarial Valuation Date	Actuarial Value of Assets (a)	Accrued Liability (AAL) - Entry Age (b)	Unfunded AAL (UAAL) (b-a)	Funded Ratio (a/b)	Covered Payroll (c)	UAAL as a % of Covered Payroll ((b-a)/c)
10/1/2013 *	N/A	N/A	N/A	N/A	N/A	N/A

A separate audited GAAP-basis postemployment benefit plan report was not prepared.

CITY OF PUNTA GORDA, FLORIDA
NOTES TO THE FINANCIAL STATEMENTS
September 30, 2014

IV. Detailed notes on all funds, Continued

H. Other Postemployment Benefits, continued

The City's annual OPEB cost, the percentage of annual OPEB cost contributed to the plan, and the net OPEB obligation for the year are as follows:

Year Ending	Annual OPEB Cost	Percentage of OPEB Cost Contributed	Net OPEB Cost Obligation
09/30/14	N/A	N/A	N/A

(A schedule of funding progress is presented on page 87.)

Valuation Date Applicable for Fiscal Year Ending	10/1/2013 9/30/2014	10/1/2012 9/30/2013
Annual Required Contribution	N/A	\$ 429,470
Intersect on Net OPEB Obligation	N/A	20,927
Adjustment to Annual Required Contribution	N/A	(18,107)
Annual OPEB Cost/(Expense)	N/A	\$ 432,290
Estimated Contributions Made	N/A	(113,179)
Anticipated Increase/(Decrease) in Net OPEB Obligation	N/A	\$ 319,111
Net OPEB Obligation -- Beginning of Year	N/A	343,350
Adjustment to Book Value October 1	N/A	121,698
Estimated Net OPEB Obligation -- End of Year	N/A	\$ 784,159
Funded Status as of:	10/1/2013	10/1/2012
Actuarial Accrued Liability (AAL)	N/A	\$ 4,285,149
Actuarial Value of Assets (AVA)	N/A	0
Unfunded Actuarial Accrued Liability *UAAL)		\$ 4,285,149
Funded Ratio	0.0%	0.0%
Covered Payroll	N/A	12,478,406
Ratio of UAAL to Covered Payroll	N/A	34.3%

The numbers shown above do not reflect a decision to fund the program. Therefore, the Contributions made to the program are assumed to be the benefits paid to retirees and administrative expenses.

CITY OF PUNTA GORDA, FLORIDA
NOTES TO THE FINANCIAL STATEMENTS
September 30, 2014

IV. Detailed notes on all funds, Continued

H. Other Postemployment Benefits, continued

<u>Schedule of Funding Progress</u>						
Actuarial Valuation Date	Actuarial Value of Assets (a)	Accrued Liability (AAL) - Entry Age (b)	Unfunded AAL (UAAL) (b-a)	Funded Ratio (a/b)	Covered Payroll (c)	UAAL as a % of Covered Payroll ((b-a)/c)
10/1/2013	N/A	N/A	N/A	N/A	N/A	N/A
10/1/2012	\$ -0-	\$4,285,149	\$4,285,149	0.00%	\$12,478,406	34.3%
10/1/2011	N/A	N/A	N/A	N/A	N/A	N/A

I. Contingencies

Amounts received or receivable from grantor agencies are subject to audit and adjustment by grantor agencies, principally the federal and state governments. Any disallowed expenses might constitute a contingent liability of the City. The City does not believe any such contingent liabilities are material.

The City is contingently liable with respect to litigation incidental to the ordinary course of its operations. In the opinion of management, based on the advice of legal counsel, the ultimate disposition of lawsuits will not have a material adverse effect on the financial position of the City.

J. Risk Management

The City is a member of Public Risk Management (PRM), a local government liability risk pool.

PRM administers insurance activities relating to property, general, automobile, public officials' liability, workers' compensation, and auto physical damage. The pool assesses each member its pro rata share of the estimated amount required to meet current year losses, operating expenses and reinsurance costs (premiums).

To reduce its exposure to large losses on all types of insured events PRM uses reinsurance policies purchased from third-party carriers.

The City is also a member of PRM for the City's employee health plan. It is a self-funded HMO/PPO plan using the Blue Cross Blue Shield of Florida network, administered by Blue Cross Blue Shield of Florida. The fund is fully funded annually. The premiums for this coverage are paid by the various departments on a per employee coverage basis.

CITY OF PUNTA GORDA, FLORIDA
NOTES TO THE FINANCIAL STATEMENTS
September 30, 2014

IV. Detailed notes on all funds, Continued

K. Miscellaneous Revenue – Governmental Fund Types

At September 30, 2014, miscellaneous revenue consisted of the following:

<u>General Fund</u>	
Interest	\$ 7,831
Administrative Charges	2,694,492
Other	400,542
	<u>3,102,865</u>
<u>Community Redevelopment Agency</u>	
Interest	2,329
Other	233,516
	<u>235,845</u>
<u>P G I Canal Maintenance Fund</u>	
Interest	1,041
Service Assessments	2,611,222
Other	32,433
	<u>2,644,696</u>
<u>Capital Project Fund</u>	
Interest	856
Other	26,031
	<u>26,887</u>
<u>Impact Fees - Transportation</u>	
Interest	144
Impact Fees	37,515
	<u>37,659</u>
<u>Other Governmental Funds</u>	
Interest	1,121
Service Assessments	415,103
Impact Fees	67,110
Other	192,123
	<u>675,457</u>
	<u>\$ 6,723,409</u>

REQUIRED SUPPLEMENTARY INFORMATION

Trend Information for Pension Plans

CITY OF PUNTA GORDA
EMPLOYEES' PENSION PLANS
SCHEDULE OF FUNDING PROGRESS
September 30, 2014

Actuarial Valuation Date	Actuarial Value of Assets (a)	Actuarial Accrued Liability (AAL) Frozen Entry Age (b)	Unfunded Actuarial Accrued Liability Frozen Entry Age (UAAL) (b-a)	Funded Ratio (a/b)	Annual Covered Payroll (c)	UAAL as of % of Covered Payroll ((b-a)/c)
General Employees' Pension Plan						
10/01/14	\$ 36,488,073	\$ 41,969,254	\$ 5,481,181	86.94%	\$5,909,963	92.74%
10/01/13	30,407,000	40,088,617	9,681,617	75.85%	6,761,658	143.18%
10/01/12	26,865,766	37,102,582	10,236,816	72.41%	7,189,121	142.39%
10/01/11	24,244,138	33,781,159	9,537,021	71.77%	7,761,379	122.88%
10/01/10	24,169,558	32,333,799	8,164,241	74.75%	8,306,718	98.28%
10/01/09	23,165,282	30,920,378	7,755,096	74.92%	8,793,008	88.20%
10/01/08	22,098,799	27,954,446	5,855,647	79.05%	8,851,764	66.15%
10/01/07	19,944,703	24,628,804	4,684,101	80.98%	8,826,863	53.07%
10/01/06	16,736,312	21,594,765	4,858,453	77.50%	8,173,044	59.44%
10/01/05	13,683,632	19,351,415	5,667,783	70.71%	7,849,841	72.20%
Municipal Police Officers' Pension Plan						
10/01/14	\$ 14,444,513	\$ 15,973,772	\$ 1,529,259	90.43%	\$1,838,786	83.17%
10/01/13	12,400,159	13,648,528	1,248,369	90.85%	2,013,763	61.99%
10/01/12	11,265,436	12,511,565	1,246,129	90.04%	1,731,061	71.99%
10/01/11	10,484,228	11,595,434	1,111,206	90.42%	1,935,114	57.42%
10/01/10	10,443,953	11,481,860	1,037,907	90.96%	2,087,064	49.73%
10/01/09	9,967,859	10,991,169	1,023,310	90.69%	2,098,774	48.76%
10/01/08	9,618,921	10,055,556	436,635	95.66%	1,972,600	22.13%
10/01/07	8,966,928	9,388,245	421,317	95.51%	1,981,580	21.26%
10/01/06	7,935,761	8,388,802	453,041	94.60%	1,636,344	27.69%
10/01/05	6,991,355	7,434,164	442,809	94.04%	1,518,751	29.16%
Municipal Firefighters' Pension Plan						
10/01/14	\$ 10,361,947	\$ 12,601,800	\$ 2,239,853	82.23%	\$1,575,575	142.16%
10/01/13	8,621,141	11,856,721	3,235,580	72.71%	1,799,896	179.76%
10/01/12	7,593,369	11,555,811	3,962,442	65.71%	1,619,708	244.64%
10/01/11	6,848,365	10,670,728	3,822,363	64.18%	1,636,836	233.52%
10/01/10	6,735,469	10,159,456	3,423,987	66.30%	1,595,024	214.67%
10/01/09	6,344,731	9,491,056	3,146,325	66.85%	1,601,481	196.46%
10/01/08	5,964,279	8,902,564	2,938,285	67.00%	1,543,063	190.42%
10/01/07	5,513,761	7,609,551	2,095,790	72.46%	1,470,077	142.56%
10/01/06	4,847,072	6,953,848	2,106,776	69.70%	1,339,582	157.27%
10/01/05	4,391,682	6,326,331	1,934,649	69.42%	1,225,807	157.83%

CITY OF PUNTA GORDA
EMPLOYEES' PENSION PLANS
SCHEDULE OF CONTRIBUTIONS FROM EMPLOYER AND OTHER CONTRIBUTING ENTITIES
September 30, 2014

<u>Year Ended September 30,</u>	<u>Annual Required Contribution</u>	<u>City Contribution</u>	<u>Insurance Premiums State</u>	<u>Percentage Contributed</u>
General Employees' Pension Plan				
2014	\$ 1,678,429	\$ 1,956,900	\$ -	116.59%
2013	1,745,219	1,745,219	-	100.00%
2012	1,543,331	1,543,331	-	100.00%
2011	1,457,548	1,457,548	-	100.00%
2010	1,366,271	1,366,271	-	100.00%
2009	1,423,429	1,423,429	-	100.00%
2008	1,398,434	1,398,434	-	100.00%
2007	1,364,567	1,364,567	-	100.00%
2006	1,188,881	1,188,881	-	100.00%
2005	1,110,361	1,110,361	-	100.00%
Municipal Police Officers' Pension Plan				
2014	\$ 704,255	\$ 548,795	\$ 173,165	102.48%
2013	630,665	462,210	168,455	100.00%
2012	548,848	373,353	175,495	100.00%
2011	556,724	384,322	172,401	100.00%
2010	572,593	403,250	169,343	100.00%
2009	460,524	272,708	187,816	100.00%
2008	348,756	152,279	196,477 *	100.00%
2007	382,244	187,950	194,294	100.00%
2006	348,224	152,241	195,983	100.00%
2005	236,534	72,135	193,251	112.20%
Municipal Firefighters' Pension Plan				
2014	\$ 609,088	\$ 460,347	\$ 209,406 *	109.96%
2013	638,092	428,173	209,406 *	100.00%
2012	593,537	384,131	209,406 *	100.00%
2011	523,820	314,414	209,406 *	100.00%
2010	496,156	286,750	209,406 *	100.00%
2009	397,465	188,059	209,406 *	100.00%
2008	369,039	159,633	209,406 *	100.00%
2007	348,272	138,866	209,406 *	100.00%
2006	257,335	52,579	204,756	100.00%
2005	219,381	48,463	177,708	103.10%

* "Frozen" pursuant to the provisions of Chapter 175 or 185 Florida Statutes, as amended.

CITY OF PUNTA GORDA
EMPLOYEES' PENSION PLANS
SCHEDULE OF CONTRIBUTIONS FROM EMPLOYER AND OTHERS
(Continued)
September 30, 2014

	General Employees' Pension Plan	Municipal Police Officers' Pension Plan	Municipal Firefighters' Pension Plan
* Valuation Date	10/01/12	10/01/12	10/01/12
Actuarial Cost Method	Entry age normal	Frozen entry age	Entry age normal
Amortization Method	Level dollar, closed	Level percent of pay, closed	Level percent of pay, closed
Remaining amortization period	28 years (at 10/1/12)	30 years (at 10/1/12)	25 years (at 10/1/12)
Asset valuation Method	4 years smooth of market value	4 years smooth of market value	4 years smooth of market value
Actuarial Assumptions:			
Investment rate of return net of invest- ment related expenses	8.0%	8.0%	8.0%
Projected salary increase	5.0%	7.0%	6.0%
Inflation portion	3.0%	3.0%	3.0%
Post retirement COLA	0.0%	0.0%	0.0%

* This is the valuation date that the City's current year contribution requirements were calculated.

CITY OF PUNTA GORDA
EMPLOYEES' PENSION PLANS
SCHEDULE OF INVESTMENT RETURNS
Last 4 Fiscal Years

Municipal General Employees' Pension				
	<u>09/30/2014</u>	<u>09/30/2013</u>	<u>09/30/2012</u>	<u>09/30/2011</u>
Annual Money-Weighted Rate of Return Net of Investment Expense	9.33%	13.68%	19.33%	-1.14%
 Municipal Police Officers' Pension				
	<u>09/30/2014</u>	<u>09/30/2013</u>	<u>09/30/2012</u>	<u>09/30/2011</u>
Annual Money-Weighted Rate of Return Net of Investment Expense	9.74%	12.92%	15.65%	-2.59%
 Municipal Firefighters' Pension				
	<u>09/30/2014</u>	<u>09/30/2013</u>	<u>09/30/2012</u>	<u>09/30/2011</u>
Annual Money-Weighted Rate of Return Net of Investment Expense	8.50%	14.74%	16.63%	-1.45%

CITY OF PUNTA GORDA
EMPLOYEES' PENSION PLANS
SCHEDULE OF CHANGES IN NET PENSION LIABILITY AND RELATED RATIOS

Municipal General Employees' Pension	<u>09/30/2014</u>
Total Pension Liability	
Service Cost	\$ 1,073,877
Interest	3,082,449
Change in Excess State Money	-
Share Plan Allocation	-
Differences Between Expected and Actual Experience	-
Changes of Assumptions	-
Benefit Payments, Including Refunds of Employee Contributions	<u>(1,773,467)</u>
Net Change in Total Pension Liability	2,382,859
Total Pension Liability - Beginning	39,586,395
Total Pension Liability - Ending (a)	<u><u>\$ 41,969,254</u></u>
 Plan Fiduciary Net Position	
Contributions - Employer	1,956,900
Contributions - State	-
Contributions - Employee	478,707
Net Investment income	3,082,886
Benefit Payments, Including Refunds of Employee Contributions	<u>(1,773,467)</u>
Administrative Expense	(32,788)
Other	-
Net Change in Plan Fiduciary Net Position	<u>3,712,238</u>
 Plan Fiduciary Net Position - Beginning	<u>32,775,835</u>
Plan Fiduciary Net Position - Ending (b)	<u><u>\$ 36,488,073</u></u>
 Net Pension Liability - Ending (a) - (b)	<u><u>\$ 5,481,181</u></u>
 Plan Fiduciary Net Position as a Percentage of the Total Pension Liability	86.94%
 Covered Employee Payroll	\$ 5,909,963
Net Pension Liability as a Percentage of covered Employee Payroll	92.74%

CITY OF PUNTA GORDA
EMPLOYEES' PENSION PLANS
SCHEDULE OF CHANGES IN NET PENSION LIABILITY AND RELATED RATIOS

Municipal Police Officers' Pension		<u>09/30/2014</u>
Total Pension Liability		
Service Cost	\$	526,910
Interest		1,210,004
Change in Excess State Money		-
Share Plan Allocation		-
Changes of Benefit Terms		
Differences Between Expected and Actual Experience		-
Changes of Assumptions		-
Benefit Payments, Including Refunds of Employee Contributions		(722,843)
Net Change in Total Pension Liability		<u>1,014,071</u>
Total Pension Liability - Beginning		14,959,701
Total Pension Liability - Ending (a)	\$	<u><u>15,973,772</u></u>
Plan Fiduciary Net Position		
Contributions - Employer		548,795
Contributions - State		173,165
Contributions - Employee		147,103
Net Investment income		1,265,663
Benefit Payments, Including Refunds of Employee Contributions		(722,843)
Administrative Expense		(14,496)
Other		-
Net Change in Plan Fiduciary Net Position		<u>1,397,387</u>
Plan Fiduciary Net Position - Beginning		<u>13,047,126</u>
Plan Fiduciary Net Position - Ending (b)	\$	<u><u>14,444,513</u></u>
Net Pension Liability - Ending (a) - (b)	\$	<u><u>1,529,259</u></u>
Plan Fiduciary Net Position as a Percentage of the Total Pension Liability		90.43%
Covered Employee Payroll	\$	1,838,786
Net Pension Liability as a Percentage of covered Employee Payroll		83.17%

