2026-2030 Consolidated Plan
FY 2026-2027
Annual Action Plan
(AAP)
For the use of the Community Development Block Grant
(CDBG)
U. S. Department of Housing and Urban Development

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

Executive Summary

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

1. Introduction

St. Johns County is rich in history and opportunity. Nestled between the St. Johns River and the Atlantic Coast, it is a fast-growing community that is home to over 300,000 residents. With a growing range across its population, arts, commerce, and industries, it is becoming a leading county to live, work, and play.

As an entitlement jurisdiction under the United States Department of Housing and Urban Development (HUD), St. Johns County receives federal funds through the Community Development Block Grant (CDBG) program based on population size, poverty concentration, and socioeconomic and demographic data. Every five years, HUD requires entitlement communities like St. Johns County to develop and submit a Consolidated Plan (ConPlan). Within the Consolidated Plan, the County must identify and analyze community, social, and economic needs, especially in low- to moderate-income (LMI) communities, and establish multi-year goals to address those needs. Goals and strategies should be based on an assessment of housing and community development needs and an analysis of housing and economic market conditions and available resources.

The Consolidated Planning process is collaborative in nature, and through this collaboration with community members, nonprofit organizations, social service agencies, and other key stakeholders, comprehensive, strategic, and collaborative goals are established to improve, address, and encourage growth within the County.

Beyond the requirement to comply with federal regulations, the Consolidated Plan provides the County with an opportunity to engage with residents and key stakeholders to assess our community's needs and shape community development, housing, and economic development programs and strategies to respond to those needs.

As an entitlement community, St. Johns County is expected to receive an annual allocation of CDBG funds. While adhering to all applicable federal regulations, the County must use this funding opportunity to address community needs related to affordable housing and community and economic development objectives over the next five-year period.

This Consolidated Plan is divided into five major parts, all of which fully embrace the Citizen Participation Plan and efforts to Affirmatively Further Fair Housing:

1. The Process – summarizes the County’s efforts to engage residents and stakeholders and to determine the community’s priorities.
2. Needs Assessment – identifies the priority needs of the County’s LMI population.

3. Housing Market Analysis – describes the economic environment in which the County will implement its programs.
4. Strategic Plan – establishes goals, policies, and actions to address the community's needs; and

Annual Action Plan for FY 2026.

2. Summary of the objectives and outcomes identified in the Plan

St. Johns County deployed a comprehensive community engagement campaign, using data from the American Community Survey (ACS), Comprehensive Housing Affordability Strategy (CHAS) Data, and Community Planning and Development Mapping Services to define the footprint for this ConPlan. Federal regulations require that Community Development Block Grant funds primarily benefit low- and moderate-income persons in accordance with the following HUD objectives:

1. Provide decent housing;
2. Establish and maintain a suitable living environment; and
3. Provide expanded economic opportunities.

These objectives are combined with three performance outcome categories and measurement statements:

1. Accessibility;
2. Affordability, and
3. Sustainability.

St. Johns County has identified various activities it intends to use to achieve the objectives and associated outcomes required by HUD. The County intends to focus investments on the following eligible areas:

1. Public Facilities and Infrastructure
2. Public Services
3. Affordable Housing and Homeless Services
4. Home Repair

3. Evaluation of past performance

St. Johns County first became an entitlement community for the 2016-2020 Consolidated Plan cycle. Staff worked diligently to build out the CDBG Program by developing policies and procedures, cultivating relationships with nonprofit organizations, social service agencies, and other community partners, expending funds on eligible activities reported in the CAPERS, envisioning future investment opportunities, and responding to natural disasters and a global pandemic.

4. Summary of citizen participation process and consultation process

St. Johns County has developed a Citizen Participation Plan (CPP) to guide the public process for developing the Consolidated Plan. Citizen participation was encouraged and solicited through advertisements in the local newspaper and on the County website, followed by a 30-day review and comment period. The CPP required at least two public hearings to gather citizen input on housing and community development programs funded by the CDBG program. The County sought public participation and input as outlined in the CPP and as follows:

- Held public hearings in association with the Board of County Commissioners regularly scheduled meeting.
- Held seven (7) public hearings during the planning process in-person. The schedule of these meetings was published in the local newspaper and posted on the county website.
- An electronic survey was created to gather citizen and stakeholder input to help determine what programs/projects should be funded. The survey was published on the county website and notice of the survey was published in the local newspaper. Paper copies of the survey were made available at various community meetings.
- Staff met with stakeholders and community members and attended local meetings to educate citizens on the consolidated planning process and to encourage citizen participation and input.
- A draft copy of the Consolidated/Annual Action Plan was made available to the public for a 30-day review and comment period. It was introduced during an advertised public hearing.