CITY OF PUNTA GORDA
EMPLOYEES' PENSION PLANS
SCHEDULE OF CHANGES IN NET PENSION LIABILITY AND RELATED RATIOS

Municipal Firefighters' Pension	
	<u>09/30/2014</u>
Total Pension Liability	
Service Cost	\$ 433,718
Interest	949,706
Change in Excess State Money	-
Share Plan Allocation	38,240
Changes of Benefit Terms	
Differences Between Expected and Actual Experience	-
Changes of Assumptions	-
Benefit Payments, Including Refunds of Employee Contributions	(540,379)
Net Change in Total Pension Liability	<u>881,285</u>
Total Pension Liability - Beginning	11,720,515
Total Pension Liability - Ending (a)	<u><u>\$ 12,601,800</u></u>
Plan Fiduciary Net Position	
Contributions - Employer	460,347
Contributions - State	247,646
Contributions - Employee	140,886
Net Investment income	799,801
Benefit Payments, Including Refunds of Employee Contributions	(540,379)
Administrative Expense	(39,889)
Other	-
Net Change in Plan Fiduciary Net Position	<u>1,068,412</u>
Plan Fiduciary Net Position - Beginning	<u>9,293,535</u>
Plan Fiduciary Net Position - Ending (b)	<u><u>\$ 10,361,947</u></u>
Net Pension Liability - Ending (a) - (b)	<u><u>\$ 2,239,853</u></u>
Plan Fiduciary Net Position as a Percentage of the Total Pension Liability	82.23%
Covered Employee Payroll	\$ 1,575,575
Net Pension Liability as a Percentage of covered Employee Payroll	142.16%

CITY OF PUNTA GORDA
EMPLOYEES' PENSION PLANS
SCHEDULE OF CONTRIBUTIONS

Municipal General Employees' Pension	
	<u>09/30/2014</u>
Actuarially Determined Contribution	\$ 1,678,429
Contributions in Relation to the Actuarially Determined Contributions	<u>1,956,900</u>
Contribution Deficiency (Excess)	<u>\$ (278,471)</u>
Covered Employee Payroll	\$ 5,909,963
Contributions as a Percentage of Covered Employee Payroll	33.11%
Municipal Police Officers' Pension	
	<u>09/30/2014</u>
Actuarially Determined Contribution	\$ 704,255
Contributions in Relation to the Actuarially Determined Contributions	<u>721,959</u>
Contribution Deficiency (Excess)	<u>\$ (17,704)</u>
Covered Employee Payroll	\$ 1,838,786
Contributions as a Percentage of Covered Employee Payroll	39.26%
Municipal Firefighters' Pension	
	<u>09/30/2014</u>
Actuarially Determined Contribution	\$ 644,773
Contributions in Relation to the Actuarially Determined Contributions	<u>669,753</u>
Contribution Deficiency (Excess)	<u>\$ (24,980)</u>
Covered Employee Payroll	\$ 1,575,575
Contributions as a Percentage of Covered Employee Payroll	42.51%

CITY OF PUNTA GORDA
SCHEDULE OF OTHER POSTEMPLOYMENT BENEFITS (OPEB)
September 30, 2014

Three Year Trend Information

<u>Year Ending</u>	<u>Annual OPEB Cost</u>	<u>Percentage of OPEB Cost Contributed</u>	<u>Net OPEB Obligation</u>
9/30/2014	N/A	N/A	N/A
9/30/2013	\$ 432,290	26.2%	\$ 784,159
9/30/2012	232,316	47.6%	465,048

Schedule of Funding Progress

<u>Actuarial Valuation Date</u>	<u>Actuarial Value of Assets (a)</u>	<u>Accrued Liability (AAL) - Entry Age (b)</u>	<u>Unfunded AAL (UAAL) (b-a)</u>	<u>Funded Ratio (a/b)</u>	<u>Covered Payroll (c)</u>	<u>UAAL as a % of Covered Payroll ((b-a)/c)</u>
10/1/2013	N/A	N/A	N/A	N/A	N/A	N/A
10/1/2012	\$ -0-	\$4,285,149	\$4,285,149	0.00%	\$12,478,406	34.3%
10/1/2011	N/A	N/A	N/A	N/A	N/A	N/A

CITY OF PUNTA GORDA
Nonmajor Governmental Funds

Special Revenue Funds

Special revenue funds are used to account for specific revenues that are legally restricted to expenditure for particular purposes.

CDBG Revitalization Project Fund – This fund is used to account for the community development block grant that is funding the revitalization project for substandard housing within the government as well as other legal uses.

Impact Fees – Used to account for the receipt and disbursement of impact fees for Parks.

Damage Recovery Fund – This fund is used to track insurance, grants and other revenues received due to hurricanes and damaged property, with offsetting related repairs and other one-time expenditures.

Burnt Store Isles Canal Maintenance Assessment District accounts for funds to be utilized for the repair and upkeep of City-owned seawalls and maintain navigability of canals located in the Burnt Store Isles subdivision.

Five Cent Gas Tax – Legislation allows this tax to be used for road capital.

Six Cent Gas Tax – Legislation allows this tax to be used for transportation expenditures. These allowed uses include street sweeping, street lights, traffic lights, bridge maintenance and sidewalk repairs.

Permanent Fund

Permanent funds are used to report resources that are legally restricted to the extent that only earnings, not principal, may be used for purposes that support the reporting government's programs.

Gilchrist Intention – This fund accounts for assets donated by Albert W. Gilchrist, the interest on which shall be spent on right-of-way beautification.

CITY OF PUNTA GORDA
 COMBINING BALANCE SHEET
 NONMAJOR GOVERNMENTAL FUNDS
 September 30, 2014

	Special Revenue Funds		
	CDBG Fund	Impact Fees Parks	Damage Recovery Fund
ASSETS:			
Cash and cash equivalents	\$ -	\$151,359	\$ 550,584
Due from other governments	55	-	-
Total Assets	\$ 55	\$151,359	\$ 550,584
 LIABILITIES AND FUND BALANCES:			
Liabilities:			
Accounts payable	\$ 55	\$ -	\$ -
Retainage payable	-	-	-
Total Liabilities	55	-	-
 Fund Balances:			
Nonspendable:			
Permanent fund principal	-	-	-
Restricted for:			
Transportation	-	-	-
Recreation	-	151,359	-
Committed for:			
Damages or one-time expenditures	-	-	550,584
Total Fund Balances	-	151,359	550,584
Total Liabilities and Fund Balances	\$ 55	\$151,359	\$ 550,584

Special Revenue Funds			Permanent Fund	Total Nonmajor Governmental
BSI Canal Maintenance	Five Cent Gas Tax	Six Cent Gas Tax	Gilchrist Intention Fund	
\$ 219,123	\$ 553,385	\$ 217,993	\$ 5,061	\$ 1,697,505
5,338	20,782	55,137	-	81,312
<u>\$ 224,461</u>	<u>\$ 574,167</u>	<u>\$ 273,130</u>	<u>\$ 5,061</u>	<u>\$ 1,778,817</u>
\$ 32,653	\$ 2,475	\$ 47,510	\$ -	\$ 82,693
18,607	275	-	-	18,882
<u>51,260</u>	<u>2,750</u>	<u>47,510</u>	<u>-</u>	<u>101,575</u>
-	-	-	5,061	5,061
-	571,417	225,620	-	797,037
173,201	-	-	-	324,560
-	-	-	-	550,584
<u>173,201</u>	<u>571,417</u>	<u>225,620</u>	<u>5,061</u>	<u>1,677,242</u>
<u>\$ 224,461</u>	<u>\$ 574,167</u>	<u>\$ 273,130</u>	<u>\$ 5,061</u>	<u>\$ 1,778,817</u>

CITY OF PUNTA GORDA
 COMBINING STATEMENT OF REVENUES, EXPENDITURES AND CHANGES IN FUND BALANCES
 NONMAJOR GOVERNMENTAL FUNDS
 September 30, 2014

	Special Revenue Funds		
	CDBG Fund	Impact Fees Parks	Damage Recovery Fund
Revenues:			
Intergovernmental	\$ 41,790	\$ -	\$ 16,018
Miscellaneous	-	67,249	-
Total revenues	<u>41,790</u>	<u>67,249</u>	<u>16,018</u>
Expenditures:			
Current:			
Transportation	-	-	-
Economic environment	41,790	-	-
Recreation	-	-	-
Total expenditures	<u>41,790</u>	<u>-</u>	<u>-</u>
Excess (deficiency) of revenue over expenditures	<u>-</u>	<u>67,249</u>	<u>16,018</u>
Other Financing Sources (Uses):			
Transfers in	-	-	-
Transfers out	-	(3,000)	-
Total other financing sources (uses)	<u>-</u>	<u>(3,000)</u>	<u>-</u>
Net change in fund balances	-	64,249	16,018
Fund Balances, October 1, 2013	<u>-</u>	<u>87,110</u>	<u>534,566</u>
Fund Balances, September 30, 2014	<u>\$ -</u>	<u>\$ 151,359</u>	<u>\$ 550,584</u>

Special Revenue Funds			Permanent Fund	Total Nonmajor Governmental
BSI Canal Maintenance	Five Cent Gas Tax	Six Cent Gas Tax	Gilchrist Intention Fund	
\$ -	\$ 259,217	\$ 548,919	\$ -	\$ 865,944
415,529	334	192,337	8	675,457
<u>415,529</u>	<u>259,551</u>	<u>741,256</u>	<u>8</u>	<u>1,541,401</u>
-	176,617	738,634	-	915,251
-	-	-	-	41,790
411,156	-	-	-	411,156
<u>411,156</u>	<u>176,617</u>	<u>738,634</u>	<u>-</u>	<u>1,368,197</u>
4,373	82,934	2,622	8	173,204
-	355,000	2,000	-	357,000
-	-	-	-	(3,000)
-	<u>355,000</u>	<u>2,000</u>	-	<u>354,000</u>
4,373	437,934	4,622	8	527,204
<u>168,828</u>	<u>133,483</u>	<u>220,998</u>	<u>5,053</u>	<u>1,150,038</u>
<u>\$ 173,201</u>	<u>\$ 571,417</u>	<u>\$ 225,620</u>	<u>\$ 5,061</u>	<u>\$ 1,677,242</u>

CITY OF PUNTA GORDA, FLORIDA
COMMUNITY DEVELOPMENT BLOCK GRANT SPECIAL REVENUE FUND
SCHEDULE OF REVENUES, EXPENDITURES AND CHANGES IN FUND BALANCES
BUDGET AND ACTUAL
For the Fiscal Year Ended September 30, 2014

	Budgets		Actual	Variance with Final Budget - Positive (Negative)
	Original	Final		
Revenues				
Intergovernmental	\$ 67,070	\$ 126,127	\$ 41,790	\$ (84,337)
Total revenues	<u>67,070</u>	<u>126,127</u>	<u>41,790</u>	<u>(84,337)</u>
Expenditures				
Current				
Economic environment	67,070	126,127	41,790	84,337
Total expenditures	<u>67,070</u>	<u>126,127</u>	<u>41,790</u>	<u>84,337</u>
Revenues over expenditures	-	-	-	-
Net change in fund balance	<u>\$ -</u>	<u>\$ -</u>	-	<u>\$ -</u>
Fund balances, October 1, 2013			<u>-</u>	
Fund balances, September 30, 2014			<u>\$ -</u>	

CITY OF PUNTA GORDA, FLORIDA
 PARK IMPACT FEE SPECIAL REVENUE FUND
 SCHEDULE OF REVENUES, EXPENDITURES AND CHANGES IN FUND BALANCES
 BUDGET AND ACTUAL
 For the Fiscal Year Ended September 30, 2014

	Budgets		Actual	Variance with Final Budget - Positive (Negative)
	Original	Final		
Revenues				
Miscellaneous	\$ 35,000	\$ 35,000	\$ 67,249	\$ 32,249
Total revenues	<u>35,000</u>	<u>35,000</u>	<u>67,249</u>	<u>32,249</u>
Expenditures				
Total expenditures	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Excess revenues over expenditures	<u>35,000</u>	<u>35,000</u>	<u>67,249</u>	<u>32,249</u>
Other financing uses				
Transfers out	<u>35,000</u>	<u>49,852</u>	<u>(3,000)</u>	<u>46,852</u>
Total other financing uses	<u>35,000</u>	<u>49,852</u>	<u>(3,000)</u>	<u>46,852</u>
Net change in fund balance	<u>\$ -</u>	<u>\$ (14,852)</u>	64,249	<u>\$ 79,101</u>
Fund balances, October 1, 2013			<u>87,110</u>	
Fund balances, September 30, 2014			<u>\$ 151,359</u>	

CITY OF PUNTA GORDA, FLORIDA
 B S I CANAL MAINTENANCE SPECIAL REVENUE FUND
 SCHEDULE OF REVENUES, EXPENDITURES AND CHANGES IN FUND BALANCES
 BUDGET AND ACTUAL
 For the Fiscal Year Ended September 30, 2014

	Budgets		Actual	Variance with Final Budget - Positive (Negative)
	Original	Final		
Revenues				
Miscellaneous	\$ 415,300	\$ 415,300	\$ 415,529	\$ 229
Total revenues	415,300	415,300	415,529	229
Expenditures				
Current				
Recreation	481,642	481,642	411,156	70,486
Total expenditures	481,642	481,642	411,156	70,486
Revenues over (under) expenditures	(66,342)	(66,342)	4,373	70,715
Net change in fund balance	<u>\$ (66,342)</u>	<u>\$ (66,342)</u>	4,373	<u>\$ 70,715</u>
Fund balances, October 1, 2013			168,828	
Fund balances, September 30, 2014			<u>\$ 173,201</u>	

CITY OF PUNTA GORDA, FLORIDA
 FIVE CENT GAS TAX FUND
 SCHEDULE OF REVENUES, EXPENDITURES AND CHANGES IN FUND BALANCES
 BUDGET AND ACTUAL
 For the Fiscal Year Ended September 30, 2014

	Budgets		Actual	Variance with Final Budget - Positive (Negative)
	Original	Final		
Revenues				
Intergovernmental	\$ 245,000	\$ 245,000	\$ 259,217	\$ 14,217
Miscellaneous	-		334	334
Total revenues	<u>245,000</u>	<u>245,000</u>	<u>259,551</u>	<u>14,551</u>
Expenditures				
Current				
Transportation	<u>600,000</u>	<u>724,122</u>	<u>176,617</u>	<u>547,505</u>
Total expenditures	<u>600,000</u>	<u>724,122</u>	<u>176,617</u>	<u>547,505</u>
Revenues over (under) expenditures	<u>(355,000)</u>	<u>(479,122)</u>	<u>82,934</u>	<u>562,056</u>
Other financing sources				
Transfers in	<u>355,000</u>	<u>355,000</u>	<u>355,000</u>	-
Total other financing sources	<u>355,000</u>	<u>355,000</u>	<u>355,000</u>	-
Net change in fund balance	<u>\$ -</u>	<u>\$ (124,122)</u>	437,934	<u>\$ 562,056</u>
Fund balances, October 1, 2013			<u>133,483</u>	
Fund balances, September 30, 2014			<u>\$ 571,417</u>	

CITY OF PUNTA GORDA, FLORIDA
SIX CENT GAS TAX FUND
SCHEDULE OF REVENUES, EXPENDITURES AND CHANGES IN FUND BALANCES
BUDGET AND ACTUAL
For the Fiscal Year Ended September 30, 2014

	Budgets		Actual	Variance with Final Budget - Positive (Negative)
	Original	Final		
Revenues				
Intergovernmental	\$ 532,000	\$ 532,000	\$ 548,919	\$ 16,919
Miscellaneous	166,637	175,768	192,337	16,569
Total revenues	<u>698,637</u>	<u>707,768</u>	<u>741,256</u>	<u>33,488</u>
Expenditures				
Current				
Transportation	<u>723,885</u>	<u>786,016</u>	<u>738,634</u>	<u>47,382</u>
Total expenditures	<u>723,885</u>	<u>786,016</u>	<u>738,634</u>	<u>47,382</u>
Revenues over (under) expenditures	<u>(25,248)</u>	<u>(78,248)</u>	<u>2,622</u>	<u>80,870</u>
Other financing sources				
Transfers in	<u>-</u>	<u>3,000</u>	<u>2,000</u>	<u>(1,000)</u>
Total other financing sources	<u>-</u>	<u>3,000</u>	<u>2,000</u>	<u>(1,000)</u>
Net change in fund balance	<u>\$ (25,248)</u>	<u>\$ (75,248)</u>	4,622	<u>\$ 79,870</u>
Fund balances, October 1, 2013			<u>220,998</u>	
Fund balances, September 30, 2014			<u>\$ 225,620</u>	

INTERNAL SERVICE FUNDS

Internal Service Funds are operated on a cost-reimbursement basis used to account for the financing of services provided by one department or agency to other departments of the City. The City currently has one Internal Service Fund.

- Information Technology provides a central computer system and communications for the benefit of all City Departments.

CITY OF PUNTA GORDA, FLORIDA
STATEMENT OF NET POSITION
INTERNAL SERVICE FUND
September 30, 2014

	<u>Information Technology</u>
ASSETS	
Current Assets	
Cash and cash equivalents	\$ 363,232
Accounts receivable	3,007
Prepaid expense	14,306
Total current assets	<u>380,545</u>
Noncurrent Assets	
Capital assets, net of accumulated depreciation	<u>341,039</u>
Total noncurrent assets	<u>341,039</u>
Total assets	<u>721,584</u>
LIABILITIES AND FUND EQUITY	
Current Liabilities	
Accounts payable	23,531
Current portion compensated absences	943
Accrued liabilities	14,028
Total current liabilities	<u>38,502</u>
Noncurrent Liabilities	
Accrued compensated absences	8,486
Other postemployment benefits payable	13,768
Total noncurrent liabilities	<u>22,254</u>
Total liabilities	<u>60,756</u>
NET POSITION	
Net investment in capital assets	341,039
Unrestricted	319,789
Total net position	<u><u>\$ 660,828</u></u>

CITY OF PUNTA GORDA, FLORIDA
STATEMENT OF REVENUES, EXPENSES
AND CHANGES IN FUND NET POSITION
INTERNAL SERVICE FUND
For the Fiscal Year Ended September 30, 2014

	<u>Information Technology</u>
Operating Revenues	
Charges for services	\$ 1,011,587
Miscellaneous	<u>2,906</u>
Total operating revenues	<u>1,014,493</u>
Operating Expenses	
Personal services	341,570
Contractual services	85,051
Materials and supplies	7,975
Utilities	4,684
Depreciation	154,794
Insurance	42,997
Repairs and maintenance	268,566
Travel and training	7,757
Rent	<u>62,368</u>
Total operating expenses	<u>975,762</u>
Operating gain	<u>38,731</u>
Nonoperating revenues	
Interest income	<u>219</u>
Total nonoperating revenues	<u>219</u>
Change in net position	38,950
Net position - beginning	<u>621,878</u>
Net position - ending	<u><u>\$ 660,828</u></u>

CITY OF PUNTA GORDA, FLORIDA
STATEMENT OF CASH FLOWS
INTERNAL SERVICE FUND
For the Fiscal Year Ended September 30, 2014

	<u>Information Technology</u>
CASH FLOWS FROM OPERATING ACTIVITIES:	
Cash received from services provided	\$ 1,011,587
Cash payments to suppliers for goods and services	(513,447)
Cash payments to employees for services	(341,711)
Other receipts	4,070
Net cash used in operating activities	<u>160,499</u>
CASH FLOWS USED FOR CAPITAL AND RELATED FINANCING ACTIVITIES:	
Acquisition of property, plant, and equipment	<u>(105,988)</u>
Net cash used in capital and related financing activities	<u>(105,988)</u>
CASH FLOWS FROM INVESTING ACTIVITIES:	
Interest received	<u>219</u>
Net cash provided by investing activities	<u>219</u>
Net increase in cash and cash equivalents	54,730
Cash and cash equivalents at beginning of year	<u>308,502</u>
Cash and cash equivalents at end of year	<u><u>\$ 363,232</u></u>
Reconciliation of operating income to net cash provided by operating activities:	
Operating gain	\$ 38,731
Adjustments to reconcile operating loss to net cash provided by operating activities:	
Depreciation	154,794
Net (increase) decrease in:	
Accounts receivable	1,164
Prepaid expense	(14,306)
Net increase (decrease) in:	
Accounts payable	(19,743)
Accrued liabilities	(141)
Net cash provided by operating activities	<u><u>\$ 160,499</u></u>
NONCASH INVESTING, CAPITAL AND FINANCING ACTIVITIES:	
Disposal of fully depreciated capital assets	\$ 11,854

STATISTICAL SECTION



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CITY OF PUNTA GORDA, FLORIDA

STATISTICAL SECTION
(Unaudited)

This part of the City of Statistical's comprehensive annual financial report presents detailed information as a context for understanding what the information in the financial statements, note disclosures, and required supplementary information says about the city's overall financial health.

<u>Contents</u>	<u>Page</u>
Financial Trends	108
These schedules contain trend information to help the reader understand how the city's financial performance and well-being have changed over time.	
Revenue Capacity	113
These schedules contain information to help the reader assess the factors affecting the city's ability to generate its property and sales taxes.	
Debt Capacity	117
These schedules present information to help the reader assess the affordability of the city's current levels of outstanding debt and the city's ability to issue additional debt in the future.	
Table of Computation of Legal Debt Margin is omitted because the Constitution of the State of Florida (FS 200.181) and City of Punta Gorda set no legal debt limit.	
Demographic and Economic Information	121
These schedules offer demographic and economic indicators to help the reader understand the environment within which the city's financial activities take place and to help make comparisons over time and with other governments.	
Operating Information	123
These schedules contain information about the city's operations and resources to help the reader understand how the city's financial information relates to the services the city provides and the activities it performs.	

Sources: Unless otherwise noted, the information in these schedules is derived from the comprehensive annual financial reports for the relevant year.

City of Punta Gorda, Florida
Net Position by Component
Last Ten Fiscal Years
(accrual basis of accounting)

	Fiscal Year			
	2014	2013	2012	2011
Governmental activities				
Net Investment in capital assets	\$ 45,244,762	\$ 43,711,445	\$ 41,531,906	\$ 40,912,696
Restricted	5,112,090	4,945,700	6,870,015	5,811,609
Unrestricted	3,017,663	2,466,809	2,320,145	4,591,120
Total governmental activities net position	<u>\$ 53,374,515</u>	<u>\$ 51,123,954</u>	<u>\$ 50,722,066</u>	<u>\$ 51,315,425</u>
Business-type activities				
Net Investment in capital assets	\$ 50,177,751	\$ 47,680,340	\$ 44,351,423	\$ 40,596,997
Restricted	374,737	3,534,634	4,314,817	3,326,147
Unrestricted	7,996,830	5,486,147	5,427,068	8,924,351
Total business-type activities net position	<u>\$ 58,549,318</u>	<u>\$ 56,701,121</u>	<u>\$ 54,093,308</u>	<u>\$ 52,847,495</u>
Primary government				
Net Investment in capital assets	\$ 95,422,513	\$ 91,391,785	\$ 85,883,329	\$ 81,509,693
Restricted	5,486,827	8,480,334	11,184,832	9,137,756
Unrestricted	11,014,493	7,952,956	7,747,213	13,515,471
Total primary government net position	<u>\$111,923,833</u>	<u>\$107,825,075</u>	<u>\$104,815,374</u>	<u>\$104,162,920</u>

Per the Statement of Net Position

Fiscal Year					
2010	2009	2008	2007	2006	2005
\$ 41,789,787	\$ 34,583,793	\$ 22,648,403	\$ 33,056,270	\$ 26,355,360	\$ 28,455,370
6,651,036	12,319,882	16,564,079	4,752,331	5,258,454	3,878,852
3,947,931	1,908,437	5,654,823	7,464,821	7,669,666	3,283,673
<u>\$ 52,388,754</u>	<u>\$ 48,812,112</u>	<u>\$ 44,867,305</u>	<u>\$ 45,273,422</u>	<u>\$ 39,283,480</u>	<u>\$ 35,617,895</u>
\$ 40,092,054	\$ 36,108,108	\$ 34,966,838	\$ 28,147,738	\$ 25,671,970	\$ 25,258,114
3,906,859	8,085,297	10,545,071	10,821,837	7,632,554	8,136,448
8,205,482	8,293,575	7,746,315	11,059,075	15,001,540	10,925,707
<u>\$ 52,204,395</u>	<u>\$ 52,486,980</u>	<u>\$ 53,258,224</u>	<u>\$ 50,028,650</u>	<u>\$ 48,306,064</u>	<u>\$ 44,320,269</u>
\$ 81,881,841	\$ 70,691,901	\$ 57,615,241	\$ 61,204,008	\$ 52,027,330	\$ 53,713,484
10,557,895	20,405,179	27,109,150	15,574,168	12,891,008	12,015,300
12,153,413	10,202,012	13,401,138	18,523,896	22,671,206	14,209,380
<u>\$ 104,593,149</u>	<u>\$ 101,299,092</u>	<u>\$ 98,125,529</u>	<u>\$ 95,302,072</u>	<u>\$ 87,589,544</u>	<u>\$ 79,938,164</u>

City of Punta Gorda, Florida

Changes in Net Position

Last Ten Fiscal Years

(accrual basis of accounting)

	Fiscal Year			
	2014	2013	2012	2011
Expenses				
Governmental activities:				
General government	\$ 3,104,181	\$ 3,700,758	\$ 3,761,601	\$ 3,789,465
Public safety	9,545,036	8,963,993	8,831,471	8,575,957
Transportation	2,521,786	3,135,032	2,794,684	2,928,550
Economic environment	369,530	315,774	247,121	409,960
Recreation	4,903,586	4,957,977	4,785,081	5,298,806
Storm related event	-	-	-	-
Interest on long-term debt	511,552	861,963	961,431	1,018,596
Total governmental activities expenses	<u>20,955,671</u>	<u>21,935,497</u>	<u>21,381,389</u>	<u>22,021,334</u>
Business-type activities:				
Water and wastewater	14,178,055	14,502,662	14,535,733	14,980,052
Sanitation/refuse	2,828,035	2,801,361	2,726,802	2,583,077
Building Fund	617,141	578,421	538,982	524,200
Marina Fund	313,107	262,959	245,701	243,105
Total business-type activities expenses	<u>17,936,338</u>	<u>18,145,403</u>	<u>18,047,218</u>	<u>18,330,434</u>
Total primary government expenses	<u>\$ 38,892,009</u>	<u>\$ 40,080,900</u>	<u>\$ 39,428,607</u>	<u>\$ 40,351,768</u>
Program Revenues				
Governmental activities:				
Charges for services:				
General government	\$ 1,831,762	\$ 1,610,489	\$ 1,574,413	\$ 1,656,887 ¹
Public Safety	18,000	13,109	12,730	13,939
Transportation	181,993	164,868	161,386	152,488
Recreation	3,026,325	3,027,570	3,027,944	3,026,319
Operating grants and contributions	581,741	578,158	630,204	1,023,291
Capital grants and contributions	2,423,487	2,066,261	1,224,478	1,893,746
Intergovernmental revenues	-	-	-	-
Total governmental activities program revenues	<u>8,063,308</u>	<u>7,460,455</u>	<u>6,631,155</u>	<u>7,766,670</u>
Business-type activities:				
Charges for Services:				
Water and Sewer	14,787,349	14,725,171	14,718,754	14,740,246
Sanitation/refuse	2,975,695	2,943,612	2,926,609	2,913,888
Building Fund	720,922	700,241	498,327	476,797
Marina Fund	311,782	234,247	221,764	205,486
Operating grants and contributions	30,312	-	5,349	-
Capital grants and contributions	737,575	2,000,105	753,196	503,116
Total business-type activities program revenues	<u>19,563,635</u>	<u>20,603,376</u>	<u>19,123,999</u>	<u>18,839,533</u>
Total primary government program revenues	<u>\$ 27,626,943</u>	<u>\$ 28,063,831</u>	<u>\$ 25,755,154</u>	<u>\$ 26,606,203</u>

Fiscal Year					
2010	2009	2008	2007	2006	2005
\$ 3,932,729	\$ 4,206,952	\$ 5,058,263	\$ 4,171,880	\$ 3,279,077	\$ 3,818,813
8,608,147	8,284,731	8,475,071	8,324,762	7,500,777	7,608,668
2,671,254	2,489,020	2,501,444	3,632,732	2,870,066	2,068,295
280,643	105,296	1,549,851	521,498	608,842	501,182
4,799,940	4,545,088	4,914,306	5,346,971	4,929,326	3,729,535
-	-	-	-	-	2,855,483
1,158,268	892,524	349,841	361,620	304,843	203,138
<u>21,450,981</u>	<u>20,523,611</u>	<u>22,848,776</u>	<u>22,359,463</u>	<u>19,492,931</u>	<u>20,785,114</u>
14,169,605	16,219,660	15,761,078	15,848,537	14,171,524	12,546,070
2,644,978	2,653,853	2,697,547	2,696,303	2,722,014	2,463,665
756,813	878,240	900,760	1,071,282	1,219,504	-
226,092	184,295	214,506	114,477	-	-
<u>17,797,488</u>	<u>19,936,048</u>	<u>19,573,891</u>	<u>19,730,599</u>	<u>18,113,042</u>	<u>15,009,735</u>
<u>\$ 39,248,469</u>	<u>\$ 40,459,659</u>	<u>\$ 42,422,667</u>	<u>\$ 42,090,062</u>	<u>\$ 37,605,973</u>	<u>\$ 35,794,849</u>
\$ 1,733,185	\$ 447,370	\$ 494,777	\$ 521,702	\$ 602,994	\$ 279,712
11,244	42,485	46,151	37,316	72,032	2,604,091
133,718	131,063	-	-	-	142,322
3,017,860	2,497,317	2,497,130	2,509,787	2,649,555	2,056,033
604,884	572,143	546,568	586,303	565,166	3,216,534
5,506,701	4,674,346	2,497,389	4,312,306	3,312,120	1,223,665
-	-	-	-	-	-
<u>11,007,592</u>	<u>8,364,724</u>	<u>6,082,015</u>	<u>7,967,414</u>	<u>7,201,867</u>	<u>9,522,357</u>
13,433,435	13,555,767	11,644,843	12,235,089	11,936,777	11,239,816
2,871,430	2,886,005	2,837,053	2,828,985	2,718,416	2,344,094
481,971	393,770	778,176	1,044,109	1,878,408	-
235,027	202,033	216,771	104,320	-	-
-	-	-	61,480	9,322	16,190
<u>345,518</u>	<u>1,810,905</u>	<u>6,376,950</u>	<u>3,380,915</u>	<u>4,148,396</u>	<u>2,730,343</u>
<u>17,367,381</u>	<u>18,848,480</u>	<u>21,853,793</u>	<u>19,654,898</u>	<u>20,691,319</u>	<u>16,330,443</u>
<u>\$ 28,374,973</u>	<u>\$ 27,213,204</u>	<u>\$ 27,935,808</u>	<u>\$ 27,622,312</u>	<u>\$ 27,893,186</u>	<u>\$ 25,852,800</u>

(continued)

City of Punta Gorda, Florida

Changes in Net Position

Last Ten Fiscal Years

(accrual basis of accounting)

(continued)

	Fiscal Year			
	2014	2013	2012	2011
Net (Expense)/Revenue				
Government activities	\$ (12,892,363)	\$ (14,475,042)	\$ (14,750,234)	\$ (14,254,664)
Business type activities	1,627,297	2,457,973	1,076,781	509,099
Total primary government net expense	<u>\$ (11,265,066)</u>	<u>\$ (12,017,069)</u>	<u>\$ (13,673,453)</u>	<u>\$ (13,745,565)</u>
General Revenues and Other				
Changes in Net Position				
Government activities:				
Property taxes	\$ 7,113,559	\$ 7,126,709	\$ 6,239,901	\$ 6,427,277
Franchise fees and other taxes	-	-	-	-
Utility taxes and gas taxes	3,944,839	3,839,081	3,732,770	3,631,650
Sales taxes	3,430,409	3,194,173	3,016,077	2,888,533
Investment earnings	13,322	19,477	32,632	30,563
Miscellaneous	640,795	697,490	1,135,495	203,312
Gain on sale of capital assets	-	-	-	-
Transfers	-	-	-	-
Total governmental activities	<u>15,142,924</u>	<u>14,876,930</u>	<u>14,156,875</u>	<u>13,181,335</u>
Business-type activities:				
Franchise fees and other taxes	-	-	-	-
Investment earnings	12,192	18,180	23,047	26,601
Miscellaneous	208,708	131,660	145,985	107,400
Gain on sale of capital assets	-	-	-	-
Transfers	-	-	-	-
Total business-type activities	<u>220,900</u>	<u>149,840</u>	<u>169,032</u>	<u>134,001</u>
Total primary government	<u>\$ 15,363,824</u>	<u>\$ 15,026,770</u>	<u>\$ 14,325,907</u>	<u>\$ 13,315,336</u>
Change in Net Position				
Governmental activities	\$ 2,250,561	\$ 401,888	\$ (593,359)	\$ (1,073,329)
Business-type activities	1,848,197	2,607,813	1,245,813	643,100
Total primary government	<u>\$ 4,098,758</u>	<u>\$ 3,009,701</u>	<u>\$ 652,454</u>	<u>\$ (430,229)</u>

¹ The increase in FY 2010 in Charges for Services and the decrease in FY 2010 in Franchise fees and other taxes is a result of the reclassification of Franchise fees from the taxes category to permits, fees, and special assessment category.