5. Summary of public comments

Public comments were collected during the hearings, with many residents and key stakeholders participating in the survey (all responses are included in the attached document). Several comments highlighted the need for community facilities in underserved areas. Responses also noted that much of the housing is in poor condition and emphasized the urgent need for affordable housing. The community expressed a need for infrastructure improvements to mitigate flooding and drainage issues, as well as sufficient sidewalks and streets. The attached surveys review these points, with key areas including support for homelessness, after-school programs, home repairs for individuals with special needs such as the elderly and disabled, enhanced public safety, rising living costs, support for disabled veterans, deteriorated roads, upgrades to parks and recreational facilities, and improved public transportation. Public comments were collected during the hearings, with many residents and key stakeholders participating in the survey (all responses are included in the attached document)

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

All public comments were accepted and considered.

7. Summary

St. Johns County values and encourages input and participation from its citizens, stakeholders, and community members affected by or involved in any housing and community development projects. By using the citizen participation process and consulting with public service providers, advisory committees, other County departments, and community development corporations, the County gathered valuable feedback that helped identify the goals and objectives in the Plan. The County will leverage its CDBG funds alongside other federal, state, local, and private funds to achieve the goals and objectives outlined in the Plan.

The Process

PR-05 Lead & Responsible Agencies - 24 CFR 91.200(b)

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	ST. JOHNS COUNTY	Housing & Community Services Division

Table 1 – Responsible Agencies

Narrative

St. Johns County (SJC) Health and Human Services Department is funded by the SJC Board of County Commissioners to offer social support and general assistance to needy members of the community. Housing and Community Development is a division within Health and Human Services and is responsible for the promotion, development, preservation, and administration of affordable housing programs, initiatives, and policies in St. Johns County.

The Housing and Community Development Division is the lead agency for the CDBG entitlement program and is responsible for the administration of the program.

Consolidated Plan Public Contact Information

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

1. Introduction

St. Johns County is committed to considering resident input in developing the 5-year Consolidated Plan for the U.S. Department of Housing and Urban Development. Residents, especially low-income or potentially marginalized residents in LMI areas, are strongly encouraged to participate in the Survey and public hearings. County staff, officials, and consultants met with many groups, committees, departments, and organizations to encourage public participation and identify housing and community development needs.

The meeting details were published on our website and local media outlets for at least fifteen (15) days prior and the survey was published on our website via Teams Forms and made available in paper.

Public comment is also encouraged during the draft stage. All public input is considered and incorporated into the Plan. All comments, whether verbal or written, will be accepted. The final document must be approved by the Board of County Commissioners prior to submitting the 5-year Consolidated Plan to HUD.

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(l)).

The County coordinates with many different organizations and service providers, including, but not limited to:

Email communications, interagency meetings (virtual and in person), Conference Calls, and consultations with St. Johns County Social Services, UF Health Hospital office of Care Connect in St. Johns County, Salvation Army, Home Again (Non-profit agency serving the homeless in St. Johns County), and others. Staff also attend annual Fair Housing Trainings.

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

At present, the Lead Agency is UF Health. In our shared goal of ending homelessness in our community, County staff and elected officials regularly contact the Continuum of Care (CoC) to ensure coordination on meaningful goals. Staff attends the CoC meetings, and one (1) staff member sits on the CoC Board.

One way we coordinate efforts and share data is through the Homeless Management Information System (HMIS), which sets a higher standard for collecting client-level data for the critical populations that are being served daily. The populations being affected include individuals and families who are experiencing homelessness or at risk of becoming homeless, regardless of race, color, nationality, sex, religion, or disability.

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

Substantial consultation with the St. Johns County area homeless service providers and clients is essential for collecting data and creating meaningful outcomes for individuals and families. To fully address the needs of homeless members of our community, County staff maintain regular contact with the CoC. This involves ESG allocation performance standards, evaluation of outcomes, and the development of funding, policies, and procedures for the administration of HMIS. This ongoing communication and collaboration, centered on strategic goals, is included as part of the ConPlan process and will continue even after the completion and submission of ConPlan.

The County does not receive a direct allocation of ESG from HUD, but rather applies for funding from the State. ESG is designed to support the first steps in homeless prevention assist people experiencing homelessness to transition toward safe and healthy living situations. ESG funds can be used by emergency shelter operators and other service providers for activities such as street outreach, homelessness prevention, rapid re-housing, and data collection.

The County believes housing is a human right, and we envision a community where all people have access to safe, stable, and affordable housing.

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**	St. Johns County Board of County Commissioners
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
2	**Agency/Group/Organization**	City of St. Augustine Beach
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CDBG Program through the Urban Qualification Process.