Fiscal Year					
2010	2009	2008	2007	2006	2005
\$ (10,443,389)	\$ (12,158,887)	\$ (16,766,761)	\$ (14,392,049)	\$ (12,291,064)	\$ (11,262,757)
(430,107)	(1,087,568)	2,279,902	(75,701)	2,578,277	1,320,708
<u>\$ (10,873,496)</u>	<u>\$ (13,246,455)</u>	<u>\$ (14,486,859)</u>	<u>\$ (14,467,750)</u>	<u>\$ (9,712,787)</u>	<u>\$ (9,942,049)</u>
\$ 6,829,344	\$ 7,508,812	\$ 7,319,612	\$ 7,401,394	\$ 6,134,672	\$ 5,733,290
-	1,448,111	1,365,284	1,331,145	1,323,607	1,109,411
3,669,713	3,540,381	3,348,743	3,462,681	3,440,025	3,400,667
2,913,132	2,874,856	3,192,142	3,732,044	4,021,518	3,865,509
39,548	177,625	466,383	881,752	794,741	228,952
568,293	553,909	683,480	961,972	742,086	747,534
-	-	-	-	-	-
-	-	(15,000)	-	(500,000)	-
<u>14,020,030</u>	<u>16,103,694</u>	<u>16,360,644</u>	<u>17,770,988</u>	<u>15,956,649</u>	<u>15,085,363</u>
-	49,850	13,757	16,060	16,610	13,527
39,390	144,879	546,821	1,035,266	842,404	490,500
108,132	121,595	374,094	746,961	48,504	39,825
-	-	-	-	-	1,857
-	-	15,000	-	500,000	-
<u>147,522</u>	<u>316,324</u>	<u>949,672</u>	<u>1,798,287</u>	<u>1,407,518</u>	<u>545,709</u>
<u>\$ 14,167,552</u>	<u>\$ 16,420,018</u>	<u>\$ 17,310,316</u>	<u>\$ 19,569,275</u>	<u>\$ 17,364,167</u>	<u>\$ 15,631,072</u>
\$ 3,576,641	\$ 3,944,807	\$ (406,117)	\$ 3,378,939	\$ 3,665,585	\$ 3,822,606
(282,585)	(771,244)	3,229,574	1,722,586	3,985,795	1,866,417
<u>\$ 3,294,056</u>	<u>\$ 3,173,563</u>	<u>\$ 2,823,457</u>	<u>\$ 5,101,525</u>	<u>\$ 7,651,380</u>	<u>\$ 5,689,023</u>

City of Punta Gorda, Florida
Fund Balances of Governmental Funds
Last Ten Fiscal Years
(modified accrual basis of accounting)

	Fiscal Year			
	2014	2013	2012	2011
General Fund				
Reserved	\$ -	\$ -	\$ -	\$ -
Unreserved	-	-	-	-
Nonspendable	61,943	61,130	69,198	69,170
Restricted	43,040	39,272	35,665	31,798
Assigned	1,484,576	1,396,255	650,152	1,323,782
Unassigned	1,470,469	1,200,223	1,390,377	1,251,292
Total general fund	<u>\$ 3,060,028</u>	<u>\$ 2,696,880</u>	<u>\$ 2,145,392</u>	<u>\$ 2,676,042</u>
All Other Governmental Funds				
Reserved				
Community Redevelopment Agency fund	\$ -	\$ -	\$ -	\$ -
Special revenue funds	-	-	-	-
Capital projects fund	-	-	-	-
Debt service	-	-	-	-
Permanent fund	-	-	-	-
Unreserved, reported in:				
Special revenue funds	-	-	-	-
Nonspendable	5,000	5,000	5,000	5,000
Restricted	5,069,050	4,901,428	6,829,350	4,468,381
Committed	550,584	783,674	911,220	2,920,047
Assigned	-	-	-	1,001,990
Total all other governmental funds	<u>\$ 5,624,634</u>	<u>\$ 5,690,102</u>	<u>\$ 7,745,570</u>	<u>\$ 8,395,418</u>

Fiscal year 2011 fund balance classifications have been revised due to the implementation of Governmental Accounting Standards Board Statement No. 54, Fund Balance Reporting and Governmental Fund Type Definitions.

Fiscal Year					
2010	2009	2008	2007	2006	2005
\$ 20,258	\$ 23,330	\$ 13,325	\$ 12,073	\$ 8,320	\$ 12,873
2,719,651	2,975,814	2,136,234	2,592,762	3,515,022	4,057,485
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
<u>\$ 2,739,909</u>	<u>\$ 2,999,144</u>	<u>\$ 2,149,559</u>	<u>\$ 2,604,835</u>	<u>\$ 3,523,342</u>	<u>\$ 4,070,358</u>
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
-	-	-	-	-	67,192
4,735,079	7,182,506	14,748,301	4,731,481	5,241,808	3,790,840
1,890,683	2,592,975	1,793,418	-	-	-
5,016	9,117	9,035	8,777	8,326	7,947
4,253,408	4,384,516	4,074,605	5,493,619	4,693,565	(411,586)
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
<u>\$ 10,884,186</u>	<u>\$ 14,169,114</u>	<u>\$ 20,625,359</u>	<u>\$ 10,233,877</u>	<u>\$ 9,943,699</u>	<u>\$ 3,454,393</u>

City of Punta Gorda, Florida
Changes in Fund Balances of Governmental Funds
Last Ten Fiscal Years
(modified accrual basis of accounting)

	Fiscal Year			
	2014	2013	2012	2011
Revenues				
Taxes	\$ 10,161,079	\$ 10,195,386	\$ 9,192,748	\$ 9,317,037
Licenses and permits	1,445,354	1,230,021	1,248,740	1,345,101
Intergovernmental	7,184,444	6,543,568	5,843,681	6,403,858
Charges for services	343,258	355,927	292,572	296,764
Fines and forfeits	42,961	63,605	91,278	78,131
Miscellaneous	6,723,409	6,649,596	6,644,602	6,357,689
Total revenues	<u>25,900,505</u>	<u>25,038,103</u>	<u>23,313,621</u>	<u>23,798,580</u>
Expenditures				
Current:				
General government	4,811,534	5,043,882	4,969,592	4,938,277
Public safety	9,053,951	8,424,603	8,568,485	7,922,801
Transportation	1,888,899	2,405,189	2,191,230	2,386,252
Economic environment	369,530	315,774	253,272	613,939
Recreation	4,237,088	4,218,972	4,119,128	4,607,994
Storm related event	-	-	-	-
Debt service:				
Principal	2,046,295	22,172,865 ¹	1,660,535	1,641,790
Interest and other charges	511,552	861,963	961,431	1,018,596
Capital outlay	2,683,976	3,070,412	1,693,244	3,146,647
Total expenditures	<u>25,602,825</u>	<u>46,513,660</u>	<u>24,416,917</u>	<u>26,276,296</u>
Excess (deficiency) of revenues over (under) expenditures	<u>297,680</u>	<u>(21,475,557)</u>	<u>(1,103,296)</u>	<u>(2,477,716)</u>
Other financing sources (uses)				
Transfers in	3,980,822	4,509,331	4,060,955	3,302,433
Transfers out	(3,980,822)	(4,567,754)	(4,138,157)	(3,377,352)
Issuance of debt	-	20,030,000 ¹	-	-
Total other financing sources (uses)	<u>-</u>	<u>19,971,577</u>	<u>(77,202)</u>	<u>(74,919)</u>
Net change in fund balances	<u><u>\$ 297,680</u></u>	<u><u>\$ (1,503,980)</u></u>	<u><u>\$ (1,180,498)</u></u>	<u><u>\$ (2,552,635)</u></u>
Debt service as a percentage of noncapital expenditures	<u>11.34%</u>	<u>12.82% ¹</u>	<u>11.70%</u>	<u>11.58%</u>

¹ During FY 2013, (4) loans for the CRA district were refinanced resulting in the retirement of the four loans and new debt financing being issued as one loan. When calculating the debt service as a percentage of noncapital expenditures, the net change in principal plus all interest paid was used.

Fiscal Year					
2010	2009	2008	2007	2006	2005
\$ 9,689,705	\$ 10,246,335	\$ 9,928,267	\$ 11,264,695	\$ 9,922,917	\$ 10,231,641
1,367,597	1,490,496	1,411,185	119,369	156,080	2,736,653
7,877,020	6,918,794	6,921,575	9,099,683	8,709,282	8,211,624
276,077	383,255	369,828	330,834	416,161	254,001
84,706	126,733	167,949	215,000	173,594	103,379
6,436,682	7,893,570	6,251,446	7,245,744	6,670,719	4,762,080
<u>25,731,787</u>	<u>27,059,183</u>	<u>25,050,250</u>	<u>28,275,325</u>	<u>26,048,753</u>	<u>26,299,378</u>
5,210,592	5,562,439	6,154,605	6,377,140	5,436,018	4,907,746
8,157,088	7,833,093	8,125,330	8,096,334	7,208,484	7,518,937
2,295,249	1,894,342	1,907,488	3,230,449	2,355,179	1,897,888
302,359	121,539	1,661,754	521,498	384,949	342,286
4,137,861	3,897,380	4,341,429	4,710,861	4,270,190	3,074,464
-	-	-	-	-	2,855,483
1,641,750	660,250	648,000	620,500	528,996	1,066,130
1,158,268	892,524	349,841	361,620	304,843	203,138
6,251,510	18,619,817	6,338,689	7,596,255	4,170,804	3,958,521
<u>29,154,677</u>	<u>39,481,384</u>	<u>29,527,136</u>	<u>31,514,657</u>	<u>24,659,463</u>	<u>25,824,593</u>
<u>(3,422,890)</u>	<u>(12,422,201)</u>	<u>(4,476,886)</u>	<u>(3,239,332)</u>	<u>1,389,290</u>	<u>474,785</u>
3,726,512	4,045,215	3,704,250	3,987,168	3,542,741	3,092,341
(3,847,785)	(4,229,674)	(3,719,250)	(3,987,168)	(4,042,741)	(3,100,093)
-	7,000,000	14,428,092	-	5,053,000	-
<u>(121,273)</u>	<u>6,815,541</u>	<u>14,413,092</u>	<u>-</u>	<u>4,553,000</u>	<u>(7,752)</u>
<u>\$ (3,544,163)</u>	<u>\$ (5,606,660)</u>	<u>\$ 9,936,206</u>	<u>\$ (3,239,332)</u>	<u>\$ 5,942,290</u>	<u>\$ 467,033</u>
<u>14.20%</u>	<u>8.10%</u>	<u>4.45%</u>	<u>4.40%</u>	<u>4.27%</u>	<u>6.24%</u>

City of Punta Gorda, Florida
 Just Value and Taxable Value of All Property
 Last Ten Fiscal Years

<u>Fiscal Year Ended September 30,</u>	<u>Real Property</u>	<u>Personal Property</u>	<u>Less: Tax-Exempt Property</u>	<u>Total Taxable Assessed Value</u>	<u>Total Direct Tax Rate</u>
2014	\$2,700,515,874	\$ 202,436,500	\$ 594,728,298	\$ 2,308,224,076	3.1969
2013	2,640,313,961	199,879,382	581,427,730	2,258,765,613	3.2462
2012	2,748,747,297	196,395,091	577,549,653	2,367,592,735	2.7462
2011	2,820,488,011	159,561,099	549,821,787	2,430,227,323	2.7251
2010	3,224,453,130	172,848,079	751,168,457	2,646,132,752	2.6996
2009	3,773,457,668	174,944,721	886,364,162	2,712,148,785	2.5689
2008	4,489,549,443	181,787,031	1,151,893,564	3,519,442,910	2.1728
2007	4,929,676,708	168,814,978	1,529,441,491	3,568,269,513	2.4772
2006	3,371,934,192	138,710,022	951,760,195	2,558,884,019	2.4772
2005	3,056,785,438	134,623,406	782,926,911	2,408,481,933	2.4772

Source: Charlotte County County Property Appraiser (DR 403)

Note: Property is assessed at market value. The Save Our Homes Amendment caps homesteaded property at a maximum increase in the taxable value to 3% per year. Tax rates are per \$1,000 of assessed value.

City of Punta Gorda, Florida
 Direct and Overlapping Property Tax Rates
 Last Ten Fiscal Years
 (rate per \$1,000 of assessed value)

Fiscal Year Ended September 30,	Total Direct Rate		Overlapping Rates ^a					Charlotte County School Board	Total Direct and Overlapping Rates
	Operating Millage	SWFWMD	Peace River Basin ^b	WCIND	Other	Charlotte County			
2014	3.1969	0.3658	0.0000	0.0394	0.2000	6.3007	7.3650	17.4678	
2013	3.2462	0.3928	0.0000	0.0394	0.2000	6.2796	7.4910	17.6490	
2012	2.7462	0.3928	0.0000	0.0394	0.2000	6.2796	7.3440	17.0020	
2011	2.7251	0.3770	0.1827	0.0394	0.2000	6.0892	7.8410	17.4544	
2010	2.6996	0.3866	0.1827	0.0394	0.2000	5.7096	7.3570	16.5749	
2009	2.5689	0.3866	0.1827	0.0394	0.0000	5.9096	6.3600	15.4472	
2008	2.1728	0.3866	0.1827	0.0394	0.2000	4.5426	6.2388	13.7629	
2007	2.1772	0.4220	0.1950	0.0400	0.0000	4.8409	6.1540	13.8291	
2006	2.4772	0.4220	0.1950	0.0400	0.4900	5.3709	7.5090	16.5041	
2005	2.4772	0.4220	0.1950	0.0400	0.4900	4.7709	8.4690	16.8641	

Source: Charlotte County Property Appraiser (Tax Roll Certification- Ad Valorem Rates)

Note: The City's operating millage rate is the only component of the Total Direct Rate for the last ten fiscal years.

^a Overlapping rates are those of county governments that apply to property owners within the City of Punta Gorda.

^b Effective with FY 2012, the Peace River Basin no longer exists as a taxable unit. The Regional Basin Boards were rolled into the District Boards for the funding of projects.

City of Punta Gorda, Florida
Principal Property Taxpayers
Last Ten Fiscal Years
(in millions)

Rank	Taxpayer/Type of Business	2014	2013	2012	2011	2010
		Taxable Assessed Value				
1	Florida Power & Light Co. Electric Utility	\$ 43.0	\$ 45.1	\$ 40.7	\$ 40.2	\$ 39.1
2	Punta Gorda Medical Center, Inc. Hospital	26.4	29.6	30.0	29.0	33.1
3	Embarq Sprint-United Telephone Company of FL Telephone Utility	11.4	13.3	12.8	11.4	11.9
4	Punta Gorda Hotel, LLC PG Waterfront Hotel	8.2	9.5	11.0	10.5	11.2
5	Harbor Resort Hotel, LLC Four Points by Sheraton	7.6	5.3	5.8	-	-
6	Nu-West Florida, Inc. Shopping Center Fishermen's Village	7.2	12.5	11.3	14.9	10.8
7	Home Depot USA, Inc	6.9	7.1	7.2	7.4	7.8
8	Punta Gorda Assoc., Ltd. Life Care Center	6.8	7.8	7.9	7.8	8.1
9	Colonial Realty, Limited-shopping center Shopping Center Burnt Store	6.1	6.0	6.3	6.2	7.0
10	Isles Yacht Club, Inc.	5.7	5.2	5.7	5.6	-
	SunLoft LLC	-	-	-	7.6	8.0
	Integrated Control Systems, Inc.- Training Center & Impac University	-	-	-	-	10.2
	Palm Isles Condo Dev LLC Condo- Vivante	-	-	-	-	-
	Punta Gorda Partners LLC Condo- Vivante	-	-	-	-	-
	Punta Gorda Pines, Ltd Condo- The Pines	-	-	-	-	-
	Punta Gorda Land Holdings Condo- Vivante	-	-	-	-	-
	Semlak LLC Shopping Center-Seminole Plaza	-	-	-	-	-
	Punta Gorda FL Commercial Shopping Center Punta Gorda Mall	-	-	-	-	-
	Total	\$ 129.3	\$ 141.4	\$ 138.7	\$ 140.6	\$ 147.2
	City Total Taxable Assessed Value	\$ 2,400.9	\$ 2,258.8	\$ 2,367.6	\$ 2,430.2	\$ 2,646.1
	Principal Taxpayer's Percentage of total	5.39%	6.26%	5.86%	5.79%	5.56%

Source: Charlotte County Property Appraiser

<u>2009</u> <u>Taxable</u> <u>Assessed</u> <u>Value</u>	<u>2008</u> <u>Taxable</u> <u>Assessed</u> <u>Value</u>	<u>2007</u> <u>Taxable</u> <u>Assessed</u> <u>Value</u>	<u>2006</u> <u>Taxable</u> <u>Assessed</u> <u>Value</u>	<u>2005</u> <u>Taxable</u> <u>Assessed</u> <u>Value</u>
\$ 41.4	\$ 38.4	\$ 37.3	\$ 28.7	\$ 24.1
47.1	46.5	47.0	37.3	31.7
20.9	21.8	23.7	18.1	17.0
13.3	15.2	15.5	-	8.8
-	-	-	-	-
13.0	13.0	15.5	9.3	15.7
9.0	9.6	10.8	-	-
-	7.7	-	-	6.5
-	-	8.5	9.7	11.6
9.0	9.1	-	-	-
13.6	-	-	-	-
-	-	12.3	-	-
9.5	18.5	20.1	8.3	-
9.1	20.3	10.3	8.5	-
-	-	-	9.0	10.2
-	-	-	7.1	-
-	-	-	6.6	6.7
-	-	-	-	8.2
<u>\$ 185.9</u>	<u>\$ 200.1</u>	<u>\$ 201.0</u>	<u>\$ 142.6</u>	<u>\$ 140.5</u>
<u>\$ 2,712.1</u>	<u>\$ 3,519.4</u>	<u>\$ 3,568.3</u>	<u>\$ 2,558.9</u>	<u>\$ 2,408.0</u>
<u>6.85%</u>	<u>5.69%</u>	<u>5.63%</u>	<u>5.57%</u>	<u>5.83%</u>

City of Punta Gorda, Florida
Property Tax Levies and Collections
Last Ten Fiscal Years

<u>Fiscal year Ended September 30,</u>	<u>Taxes Levied for the Fiscal Year</u>	<u>Collections within the Fiscal Year of the Levy</u>		<u>Collections in Subsequent Years</u>	<u>Total Collections to Date</u>	
		<u>Amount</u>	<u>Percentage of Levy</u>		<u>Amount</u>	<u>Percentage of Levy</u>
2014	\$ 7,379,151	\$ 7,113,559	96.40%	\$ -	\$ 7,113,559	96.40%
2013	7,332,405	7,126,709	97.19%	-	7,126,709	97.19%
2012	6,502,365	6,239,901	95.97%	-	6,239,901	95.97%
2011	6,622,612	6,424,928	97.02%	2,349	6,427,277	97.05%
2010	7,143,500	6,829,121	95.60%	-	6,829,121	95.60%
2009	7,866,623	7,495,907	95.29%	3,196	7,499,103	95.33%
2008	7,646,888	7,319,612	95.72%	-	7,319,612	95.72%
2007	7,654,022	7,371,453	96.31%	29,941	7,401,394	96.70%
2006	6,389,890	6,126,236	95.87%	14,562	6,140,798	96.10%
2005	5,966,228	5,690,417	95.38%	2,957	5,693,374	95.43%

Source: City of Punta Gorda Finance Department and Charlotte County Tax Collector (DR 403)



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**City of Punta Gorda, Florida
Outstanding Debt by Type
Last Ten Fiscal Years**

Fiscal Year Ended September 30,	Governmental Activities			Business-Type Activities		
	General Obligation Bonds	Capital Revenue Notes	Capital Leases	Water and Wastewater Bonds	Water and Wastewater Notes	Capital Leases
2014	\$ -	\$ 19,460,217	\$ -	\$ -	\$ 3,392,401	\$ -
2013	-	21,506,512	-	1,525,000	4,209,541	-
2012	-	23,649,684	-	2,980,000	5,000,987	98,886
2011	-	25,310,219	-	4,360,000	5,785,571	215,871
2010	-	26,952,009	-	5,680,000	6,528,031	349,990
2009	-	28,593,759	-	6,940,000	7,247,148	479,092
2008	-	22,254,009	-	8,150,000	7,943,727	603,365
2007	-	8,473,917	-	9,290,000	8,569,640	774,394
2006	-	9,094,417	-	10,021,040	9,219,291	978,355
2005	-	4,538,417	31,996	11,029,460	9,432,429	498,705

* FY 2010 Population adjusted to 2010 US Census

Note: Details regarding the City's outstanding debt can be found in the notes to the financial statements.

<u>Internal Services</u>		Ratio of Outstanding Debt to	
Capital Leases	Total Primary Government	Total Personal Income	Per Capita
\$ -	\$ 22,852,618	3.3%	\$ 1,302
-	27,241,053	3.9%	1,431
-	31,729,557	4.9%	1,847
-	35,671,661	6.0%	2,144
-	39,510,030	6.9%	2,374 *
-	43,259,999	7.3%	2,546
-	38,951,101	6.2%	2,207
-	27,107,951	4.5%	1,567
-	29,313,103	5.8%	1,729
-	25,531,007	5.7%	1,571

City of Punta Gorda, Florida
Ratios of General Bonded Debt Outstanding
Last Ten Fiscal Years

There has been no General Bonded Debt Outstanding for the past ten fiscal years.

City of Punta Gorda, Florida
 Direct and Overlapping Governmental Activities Debt
 General Obligation Bonds
 As of September 30, 2014

<u>Governmental Unit</u>	<u>Net Debt Outstanding</u>	<u>Percent Applicable to Punta Gorda ^a</u>	<u>Amount Applicable to Punta Gorda ^a</u>
Overlapping debt			
Charlotte County School Board General Obligation debt	\$ -	0.00%	\$ -
City direct debt	<u>-</u>		<u>-</u>
Total direct and overlapping debt	<u>\$ -0-</u>		<u>\$ -0-</u>

Source: Assessed value data used to estimate applicable percentages provided by Charlotte County Property Appraiser. Debt outstanding data provided by each governmental unit.

^a The percentage of overlapping debt applicable is estimated using taxable assessed property values in the City of Punta Gorda to total taxable assessed valuation of property in Charlotte County.

City of Punta Gorda, Florida
Pledged-Revenues Coverage
Last Ten Fiscal Years

Water & Sewer Utility Revenue Bonds

Fiscal Year Ended September 30,	Pledged Revenues (a)	Less: Operating Expenses (b)	Net Available Revenue	Debt Service Requirements	Coverage
2014	Revenue Bonds Retired				
2013	\$16,766,618	\$ 10,119,087	\$ 6,647,531	\$ 1,565,031	4.2
2012	15,592,877	9,920,795	5,672,082	1,573,260	3.6
2011	15,326,489	10,402,002	4,924,487	1,573,260	3.1
2010	13,877,616	9,379,526	4,498,090	1,578,540	2.8
2009	15,604,951	10,808,535	4,796,416	1,578,540	3.0
2008	18,884,053	10,363,438	8,520,615	1,581,040	5.4
2007	14,772,138	10,437,434	4,334,704	1,581,040	2.7
2006	16,936,571	8,808,679	8,127,892	2,246,295	3.6
2005	14,503,049	7,377,234	7,125,815	2,246,295	3.2

(a) Includes operating and nonoperating revenues, available impact fees and other pledged revenues.

(b) Excludes depreciation expense and the cost associated with Billing and Collection division.

City of Punta Gorda, Florida
Demographic and Economic Statistics
Last Ten Fiscal Years

<u>Fiscal year Ended September 30,</u>	<u>Population City of Punta Gorda (a)</u>	<u>Population Charlotte County (a)</u>	<u>Per Capita Income (b)</u>	<u>Total Personal Income City of Punta Gorda (in thousands)</u>	<u>Unemployment Rate (c)</u>
2014	17,835	164,739	\$ 39,457	\$ 703,716	6.2%
2013	17,349	162,449	36,694	636,604	6.6%
2012	17,177	160,511	37,424	642,832	9.1%
2011	16,641	159,978	35,858	596,713	10.1%
2010	16,641*	159,978*	34,587	575,562 *	12.0%
2009	16,989	159,127	34,978	594,241	13.0%
2008	17,651	159,889	35,837	632,559	9.6%
2007	17,302	164,584	34,978	605,189	6.2%
2006	16,952	162,900	29,890	506,725	2.7%
2005	16,255	154,030	27,618	448,931	3.1%

Note: Information presented is the most current available.

* FY 2010 populations have been updated to reflect the 2010 US Census

^a **Source:** Bureau of Economic and Business Research (BEBR) of the University of Florida (except for FY 2010)

^b **Source:** FY 2013 Federal Reserve Bank of St. Louis
FY 2005 through 2012, the source used for Per Capita Income and Total Personal Income of Punta Gorda was the Florida Statistical Abstract or U.S. Department of Labor, Bureau of Statistics.

^c **Source:** U.S. Department of Labor, Bureau of Statistics

City of Punta Gorda, Florida
Principal Employers
(Punta Gorda MSA)

Fiscal Year End 2014

Employer	Employees	Rank	Percentage of Total MSA Employment
Charlotte County School Board	2,140	1	3.10%
Wal - Mart	1,500	2	2.18%
Charlotte County Board of Commisioners	982	3	1.43%
Peace River Regional Medical Center	900	4	1.31%
Fawcett Memorial Hospital Inc.	865	5	1.26%
Publix Supermarkets	790	6	1.15%
Charlotte Regional Medical Center	680	7	0.99%
Charlotte County Sheriff's Office	618	8	0.90%
Home Depot	450	9	0.65%
Charlotte Correctional Institute	340	10	0.50%

Note: Percentage calculation is number of employees divided by the total employed labor force as provided by the U.S. Department of Labor, Bureau of Labor Statistics.

City of Punta Gorda, Florida
 Authorized Full-time Equivalent City Government Employees by Function/Program
 Last Ten Fiscal Years

<u>Function/Program</u>	<u>2014</u>	<u>2013</u>	<u>2012</u>	<u>2011</u>	<u>2010</u>	<u>2009</u>	<u>2008</u>	<u>2007</u>	<u>2006</u>	<u>2005</u>
General Government										
City Council	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
City Manager's Office	1.50	1.50	1.63	1.63	1.50	2.50	3.00	3.00	3.00	3.00
Human Resources	3.00	3.00	3.00	3.00	3.00	3.00	4.00	4.00	4.00	3.00
City Clerk	4.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Procurement	6.50	6.90	7.00	7.25	7.25	8.00	9.00	9.00	8.50	8.00
Finance	7.50	9.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00
Legal	0.50	0.50	0.50	0.50	0.50	0.50	1.00	1.00	1.00	1.00
Public Works										
Public Works Administration	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Engineering	4.80	4.80	4.90	4.90	5.00	6.00	6.00	6.00	5.00	5.00
Right of Way Maintenance	13.00	14.00	14.00	14.00	15.00	16.00	17.00	18.00	18.00	18.00
Parks and Grounds	10.00	10.00	10.00	11.50	12.00	14.00	16.00	16.00	16.00	16.00
Facilities Maintenance	3.00	3.00	3.00	3.00	3.00	3.00	4.00	4.00	4.00	4.00
Police										
Police	49.00	49.00	49.00	49.00	52.00	51.00	52.00	52.00	52.00	51.00
Fire										
Fire	28.00	28.00	28.00	28.00	28.00	29.00	30.00	30.00	30.00	30.00
Urban Design										
(1) Growth Mgmt/Urban Design	5.00	1.00	1.00	1.00	1.00	2.00	2.00	2.00	2.00	2.00
Zoning & Code Compliance	6.00	3.00	4.00	4.00	4.00	5.00	6.00	7.00	7.00	7.00
Urban Design	-	6.80	6.80	6.80	6.80	7.00	7.00	7.00	7.00	7.00
Punta Gorda Isles Canal Maintenance										
Punta Gorda Isles Canal Maintenance	9.00	9.00	9.00	9.00	9.50	10.50	10.50	10.50	10.50	10.50
Utilities										
Billing and Collections	5.00	5.00	5.00	5.00	4.60	8.00	8.00	8.00	8.00	8.00
Utilities Administration	5.00	5.00	5.00	6.00	6.00	7.00	7.00	7.00	5.00	5.00
Water Treatment	16.00	16.00	16.00	14.50	13.50	16.00	18.00	18.00	18.00	18.00
Wastewater Collection	15.00	15.00	15.00	14.80	15.00	15.00	15.00	15.00	15.00	14.00
Wastewater Treatment	13.50	13.50	13.50	13.50	13.50	13.50	15.00	15.00	15.00	15.00
Water Distribution	18.00	18.00	18.00	17.50	20.00	18.00	20.00	20.00	20.00	16.00
Fleet Maintenance	1.50	1.60	1.60	2.00	3.00	4.00	5.00	5.00	5.00	5.00
Sanitation/Refuse										
Sanitation/Refuse	19.00	19.00	19.00	19.00	19.00	19.00	19.00	19.00	19.00	20.00
Building										
Building	6.56	5.00	4.87	4.00	8.00	8.00	8.00	11.00	14.00	14.00
Information Technology										
Information Technology (IT)	5.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	3.00
Geographic Information Services(GIS)	-	-	-	-	-	-	1.00	1.00	1.00	1.00
Total	<u>263.36</u>	<u>264.60</u>	<u>264.80</u>	<u>264.88</u>	<u>276.15</u>	<u>291.00</u>	<u>308.50</u>	<u>313.50</u>	<u>313.00</u>	<u>305.50</u>

Source: City of Punta Gorda Amended Authorized Budget Position Summary

(1) FY 2014 Growth Mgmt Admin, Code Compliance and Urban Design were restructured and merged between Urban Design and Zoning & Code Compliance.

City of Punta Gorda, Florida
 Operating Indicators by Function/Program
 Last Ten Fiscal Years

Function/Program	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005
Police										
Calls for Service	11,858	12,333	13,289	14,874	15,687	16,177	14,222	13,026	13,940	13,637
Citations Issued	10,567	9,842	8,562	11,446	12,626	13,708	15,652	20,030	20,084	12,306
Traffic crashes	493	441	444	447	491	465	448	534	628	583
Narcotics arrests	190	113	187	285	277	247	226	250	187	215
Fire Department										
Fires	68	50	80	97	52	81	70	87	100	97
EMS and Police assistance calls	2,323	2,248	2,202	2,343	2,529	2,403	2,115	2,047	1,898	1,670
General Government										
Building permits issued	1,580	1,553	812	1,297	1,170	939	1,429	1,723	3,062	11,792
Building inspections conducted	4,139	3,806	2,575	2,613	2,415	2,552	4,834	6,799	8,860	21,105
Dwelling units permitted	100	99	57	30	43	18	98	92	243	467
Streets and highways										
Streets resurfaced (<i>miles</i>)	1.5	5.0	7.3	6.3	6.5	6.2	0.0	6.5	5	5
New sidewalks (<i>linear feet</i>)	350	2,084	6,020	2,000	4,490	6,547	5,180	0	0	350
Water										
New connections	148	111	62	51	9	45	192	322	485	622
Average daily consumption (<i>thousands of gallons</i>)	4,364	4,352	4,261	4,456	4,299	4,101	4,018	4,580	4,776	4,300
Peak daily consumption (<i>thousands of gallons</i>)	5,318	6,067	6,216	6,471	6,400	6,602	7,061	6,023	6,705	6,300
Water equivalent residential units (ERU)	20,870	20,790	20,656	20,645	20,512	20,651	21,430	21,611	21,234	14,018
Wastewater										
Average daily sewage treatment (<i>thousands of gallons</i>)	2,507	2,281	2,178	2,092	2,210	1,840	1,884	1,740	2,087	4,000
Sewer equivalent residential units (ERU)	15,694	15,557	15,422	15,390	15,292	15,062	15,688	15,569	15,185	12,310
Solid waste collection										
Solid waste collected (<i>tons per day</i>)	23.9	23.5	24.7	22.7	24.8	23.5	26.1	30.3	31.9	38.5
Recyclables collected (<i>tons per day</i>) <i>includes yardwaste</i>	13.3	13.4	13.2	11.7	11.4	10.8	10.3	12.4	13.1	10.9
Punta Gorda Isles Canal Maintenance Assessment District										
Seawall replacement (feet)	7,398	6,414	6,609	8,436	6,484	4,221	4,248	4,786	8,440	2,354
Seawall cap replacement (feet)	929	6,126	5,304	4,420	6,479	5,076	4,676	6,155	967	5,080
Total miles of seawall	91.0	91.0	91.0	91.0	91.0	91.0	91.0	91.0	91.0	91.0
Total miles of canals	45.5	45.5	45.5	45.5	45.5	45.5	45.5	45.5	45.5	45.5
Burnt Store Isles Canal Maintenance Assessment District										
Seawall replacement (feet)	1,484	1,788	1,740	1,594	694	750	474	410	154	362
Seawall cap replacement (feet)	0	699	556	2,637	898	1,036	421	2,624	1,342	1,354
Total miles of seawall	18.0	18.0	18.0	18.0	18.0	18.0	18.0	18.0	18.0	18.0
Total miles of canals	9.0	9.0	9.0	9.0	9.0	9.0	9.0	9.0	9.0	9.0

Source: Various city departments monthly reports and ERU Total reports.

City of Punta Gorda, Florida
Capital Assets Statistics by Function/Program
Last Ten Fiscal Years

Function/Program	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005
Police										
Stations	1	1	1	1	1	1	1	1	1	1
Sub-Stations	2	2	2	2	2	2	0	0	0	0
Number of Police Officers Authorized	34	34	34	34	34	35	36	36	32	34
Fire										
Stations	3	3	3	3	3	3	3	3	3	3
Number of Firefighters Authorized	26	26	26	26	26	26	27	27	27	27
Streets and highways										
Streets (<i>miles</i>)	116	116	116	116	116	110	110	110	110	110
Unpaved streets (<i>miles</i>)	2	2	2	2	2	2	2	2	2	2
Streetlights	720	720	720	720	590	566	566	566	566	566
Traffic signal intersections	19	19	19	19	18	18	18	18	18	18
Water										
Water mains (<i>miles</i>)	237	237	237	237	237	237	235	235	226	217
Storage capacity (<i>thousands of gallons</i>)	6,870	6,870	6,870	6,870	6,870	6,870	6,870	6,870	6,870	6,870
Fire hydrants	1,253	1,234	1,234	1,193	1,177	1,173	979	979	1,000	930
Wastewater										
Sanitary sewers (<i>miles</i>)	130	130	130	129	129	129	129	129	132	127
Treatment capacity (<i>thousands</i>)	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000
Solid waste collection										
Collection trucks	10	10	10	10	10	10	10	10	11	9
Parks and recreation										
Acreage	104	104	104	90.7	90.7	90.7	90.7	90.7	90.7	90.7
Number of Parks	19	19	19	12	12	12	12	12	12	12

Source: City of Punta Gorda Finance Department.

Note: No capital assets indicators are available for the general government function.

Management Letter

Honorable Mayor and City Council
City of Punta Gorda, Florida

Report on the Financial Statements

We have audited the financial statements of the governmental activities, the business-type activities, each major fund, and the aggregate remaining fund information of City of Punta Gorda, Florida (the "City"), as of and for the fiscal year ended September 30, 2014, and have issued our report thereon dated March 24, 2015.

Auditor's Responsibility

We conducted our audit in accordance with auditing standards generally accepted in the United States of America; the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States; OMB Circular A-133, *Audits of States, Local Governments and Non-Profit Organizations*; and Chapter 10.550, Rules of the Florida Auditor General.

Other Reports and Schedule

We have issued our Independent Auditor's Report on Internal Control over Financial Reporting and Compliance and Other Matters Based on an Audit of the Financial Statements Performed in Accordance with *Government Auditing Standards*, Independent Auditor's Report on Compliance with Requirements That Could Have a Direct and Material Effect on Each Major Federal Program and on Internal Control over Compliance in Accordance with OMB Circular A-133 and Schedule of Findings and Questioned Costs. Disclosures in those reports and schedule, which are dated March 24, 2015, should be considered in conjunction with this management letter.

Prior Audit Findings

Section 10.554(1)(i)1., Rules of the Auditor General, requires that we determine whether or not corrective actions have been taken to address findings and recommendations made in the preceding annual financial audit report. There were no recommendations made in the preceding annual financial audit report.

Official Title and Legal Authority

Section 10.554(1)(i)4., Rules of the Auditor General, requires that the name or official title and legal authority for the primary government and each component unit of the reporting entity be disclosed in this management letter, unless disclosed in the notes to the financial statements. The City discloses this information in the notes to the financial statements.

Financial Condition

Section 10.554(1)(i)5.a., Rules of the Auditor General, requires that we report the results of our determination as to whether or not the City has met one or more of the conditions described in Section 218.503(1), Florida Statutes, and identification of the specific condition(s) met. In connection with our audit, we determined that the City did not meet any of the conditions described in Section 218.503(1), Florida Statutes.

Pursuant to Sections 10.554(1)(i)5.c. and 10.556(8), Rules of the Auditor General, we applied financial condition assessment procedures. It is management's responsibility to monitor the City's financial condition, and our financial condition assessment was based in part on representations made by management and the review of financial information provided by same.

Annual Financial Report

Section 10.554(1)(i)5.b., Rules of the Auditor General, requires that we report the results of our determination as to whether the annual financial report for the City for the fiscal year ended September 30, 2014, filed with the Florida Department of Financial Services pursuant to Section 218.32(1)(a), Florida Statutes, is in agreement with the annual financial audit report for the fiscal year ended September 30, 2014. Our comparison of these two reports resulted in no material differences.

Special District Component Units

Section 10.554(1)(i)5.d., Rules of the Auditor General, requires that we determine whether or not a special district that is a component unit of a county, municipality, or special district, provided the financial information necessary for proper reporting on the component unit within the audited financial statements of the county, municipality, or special district in accordance with Section 218.39(3)(b), Florida Statutes. In connection with our audit, we determined that there are no special district component units required to report to the City.

Other Matters

Section 10.554(1)(i)2., Rules of the Auditor General, requires that we address in the management letter any recommendations to improve financial management. In connection with our audit, we did not have any such recommendations.

Section 10.554(1)(i)3., Rules of the Auditor General, requires that we address noncompliance with provisions of contracts or grant agreements, or abuse, that have occurred or are likely to have occurred, that have an effect on the financial statements that is less than material but which warrants the attention of those charged with governance. In connection with our audit, we did not have any such findings.

Purpose of this Letter

Our management letter is intended solely for the information and use of the Legislative Auditing Committee, members of the Florida Senate and the Florida House of Representatives, the Florida Auditor General, Federal and other granting agencies, the City Council, and applicable management, and is not intended to be and should not be used by anyone other than these specified parties.

Punta Gorda, Florida
March 24, 2015

Ashley Brown & Co.



CITY OF PUNTA GORDA, FLORIDA

FINANCE DEPARTMENT
326 West Marion Avenue
Punta Gorda, Florida, 33950
(941) 575-3318 Telephone
(941) 575-3386 Fax
www.punta-gorda.fl.us

March 26, 2015

Memo to: City Council
Memo through: Howard Kunik, City Manager
Memo from: Dave Drury, Director of Finance
Regarding: Comments and recommendations from Auditors' regarding our Financial Statements

AUDITORS' COMMENTS:

I. Prior year comments which continue to apply.

None.

II. Current year comments and recommendations.

None.

I agree with the management letter comments from the auditing firm of Ashley, Brown & Co.

David W. Drury, CPA
Director of Finance

**Independent Auditor's Report on Internal Control over
Financial Reporting and on Compliance and Other Matters
Based on an Audit of Financial Statements Performed in
Accordance with *Government Auditing Standards***

Honorable Mayor and City Council
City of Punta Gorda, Florida

We have audited, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States, the financial statements of the governmental activities, each major fund, and the aggregate remaining fund information of the City of Punta Gorda, Florida, (the "City") as of and for the fiscal year ended September 30, 2014, and the related notes to the financial statements, which collectively comprise the City's basic financial statements, and have issued our report thereon dated March 24, 2015.

Internal Control over Financial Reporting

In planning and performing our audit of the financial statements, we considered the City's internal control over financial reporting (internal control) to determine the audit procedures that are appropriate in the circumstances for the purpose of expressing our opinions on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the City's internal control. Accordingly, we do not express an opinion on the effectiveness of the City's internal control.

A deficiency in internal control exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. *A material weakness* is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the City's financial statements will not be prevented, or detected and corrected on a timely basis. *A significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or, significant deficiencies. Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses may exist that have not been identified.

Compliance and Other Matters

As part of obtaining reasonable assurance about whether the City's financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the determination of financial statement amounts. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

Purpose of this Report

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the City's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the entity's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

Punta Gorda, Florida
March 24, 2015

Ashley Brown & Co.

Report of Independent Accountant on Compliance With Local Government Investment Policies

Honorable Mayor and City Council
City of Punta Gorda, Florida

Report on Compliance

We have examined the City of Punta Gorda, Florida's (the "City's") compliance with the local government investment policy requirements of 218.415, Florida Statutes, during the year ended September 30, 2014. Management is responsible for the City's compliance with those requirements. Our responsibility is to express an opinion on the County's compliance based on our examination.

Scope

Our examination was conducted in accordance with attestation standards established by the American Institute of Certified Public Accountants and, accordingly, included examining, on a test basis, evidence about the City's compliance with those requirements and performing such other procedures as we considered necessary in the circumstances. We believe that our examination provides a reasonable basis for our opinion. Our examination does not provide a legal determination on the County's compliance with specified requirements.

Opinion

In our opinion, the City complied, in all material respects, with the aforementioned requirements for the year ended September 30, 2014.

Punta Gorda, Florida
March 24, 2015

Ashley, Brown & Co.

CITY OF PUNTA GORDA, FLORIDA

SINGLE AUDIT REPORT

FOR THE FISCAL YEAR ENDED SEPTEMBER 30, 2014

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366 East Olympia Avenue
Punta Gorda, Florida 33950
Phone: 941.639.6600
Fax: 941.639.6115

Independent Auditor's Report on Internal Control over Financial Reporting and on Compliance and Other Matters Based on an Audit of Financial Statements Performed In Accordance with Government Auditing Standards

Honorable Mayor and City Council
City of Punta Gorda, Florida

We have audited, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States, the financial statements of the governmental activities, the business-type activities, the aggregate discretely presented component units, each major fund, and the aggregate remaining fund information of the City, as of and for the year ended September 30, 2014, and the related notes to the financial statements, which collectively comprise the City's basic financial statements, and have issued our report thereon dated March 24, 2015. We also have audited the financial statement of the Community Redevelopment Agency.

Internal Control over Financial Reporting

In planning and performing our audit of the financial statements, we considered the City's internal control over financial reporting (internal control) to determine the audit procedures that are appropriate in the circumstances for the purpose of expressing our opinions on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the City's internal control. Accordingly, we do not express an opinion on the effectiveness of the City's internal control.

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A *material weakness* is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented, or detected and corrected on a timely basis. A *significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or, significant deficiencies. Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses may exist that have not been identified.

Compliance and Other Matters

As part of obtaining reasonable assurance about whether the City's financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the determination of financial statement amounts. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

Purpose of this Report

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the entity's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the entity's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

Punta Gorda, Florida
March 24, 2015

Ashley Brown + Co.

CITY OF PUNTA GORDA, FLORIDA

Schedule of Findings and Questioned Costs
Major Federal Awards Programs

Year ended September 30, 2014

Part I – Summary of Auditor’s Results

1. The Independent Auditor’s Report on the basic financial statements expresses an **unqualified opinion**.
2. No significant deficiencies related to the audit of the financial statements are reported in the Independent Auditor’s Report on Internal Control over Financial Reporting and on Compliance and Other Matters Based on an Audit of Financial Statements Performed in Accordance with *Government Auditing Standards*.
3. No instances of noncompliance material to the financial statements of the City of Punta Gorda, Florida were disclosed during the audit.
4. No significant deficiencies relating to the audit of major federal awards are reported.
5. The Independent Auditor’s on Compliance With Requirements that Could Have a Direct and Material Effect on Each Major Federal Awards Program and on Internal Control Over Compliance in Accordance with OMB Circular A-133, expressed an unqualified opinion.
6. There were no audit findings relative to major federal awards programs for the City of Punta Gorda, Florida.
7. The programs tested as major programs included:

	<u>CFDA #</u>
Department of Homeland Security – Hazard Mitigation Grant	97.039
8. The threshold used to determine Type A federal programs was: \$300,000
9. Auditee qualified as a low-risk for federal purposes? Yes NO

CITY OF PUNTA GORDA, FLORIDA

Schedule of Findings and Questioned Costs
Major Federal Awards Programs (continued)

Year ended September 30, 2014

Part II – Schedule of Financial Statement Findings

This section identifies the significant deficiencies, material weaknesses, fraud, illegal acts, violations of provisions of contracts and grant agreements, and abuse related to the financial statements that are required to be reported in accordance with *Government Auditing Standards*.

There are no financial statement findings required to be reported in accordance with *Government Auditing Standards*.

Part III –Federal Award Program Findings and Questioned Costs

This section identifies significant deficiencies, material weaknesses, and material instances of noncompliance, including questioned costs, related to the audit of major federal programs, as required to be reported in accordance with 510(a) of OMB Circular A-133.

There are no findings or questioned costs required to be reported in accordance with 510(a) of OMB Circular A-133.

Part IV – Summary Schedule of Prior Audit Findings and Corrective Action Plan

There were no prior year audit findings.

There were no audit findings in the current year independent auditor's report that required corrective action.

CITY OF PUNTA GORDA, FLORIDA
SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS

For the Year Ended September 30, 2014

FEDERAL AGENCY <i>Pass-through entity</i> Federal Program / State Project	CFDA Number	Grant/ Contract Number	Federal Expenditures
<u>DEPARTMENT OF AGRICULTURE</u>			
<i>Passed through the Florida Department of Agriculture and Consumer Services</i>			
Cooperative Forestry Assistance	10.664	020359	\$ 2,471
TOTAL DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT			2,471
<u>DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT</u>			
Community Development Block Grant	14.228	B 13-MC-120041	41,790
TOTAL DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT			41,790
<u>DEPARTMENT OF THE INTERIOR</u>			
<i>Passed through the Florida Department of Environmental Protection</i>			
Clean Vessel Act	15.616	MV124	6,201
TOTAL DEPARTMENT OF THE INTERIOR			6,201
<u>DEPARTMENT OF JUSTICE</u>			
<i>Passed through the Florida Department of Law Enforcement</i>			
Edward Byrne Memorial Justice Assistance Grant Program	16.738	2014-JAGC-CHAR-1-E5-027	13,398
Edward Byrne Memorial Justice Assistance Grant Program	16.738	2014-JAGD-CHAR-1-E6-104	1,459
TOTAL DEPARTMENT OF JUSTICE			14,857
<u>DEPARTMENT OF TRANSPORTATION</u>			
<i>Passed through the Florida Department of Transportation</i>			
Highway Planning and Construction	20.205	FPN# 428139-1-58-01	17,375
TOTAL DEPARTMENT OF TRANSPORTATION			17,375
<u>DEPARTMENT OF HOMELAND SECURITY</u>			
<i>Passed through the Florida Division of Emergency Management</i>			
Hazard Mitigation Grant	97.039	07HM-7@09-18-02-062	1,340,106
TOTAL DEPARTMENT OF HOMELAND SECURITY			1,340,106
TOTAL EXPENDITURES OF FEDERAL AWARDS			\$ 1,422,800

CITY OF PUNTA GORDA, FLORIDA
NOTES TO SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS
SEPTEMBER 30, 2014

NOTE 1 – Summary of Significant Accounting Policies

Basis of Presentation

The accompanying Schedule of Expenditures of Federal Awards includes the federal awards activity of the City of Punta Gorda, Florida (the “City”). The City’s reporting entity is defined in Note 1 to the City’s basic financial statements for the fiscal year ended September 30, 2014. All federal financial assistance programs received directly from federal agencies, as well as federal financial assistance programs passed through other government agencies, are included in the schedule.

Basis of Accounting

The accompanying schedule of expenditures of federal awards is presented using the modified accrual basis of accounting, which is described in Note 1 to the City’s basic financial statements.

**Independent Auditor's Report on Compliance for Each Major Federal Awards Program
and on Internal Control over Compliance Required by OMB Circular A-133**

Honorable Mayor and City Council
City of Punta Gorda, Florida

Report on Compliance for Each Major Federal Program

We have audited the compliance of the City of Punta Gorda, Florida, (the "City") with the types of compliance requirements described in the *OMB Circular A-133 Compliance Supplement* that could have a direct and material effect on each of City's major federal programs for the year ended September 30, 2014. The City's major federal programs are identified in the summary of auditor's results section of the accompanying schedule of findings and questioned costs.

Management's Responsibility

Management is responsible for compliance with the requirements of laws, regulations, contracts, and grants applicable to its federal programs.

Auditor's Responsibility

Our responsibility is to express an opinion on compliance for each of the City's major federal programs based on our audit of the types of compliance requirements referred to above. We conducted our audit of compliance in accordance with auditing standards generally accepted in the United States of America; the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States; and OMB Circular A-133, *Audits of States, Local Governments, and Non-Profit Organizations*. Those standards and OMB Circular A-133 require that we plan and perform the audit to obtain reasonable assurance about whether noncompliance with the types of compliance requirements referred to above that could have a direct and material effect on a major federal program occurred. An audit includes examining, on a test basis, evidence about the City's compliance with those requirements and performing such other procedures as we considered necessary in the circumstances.

We believe that our audit provides a reasonable basis for our opinion on compliance for each major federal program. However, our audit does not provide a legal determination of the City's compliance.

Opinion on Each Major Federal Program

In our opinion, the City, complied, in all material respects, with the types of compliance requirements referred to above that could have a direct and material effect on each of its major federal programs for the year ended September 30, 2014.

Report on Internal Control Over Compliance

Management of the City, is responsible for establishing and maintaining effective internal control over compliance with the types of compliance requirements referred to above. In planning and performing our audit of compliance, we considered the City's internal control over compliance with the types of requirements that could have a direct and material effect on each major federal program to determine the auditing procedures that are appropriate in the circumstances for the purpose of expressing an opinion on compliance for each major federal program and to test and report on internal control over compliance in accordance with OMB Circular A-133, but not for the purpose of expressing an opinion on the effectiveness of internal control over compliance. Accordingly, we do not express an opinion on the effectiveness of the City's internal control over compliance.

A deficiency in internal control over compliance exists when the design or operation of a control over compliance does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, noncompliance with a type of compliance requirement of a federal program on a timely basis. *A material weakness in internal control over compliance* is a deficiency, or combination of deficiencies, in internal control over compliance, such that there is a reasonable possibility that material noncompliance with a type of compliance requirement of a federal program will not be prevented, or detected and corrected, on a timely basis. *A significant deficiency in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance with a type of compliance requirement of a federal program that is less severe than a material weakness in internal control over compliance, yet important enough to merit attention by those charged with governance.

Our consideration of internal control over compliance was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control over compliance that might be material weaknesses or significant deficiencies. We did not identify any deficiencies in internal control over compliance that we consider to be material weaknesses. However, material weaknesses may exist that have not been identified.

Report on Schedule of Expenditures of Federal Awards Required by OMB Circular A-133

We have audited the financial statements of the governmental activities, the business-type activities, the aggregate discretely presented component units, each major fund, and the aggregate remaining fund information of the City, as of and for the year ended September 30, 2014, and the related notes to the financial statements, which collectively comprise the City's basic financial statements. We issued our report thereon dated March 24, 2015, which contained unmodified opinions on those financial statements. Our audit was conducted for the purpose of forming opinions on the financial statements that collectively comprise the basic financial statements. The accompanying schedule of expenditures of federal awards is presented for purposes of additional analysis as required by OMB Circular A-133 and is not a required part of the basic financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the basic financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the basic financial statements or to the basic financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the schedule of expenditures of federal awards is fairly stated in all material respects in relation to the basic financial statements as a whole.

The purpose of this report on internal control over compliance is solely to describe the scope of our testing of internal control over compliance and the results of that testing based on the requirements of OMB Circular A-133. Accordingly, this report is not suitable for any other purpose.

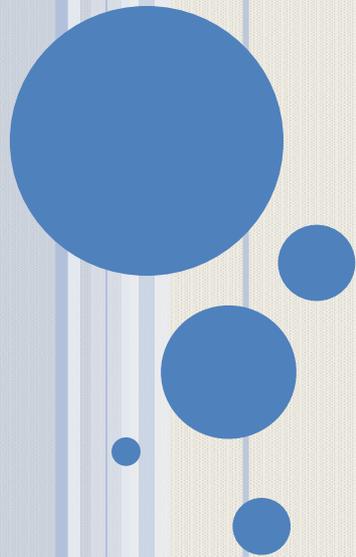
Punta Gorda, Florida
March 24, 2015

Ashley Brown & Co.

ATTACHMENT 13

Citizen Comments at Public Hearing:

- July 1, 2015 &
- July 8, 2015



**CITY OF PUNTA GORDA
VERBATIM TRANSCRIPT
JULY 1, 2015**

SUBJECT: CDBG CONSOLIDATED PLAN

- Levin: Next is a resolution which I'll read by title only. "A Resolution of the City Council of the City of Punta Gorda, Florida, approving and adopting the 2015 to 2019 Consolidated Plan and Fiscal Year 2015 Annual Action Plan for the Community Development Block Grant Program; authorizing the City Manager to execute all documents and submit to the U.S. Department of Housing & Urban Development; and providing an effective date.
- Hilston: Thank you again. David Hilston, Urban Design Manager. First order of business is I need to enter into the record the advertisements that did not get included into your package. I have them here. Carolyn? The other thing is that the June 30th deadline for commenting and project submittal was obviously closed out last night. There were changes that were made to the text of the Consolidated Plan, but they were mainly just grammatical errors. There was nothing large scale. The two tables that we provided to you are the projects that staff is recommending for approval. Those projects include the Community Garden at \$45,000, Southwest Florida Micro-enterprise Institute at \$4,700, New Operation Cooper Street Teen University at New Operation Cooper Street, the Bernice Russell New Image Project Phase II and the City's Planning & Administration fund. There are other projects on there. They're all eligible for funding so we're looking to you to decide which projects you would like to see funded, and we will go from there.
- Freeland: Can you do, clarify a little bit more about the, go back to the next, first page, the Community Garden. Can you explain that and where that \$45,000 is going to?
- Hilston: Yes. It's going to be for the cost of a caretaker, tools and set-up for a community garden. What we're looking at is a three year commitment. If we go with this particular one, it'd continue to pay the caretaker and also the tools and ancillary costs that might come through.
- Kunik: Yeah. When we say it's a community garden, it's not what you would think of as the South County Park, some kind of regional park, or the Public Safety Building. What staff is looking at is more of an economic, business development venture. It's not a community garden where you rent a plot, you take your vegetables and

you go home. It's to hire, call it caretaker or manager, somebody from the area who may have had difficulty getting other employment because of background. We would construct the garden, operate it, and it would be, the goal is to turn it into a business venture. Fresh food and whatever else, maybe establish the market and build it into something for the community as opposed to just a community garden. So that's, that's, that's what that project aims to do. Now there are other projects on the list that are also very, very eligible. The, taking a rental unit, taking a commercial unit at the Bernice Russell that we talked about the, months ago, turning one of those, or more in the future, but at least one into a rental unit. A very eligible, and the commercial buildings and the rentals have not worked out to, to what everyone anticipated. Sometimes they do, sometimes they don't, so, housing has. Housing is a need. So is the business development venture. Both of those were needs established in the needs assessment. So they're all worthy projects.

Freeland: Question about the Community Garden. Now we're talking about \$45,000, so that's just the \$45,000 for 1 year.

Hilston: That's the initial, yes.

Freeland: So, then, future years, we'd be using CDBG funds again but at a lower amount. Is that correct?

Hilston: That's our anticipation. Correct.

Freeland: Is there a, would there be any way of establishing the Garden this year and still providing the job training at the \$20,510? It seems that the, the job training program, again, looks like that should be, that would help 24 persons to get jobs. To me that would seem to be a better use of those funds at least this year, or if there's some way that we could begin the Garden and also the job training. I don't know how the rest of you feel, but it seems that the job training would be, again, it's also a need. Tom?

Cavanaugh: Has this been vetted through the community? Do we have consensus on, on, on an approach here, and, and the consensus is what you've put on?

Hilston: That's correct. In our discussions with them regarding what projects they would like. We had sit down meetings, and that was, that was the direction we're leading from.

Freeland: Kim?

Devine: I'm just wondering, you know, not for this, because I know I've been to the meetings, and I know it's been vetted, but as, you know, now it sounds like we're really coming up with some great projects, and I love this list, I love these

projects. I think the Community Garden is a great, I love the job training. I know the New Image Project is a great project. Do we get, at some point, do you get a reporting of how these things are going? Like at, at Cooper Street. You know, you have, we put in these funds, and, and I guess I'm, I'm saying, I just want to make sure that the money that we're putting in wouldn't be better used somewhere else as opposed to where we're putting it. I mean, not with these projects, but in the future, as we go forward.

Hilston: Absolutely, and if you'll remember on the last resolution, the fiscal management we recognized was just not going to work out. We would be in trouble with HUD. It was the, okay, let's step back, let's re-work that, and still reporting and going, digging through. Now quarterly, I believe it is, is that we receive reports from all, everybody that receives funding.

Devine: Okay, okay.

Hilston: And, and we do stay on top of that.

Freeland: Nancy, did you have something?

Prafke: No, well yeah, I guess, I didn't go to the meeting so I was wondering to what extent the community helped prioritize these so that what we're seeking here is not just what staff wants but what the community is asking for.

Hilston: Okay. What you see before you is where we had the most conversations. What staff has been comfortable with the longest, that's not, every one of them was eligible.

Prafke: Right.

Hilston: So, so it's, it's absolutely, we can go with any of them from that standpoint.

Freeland: Okay. Well, this is also a public hearing. Shall we move into public hearing? Is that acceptable? This is a public hearing. Anyone wishing to speak on this issue, please come forward. State your name. You have three minutes.

Brown: Morning.

Cavanaugh: Morning.

Brown: My name is Merritt Brown, and I'm the president of the Bernice Russell Community Development Corporation. Let me, let me first start off by saying that I, I disagree with Mr. Hilston that, that, our organization was not part of the, staff's vetting process for, for, for these projects, and in fact, that's why we're, we're here today, to talk about the, the submissions that, that we made for the CDBG funding. I'll start with the job training. We submitted a grant application for \$20,510 for job training. Let me point out that the, the last few years, there have been at least three needs assessments for Trabue Woods and, and, and,

and Charlotte County in general, and for all of those, in the top three, was job training. In fact, if you really look at it, if you have a decent job, as most of us in this room, if you, if you work for a living and have a decent job with good pay, then you can buy or, or afford most of the other things, so we, we think that job training is, is particularly important. The, the, the job training that we're talking about initially is for home health aid. It's a, it's a, it's a entry level type job. It requires about 75 hours of training. We secured the services of a licensed registered nurse who's willing to help us put on the course, and, and get people through it. As mentioned, we anticipate about 24 people in the first year, and, and the second year, assuming all of those people were employed, they would in the aggregate earn something north of \$700,000 in wages over, you know, over time. So we think it's, it's really important. Life skills. It's not just a matter of putting someone in front of a computer and saying well, here's the job openings and apply for it. A lot of folks needs extra help. We all need help when, help when we first started. We would plan to have people or train people on how to not only get a job but how to keep a job, how to write a resume. We would help with resume critiques and do practice interviews. We would talk about Do's and Don'ts for interviewing and, again, keeping a job, and so, I think our, our grant application for \$20,000 is entirely appropriate. I think it can take, pay real benefits to, to the citizens of Punta Gorda who need it most. The last thing I would mention is, is Pathways to Change, which is a, a program designed to help ex-offenders. I don't know if most of you know, but if you're unfortunate enough to have a felony conviction on your record, you're, frankly you're screwed for life. You can't vote, you can't hold a decent job, very very difficult. Pathways to Change helps people not only get jobs but helps them to stay, from returning to jail. All of this is, is is accomplished in, in our job training submission, and I would urge the Council to look on it favorably.

Freeland: Thank you. Thank you, Merritt. This is a public hearing. Anyone else wishing to speak on this topic?

Carruthers: Good morning. My name is Rene Carruthers, and I'm a board member of the Bernice A. Russell Community Development Council, and I wish to speak on the topic of the renovation of one of the commercial sites at 329 East Virginia Avenue, which is the Andrews building. We currently have four occupied low-income housing units on the second floor. On the first floor, as Mr. Kunik mentioned, commercial real estate is really kind of, since the bubble, gone waning, and the plan was to have, make this an incubator type endeavor which

really has not, basically, worked out. We have one commercial unit that is rented, and there are three that are vacant, and we would like to, we have submitted an application proposing that you favorably look on, initially, if the application is for, about \$45,000, excuse me, to renovate, and one of the commercial units, and hopefully, later on down the road, we'll be able to do the same to other ones, the \$45,000 that we're requesting is, is a ballpark figure basically. We have, are in contact with a licensed, I'm sorry, architect and contractor to see, you know, how, if, they say it can be done, shouldn't be too difficult, and we really have a stupendous need for affordable housing, so we're trying to grow on that, and so, I'm not sure what the actual costs will be, but the needs assessment that have gone through this multi-county and the City, we know that we need low income housing, and we would like, ask you to favorably look upon this request for monies to be able to do so. Thank you.

Freeland: This is a public hearing.

Bireda: Good morning. Martha Bireda from the New Image Project. I know how familiar you are, are with the Project, but it is a project at Punta Gorda Middle School, and in that project, we work with struggling students, students who are struggling socially and academically in the Project. Our core group of students are students with multiple suspensions, and that's a very important concept as we look at these students. We, at this point, are using high school students as mentors, and we have requested a doubling of the amount of money that we were getting before so that we can pay stipends to our, the boys, and so that we can enlarge the program for girls, and I have to tell you that the most recent research that has come out about girls is that, especially African American girls, are more likely than any other group of girls to be suspended, expelled or to be held back. In fact, they are six times more likely to have trouble in terms of suspension than boys. We really, as we look at what's happened here in the County, and I have personally worked with some girls, will ask you to please appropriate the money so that we can expand this program because one of the things that happens is when students with multiple suspensions, we're talking girls and boys ...

Freeland: Excuse me, Martha? Time is up for that, but I have a question. I see the project cost here on the label is \$10,000, requested funding is \$7,500 and recommended funding is \$3,500. What would your \$7,500 cover?

Bireda: It will cover, including increasing the number of students so that we can have girls included in the program.

Freeland: Girls included, okay.

Bireda: So right now we're only working with boys, but girls, we have just as great a need, and I would like to read something from the, we are, the School District strongly approves this program. If you don't mind, I need to read something from the School District. Do I have time to do that?

Freeland: One minute.

Bireda: Okay. Dear Dr. Bireda, I wanted to take a moment to thank you for your time, passion, effort in making sure the New Image mentoring project was a success this school year. The end of the year stepping up ceremony really highlighted the importance of effective mentoring in the life of teenage students. It was clearly evident that the Punta Gorda Middle Students took part in this program, valued the guidance provided by their high school mentors. I believe, in fact, I believe that the high school mentors benefitted just as much from the relationship as their middle school mentees. The need for our middle school students to be guided by effective, hard working, older peers was very, very important factor in the success of the program. Additionally, the world, the real world experiences and historical background of the marines gave new insights into what it really means to never give up and to persevere. Once again, thank you for providing at-risk students the chance to obtain their goal of academic success in middle school with the ultimate goal of graduating with a high school diploma. Please feel free to call, and in the future, any needs that you may have as I fully support the goals of New Image Project. Dr. Michael Desjardins. He is Director of Students Services, and the District is totally behind this project and is really hoping that the Council will increase the funding so that girls will not left, be left behind in this, as they struggle to get an education. Thank you.

Freeland: Thank you. Thank you.

Hilston: May I point something out at this point? Just for your education. The public service, that program falls underneath the public services, and we have currently, for what we had recommended under staff was \$4,715 for the Southwest Florida Microenterprise Institute, which is the rolling lab that will go to 12 locations and serve 30 plus people. The other one was Teen University at New Operation Cooper Street, and when the \$3,500 would take, we can only spend up to 15% of our allotment towards public services. What that did was pull that in.

Freeland: Okay, so, for clarification one more time then, public services total would be?

Hilston: 15% of our allocation.

Freeland: Which would, comes out to?

Hilston: \$10,100 ...

Cavanaugh: ... thousand ...

Devine: Okay, Carolyn?

Freeland: Yes.

Devine: David, it's my understanding, if I'm, if, and, you know, correct me if I'm wrong, that the Teen University at New Operation Cooper Street is not something that's up and going right now.

Hilston: My understanding, excuse me, I thought she was here.

Devine: Okay.

Hilston: It's my understanding, no, that this is a new program.

Devine: Yeah, this is a brand new program, and they, so they're really looking for everything to set that whole room up and to get that program going. I just wanted everybody to be aware it's not something that's going on right now.

Freeland: Okay, okay. The Microenterprise Institute and Mobile Job-Link Bus, that is also a brand new program? Is that correct?

Hilston: Brand new program, but we have been speaking to them for about two and a half years now, and this was an opportunity to get them funded and move.

Freeland: This is a public hearing. Anyone else wishing to speak on the topic?

Thomas: Isaac, good morning, Isaac Thomas, Pastor of St. Mary Primitive Baptist Church and community activist. I'm, I'm standing in hopes that we're, we've done a lot of work in the Community Garden and seen where it could be an advantage to the City and also to those that have made mistakes in their life before and giving them a chance where they can get conventional jobs, that maybe'll be a way for them to work their self into a business. I, I think that it'll work. We went to Fort Myers and looked at things that they were doing over there. It's not a lot of money. I think that the Bernice Russell CDC is doing great work in the community and for the citizens, not only of Trabue Woods but all citizens everywhere, so I'm tossed in between. So I, you don't have much money. I think that, that housing is very, is needed very much. The renovations of Bernice Russell is needed, but I also think that the Garden would create, and we put a lot of work in it, would create some, some, some jobs, so I don't know. Even if it's, the money is split, it's, it's it's, I, I know as well as the, for the Garden, if we can just get started, we would make it work, and whatever monies that we can get would be appreciated, but I think Bernice Russell should, should have some monies too. So I'm tossed in between, and if it's split, it's fine.

Freeland: Thank you, sir.

Devine: Thank you. David? What would be the, would we be able to accomplish the Garden if we split it?

Hilston: We were looking at a three commitment so we may be looking at a higher commitment in, in future years than what we would have anticipated.

Freeland: Howard?

Kunik: The problem with splitting it is, if, if we're going to prioritize the rental unit ...

Hilston: They're going to need it all.

Kunik: Then you need to put \$45,000 there.

Hilston: That's right.

Kunik: And not split it because if you're going to do it, let's do it.

Devine: Right, okay.

Freeland: We also, there's also the, the possibility for SHIP funds, perhaps next year, is that correct?

Kunik: In the future. Right now the SHIP funds was earmarked for the Housing Authority.

Freeland: When would new funds become available from SHIP?

Hilston: It's, it's on a year by year basis any more, but, around June.

Freeland: This, this, next June?

Hilston: No, next.

Kunik: If there are monies available.

Freeland: If there are monies available.

Devine: Because I think we committed 2015 and 2016 to the Housing Authority for their ...

Prafke: ... the Verandas Project.

Hilston: And that is the other aspect, is that we do have to be timely in our spending so that's something to keep in, in mind.

Freeland: And get accomplished.

Bireda: Madam? May I just make one more comment in terms of proven programs in comparison to programs that have not been proven yet. We have a 82% rate of students not being referred and being suspended through the New Image Project. We know what we do, and we can prove from our results, and so that's why we're asking for the full allotment, is because we have proven results. Thank you.

Freeland: Appreciate it. Thank you. This is a public hearing. Anyone else wishing to speak? This is a public hearing. Last call, for anyone wishing to speak.

Devine: Move to close the public hearing.

Prafke: Second.

Freeland: It's been moved and seconded to close the public hearing. All in favor?

ALL: Aye.

Freeland: Opposed? Yes, Kim.

Devine: I'm not opposed, I would not have a problem at all moving the money for the New Operation Cooper Street to the New Image project so that that would include the girls.

Freeland: Now, you're talking about the ...

Devine: The, we had a ...

Hilston: Teen University?

Freeland: Teen University.

Devine: Teen University. Yeah, that \$3,500? Move that up to the New Image project.

Freeland: Does that give them the amount that they need then?

Devine: Just about, six, well no, \$250 short.

Freeland: Okay, would that be agreeable, to the rest of you? Okay? Now in terms of the Community Garden? I'm still, I think my preference would be to do, again, the job training program. It just seems that even those individuals who are having a hard time perhaps now getting a job could learn the skills of entrepreneurialship and perhaps, again, be helped that way. If there's something that we could do with the Community Garden?

Hilston: We're capped under the public services already by the shifting of the three, or if we take the Teen and took it, we're at the \$10,100.

Kunik: Yeah, you, you have to decide between construction versus construction. The Community Garden versus the ...

Devine: Oh, for the housing.

Freeland: I see, I see.

Kunik: Because we're already at the limit on the other category.

Freeland: That's too bad, but yet at the same time, the, if we looked at the limit for job training, we wouldn't be able to do that next year either, with the amount of \$20,000.

Hilston: No, I'm sorry.

Devine: No.

Freeland: We would not be able to do the job training under this program because of the limitations that CDBG has on those funds.

Hilston: That's right.

Freeland: How do we make contact with the individuals and say this is not helpful?

Hilston: The, they're so desperate in the level of funding that, that the communities have, you know, we're second to the last in the nation in what we receive through CDBG, so I'm not sure they would change the rules, or, they could find a way, but we'll, we can go contact them, definitely.

Freeland: Because it seems that even, you know, year after year, that we're not able to do that. Tom?

Cavanaugh: Yes, reminiscent of the conversations a few Council meetings back with regard to the, the Bailey Brothers Park, and, you know, we had, we had a split, apparently, of the community, a split on what they, what they wanted, and out of that, there was a meeting set up, I know Councilman, member, Devine was there, and the community was to get together and really go over their priorities, and I'm just disappointed that at this point in time, we haven't got more of community input and community agreement on what the projects would be to benefit the area.

Kunik: Well, also the projects will, are going to benefit.

Devine: Right. I mean, I don't ...

Cavanaugh: Well, okay, in terms of priorities.

Freeland: Kim?

Devine: Yeah, I mean, I, I think that the community, the meetings I've been to, they, they are together. It's just there's so many needs, and there's not enough money. So it's where does the money come from. I mean the job training is needed. I mean, isn't there, you know, somewhere else, we can get money.

Hilston: That's, what we would assume is with the small levels that we do have, we look to our applicants to leverage the money with other groups and, and come through with that.

Devine: Right.

Hilston: Just on another line, a group had gone up to Sarasota and discovered how Newtown was doing. That trip, I believe you were there, Councilmember Devine, and I understand that there's a lot of progress being made really quickly in bringing a cohesive voice to the neighborhood.

Devine: There is.

Hilston: So we'll be hearing stuff in the near future about that, hopefully alleviate those concerns.

Cavanaugh: That's reassuring.

Devine: I mean, can I finish?

Freeland: Yes.

Devine: I, I think, I mean, I love the idea about the Community Garden. I have been, sat in on a couple meetings. I, I like the thought of that being a business, a sustainable business and actually having some jobs attached to that, and I'm also hoping that, that maybe the, the Andrews buildings, maybe some of that commercial space will be rented with, we do have some growth in the community, you know, in the community and, and maybe, you know, maybe that, maybe some of that commercial space will, you know, will be able to be leased as commercial also because I think that would be great for the community to have something there. I, you know, I'm kind of torn, I just, I just think that the Community Garden will offer some immediate jobs for people that really need them and that they're not available and, and, you know, because of their records and other, other things, so it's something that can happen, you know, pretty quickly.

Cavanaugh: It seems, it seems to me a community garden might benefit a greater number of people in the rehabilitation.

Devine: Yeah, I mean ...

Freeland: I think I would probably agree as well. In terms of the housing, I was just trying to, again, think out of the box. Perhaps a developer would be interested in coming in and actually modifying that property or some of the rent, you know, to, to do, to work out some kind of an arrangement with someone.

Devine: Right.

Freeland: The other thing is maybe talk with Lindsay Harrington and say bring some people in for commercial. I mean, they are commercial realtors, and so maybe you could tap him and his colleagues. It seems that there should be able to be something else done with, and I'm sorry we can't do the job training as well. I understand the, the Health Department is moving forward in trying to look to provide a part time person still.

Kunik: We have discussed it with the Health Department. Until we see the ad looking for an individual, we don't know if they were successful. They want to. They want to fund the position on a part-time basis for another year, but I have not seen the ad yet.

Freeland: Okay. Yes, Tom.

Cavanaugh: Would the housing rehab program be enough, it's going to be for housing for humanity, is there any possibility they might be able to step in to that.

Hilston: I'm not sure that they do rental type situations like that; however, I think they're always willing to help if it comes to housing. Bob Hebert at the County may have some funding opportunities that we just aren't aware of or that are on the horizon so that in next year's allocation, we could go back to the, something like that and leverage the funds with something Mr. Hebert could do.

Freeland: Okay. Yes, Nancy.

Prafke: Yeah, it's a very difficult decision. I think with the park, the Bailey Brothers Park across the street from the building, it's certainly going to enhance the neighborhood and possibly make it more attractive for someone to be there. Yeah, I think about the Charlotte Desoto Building Industry Association and, wondering if they may be willing to partner with the Bernice Russell because they've got the talents and the skills and maybe there's a, a community project there that's possibly something that could happen, and don't know if there's any opportunity to, to find funds, other kinds of funds available for a community garden in the way of like Mosaic and things like that, so I'm just, you know, I'm thinking about these things and thinking \$45,000, is there a way to leverage some of this so that there's more funds available, and if it's able to provide seed money, that could then, you know, \$45,000 is to pay labor and things, but if you, if you get contractors willing to donate things, you know, perhaps maybe there's a way to accomplish this and achieve more than what we would do, do if we were just to pay for it all ourselves.

Devine: Carolyn?

Freeland: Yes.

???: unintelligible

Smith: Do you have to re-open the public hearing? You've closed your public hearing.

Freeland: I think I'll just allow Mr. Isaac.

Thomas: Thank you so much. For the Community Garden, you know, I think that there's other ways that we, all, all we want is a chance, and if the land is there, we can start that on minimal, minimal money, so I would rather see, instead of a, you know, a great debate and, because we are not divided, I would rather see it go to Bernice Russell.

Freeland: Thank you sir.

Prafke: Thank you.

Freeland: Any other comments?

Kunik: Again, the important thing is that, with CDBG funds, that we allocate it and get it done within the timeframe needed and so taking money from one and putting it into another and trying to do both, not going to work.

Prafke: Okay.

Freeland: Yes, Nancy, is that a motion?

Prafke: No, I, I have a question. So if you have the \$45,000, let's say that Bernice A. Russell discusses this with the Charlotte Community Building Association, Charlotte, Community Charlotte Desoto Building Association, Industry Association, and they come up with some kind of a plan to do something and they get participation, so they only spend X amount of dollars and not the whole amount, does that money, what do we, do we do with the excess money if we don't spend it all.

Hilston: That's what we did on the last case. We bring it back to Council and re-allocate it to other programs that are able to spend.

Prafke: Okay, okay.

Freeland: So we need a motion, ladies and gentlemen.

Cavanaugh: And staff, staff's recommendation is on, the recommended funding allocations, is that ...

Hilston: What? I'm sorry.

Cavanaugh: Staff's recommendation is the Community Garden, the ...

Hilston: Southwest Florida Microenterprise Institute, the Teen University at New Operation Cooper Street, New Image Project Phase II and our normal City Planning & Administration.

Freeland: I think that what we did here was that there was agreement that the funding would be moved from the Teen ...

Devine: University.

Freeland: The Teen University to the New Image Project. Is that correct?

Kunik: Yes.

Hilston: And staff is very supportive of that. That's a very good program.

Freeland: Okay. So, I think our question now is, there is agreement then on the Microenterprise Institute and Mobile Job Link Bus? Is that correct?

Devine: Yes.

Freeland: So there's agreement there. There is agreement on the New Image then Project and Planning & Administration, so we're still just between the Community Garden and the housing rehabilitation. What is your preference? It has to be one or the other.

Prafke: Well, we heard, we heard from Reverend Thomas, Elder Thomas that suggested that perhaps it was better to go with the housing rehabilitation.

Freeland: At the same time, I'm, I guess my thinking is that this is an opportunity, as we had talked about before, for the Community Garden to be a, an economic generator for the community and probably serving more, more people.

Devine: That would just be few people, right?

Freeland: So I think, my preference, I would think, would be the Community Garden.

Cavanaugh: And, and mine as well, and I'll, I'll make the motion to approve the Community Garden along with the other modifications that we've just discussed.

Freeland: Is there a second?

Devine: Second.

Freeland: Okay. It's been moved and seconded to incorporate the Community Garden, the Microenterprise Institute and New Imagine Project Phase II with the additional funding as well as Planning & Administration. All in favor?

Cavanaugh: Aye.

Devine: Aye.

Freeland: Aye.

Prafke: No.

Freeland: One opposed.

Cavanaugh: I will, I will make a contact with the Charlotte Desoto Building Association and see if there's anything that can be done to support the conversion from commercial to residential.

Freeland: There, there, I'm, I'm sure that there's some other things that we can do with regards to that.

Cavanaugh: You know, hopefully ...

Devine: I'm happy to go speak with Bob Hebert ...

Cavanaugh: ... you know, hopefully, you can look into Habitat ...

Devine: And talk to him about if there's additional fund over there ...

Hilston: Right.

Devine: ... also for that.

Prafke: I know the Vice President of the Build, CBDIA, very well since we just worked with him on a Spence project. I can certainly talk to ...

Cavanaugh: Or we can bring back the results of these conversations to our next meeting, although that's July 8, we may not have, have enough time but certainly ...

Freeland: Not next week, but one, in August, when we, why don't we try to do that? Okay? Thank you, thank you all, appreciate it. Let us take a ten minute break.

CITY OF PUNTA GORDA
VERBATIM TRANSCRIPT
JULY 8, 2015

I HEREBY CERTIFY THIS TO BE A TRUE AND
EXACT COPY OF THE Verbatim 7/8/15 Meeting
ON FILE IN THE OFFICE OF THE CITY CLERK, page 1 of 2
CITY OF PUNTA GORDA, CHARLOTTE COUNTY,
FLORIDA

Haven Smith
CITY CLERK

SUBJECT: CDBG CONSOLIDATED PLAN

- Levin: Yes, this also is the second public hearing for a resolution and I will read the resolution by title only. "A Resolution of the City Council of the City of Punta Gorda, Florida, approving and adopting the 2015 to 2019 Consolidated Plan and Fiscal Year 2015 Annual Action Plan for the Community Development Block Grant Program; authorizing the City Manager to execute all documents and submit to the U.S. Department of Housing & Urban Development; and providing an effective date.
- Keesling: I know you had an extended discussion about some of this at the last meeting. My question is more staff related. David, last year we got \$75,000, this year we got \$70,000. What, can we do anything about that. Can we, no.
- Hilston: It's all formulated.
- Keesling: It's a calculation.
- Hilston: Yes.
- Keesling: Okay. And why did we go down in the amount.
- Hilston: Through general Federal budget cuts.
- Keesling: Okay. So they just reduced the pot of money.
- Hilston: Across the board.
- Keesling: Okay. Thank you. That was my only question.
- Freeland: Any other questions? Comments? This is a public hearing. Anyone wishing to speak to this issue please come forward. This is a public hearing. Third call.
- Cavanaugh: Move to close the public hearing.
- Devine: Second.
- Freeland: It's been moved and seconded to close the public hearing. All in favor?
- ALL: Aye.
- Freeland: Opposed?
- Prafke: Move approval.
- Devine: Second.
- Freeland: It's been moved and seconded to approve the resolution for the 2015 to 2019 Consolidated Plan and the 2015 Annual Action Plan for the Community Development Block Grant Program. All in favor?
- ALL: Aye.

Freeland: Any opposed? Okay.

I HEREBY CERTIFY THIS TO BE A TRUE AND EXACT COPY OF THE Verbatim 7/18/15 meeting page 2 of
OR FILE IN THE OFFICE OF THE CITY CLERK,
CITY OF PUNTA GORDA, CHARLOTTE COUNTY,
FLORIDA.
Karen Smith
CITY CLERK

ATTACHMENT 14

**City of Punta Gorda Resolution
3168-15 adoption of**

- **FY2015-FY2019 CDBG
Consolidated Plan &**
- **FY2015 CDBG Action Plan**

CITY OF PUNTA GORDA

RESOLUTION NO. 3168-15

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF PUNTA GORDA, FLORIDA APPROVING AND ADOPTING THE 2015-2019 CONSOLIDATED PLAN AND FY2015 ANNUAL ACTION PLAN FOR THE COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM AND AUTHORIZING THE CITY MANAGER TO EXECUTE ALL DOCUMENTS AND SUBMIT TO THE U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT; AND PROVIDING AN EFFECTIVE DATE

WHEREAS, the City of Punta Gorda, Florida, receives an annual Community Development Block Grant (CDBG) award directly from the U. S. Department of Housing and Urban Development (HUD); and

WHEREAS, as an entitlement community, the City must prepare and submit a Consolidated Plan, a Five-Year Strategic Plan that details the goals and objectives to be implemented to address community needs in the areas of affordable housing, homeless services, special needs populations and community and economic development; and

WHEREAS, as an element of the a new Consolidated Plan, the City must prepare and submit an Annual Action Plan detailing the activities to be undertaken during the first program year to address the goals and objectives outlined in the Consolidated Plan; and

WHEREAS, for federal Fiscal Year 2015 the City anticipates receiving a CDBG award totaling \$70,010.00 to carry out activities that meet one of three National Objectives, as described by HUD; and

WHEREAS, the City has adhered to the public participation requirements set for the in the Citizen Participation Plan in the development of the 2015-2019 Consolidated Plan and the FY2015 Annual Action Plan; and

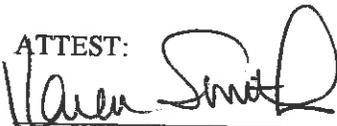
NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF PUNTA GORDA, FLORIDA, THAT:

1. The 2015-2019 Consolidated Plan is hereby approved and adopted as amended, a copy of which is attached hereto and made a part hereof.
2. The FY2015 Annual Action Plan is hereby approved and adopted as amended.
3. The City Manager is hereby authorized to execute all certifications, grant contracts and amendments and all other documents pertaining to the 2015-2019 Consolidated Plan and FY2015 Annual Action Plan.
4. Upon receipt of grant funds, The City Council of the City of Punta Gorda authorizes all necessary appropriations of funds in compliance with and for the purposes stated in the FY2015 Annual Action Plan.

ADOPTED at a regular session of the City Council of the City of Punta Gorda, Florida, this 8 day of July, 2015.


CAROLYN M. FREELAND, Mayor

ATTEST:


KAREN SMITH, City Clerk

APPROVED AS TO FORM:


DAVID M. LEVIN, City Attorney

I HEREBY CERTIFY THIS TO BE A TRUE AND EXACT COPY OF THE Reso 3168-15 ON FILE IN THE OFFICE OF THE CITY CLERK, CITY OF PUNTA GORDA, CHARLOTTE COUNTY FLORIDA


CITY CLERK

July 8, 2015
Date