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

St. Johns County has been fully inclusive of all agency feedback. No agencies or types of agencies were excluded from participating or providing input during the preparation of the Plan.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Home Again St. Johns	Both have goals to end chronic homelessness
Comprehensive Plan	St. Johns County Board of County Commissioners	Both identify goals to improve public services in low-income areas
LHAP-Local Housing Assistance Plan	SJC Housing and Community Development	Both recognize the severe shortage of affordable housing.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The sections above described many of the efforts by St. Johns County to fully engage and coordinate with public entities and with other local, regional, state, and federal planning efforts. St. Johns County will continue to coordinate further with local, regional, state, and federal partners to create opportunities for comprehensive strategic planning and to reduce duplication of efforts at the local level.

Narrative

Citizen engagement and participation are key factors in determining how funding should be allocated within our community. We are committed to considering all input received in a collaborative, cooperative manner for a comprehensive approach. SJC seeks citizen engagement via community meetings, surveys, consultations, focus groups, and Public Notices, in accordance with our Citizen Participation Plan.

PR-15 Citizen Participation - 91.105, 91.115, 91.200 (c) and 91.300(c)

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

In accordance with the Citizen Participation Plan, St. Johns County actively engaged residents, community members, and key stakeholders to help identify community needs and influence goal setting. A summary of the activities for the development of the County Consolidated Plan includes:

- **Informal Meetings** APD conducted focus groups with constituents to discuss updates on Homelessness, housing, and non-housing community development.
- **Seven (7) Public Hearing were held in March and April 2026.** The hearings were publicized on the County's website, by emails and in the local newspaper. As per HUD Citizen Participation requirements, the County accepted comments up to 30 days after the date of the formal Public Hearing.
- **Surveys were solicited.** Citizens were invited to participate in a Survey to gain insight on priorities and Fair Housing issues. The Surveys were made available electronically and in paper form for 30 days.
- **2nd Public Hearing was held in July and August 2026.** The hearing was publicized through the resources mentioned above. The County will accept comments up to 30-days.

Drafts of the Consolidated Plan and Annual Plan were posted on the County's website for the 30-day comment period, and hard copies were available at County offices. Citizens, public agencies, and other interested parties were encouraged to submit comments verbally or in writing. Community input, including comments from individual citizens and agencies, was highly valuable and contributed to establishing housing and community development goals.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Seven (7) public meetings/workshops were held	Survey responses received and attached in AD-25. No other comments were received.	All comments were accepted. See attached comments.	https://www.sjcfl.us/community-development-block-grant/

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Survey responses are attached.	Survey responses are attached.	All comments were accepted. See attached comments.	
3	Internet Outreach	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Survey responses are attached.	Survey responses are attached.	All comments were accepted. See attached comments.	https://www.sjcfl.us/community-development-block-grant/

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Community Board Posting	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Postings on community boards at Health and Human Services, and County Courthouse	Survey responses are attached.	All comments were accepted.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

St. Johns County is a desirable place to live, work, and play. There was an increase in its overall population of 26% and a 62% increase in the total number of households from 2010 to 2023, according to data provided by the ACS.

The following housing needs assessment identifies the County's needs that the private sector cannot support and necessitates collaboration between public and private funds. The needs assessment informs the investment of the federal funds throughout the 5-year consolidated plan cycle. Information used to develop this needs assessment was collected from various resources, including the 2013-2017 Comprehensive Housing Affordability Strategy (CHAS), the APD Urban and Planning 2025 Housing Assessment for St. Johns County, the 2023 American Community Survey (ACS), the Attainable Housing Coalition, 2026-2029 St. Johns County Continuum of Care Strategic plan, 2050 St. Johns County Comprehensive Plan and the 2010 Census.

Included among these needs are issues regarding the cost of housing, housing appropriate to household size, and the physical condition of the County's available housing stock. The impact of housing costs on our populations is captured in the “cost burden” data (charts to follow). Cost burden is present when the percentage of the household income required to cover housing expenses (which includes rent/mortgage payments, taxes, and utilities), exceeds 30%. Severe cost burden occurs when a household spends more than 50% of its total household income on housing-related expenses. When interpreting the data available for St. Johns County, we consider cost burden, appropriate housing, and overcrowding.

More than half of households in St. Johns County are experiencing a financial burden from housing costs. Approximately 1,640 households (consisting of both renters and owners) are paying between 30%-50% of their total household income for housing, and 2385 households are severely cost burdened and paying 50%+ of their total household income for housing. There are also 1215 households with 0 income, which represents 1.5% of the total number of households for a total of 5,240 or 5%, of cost-burdened households.

Appropriate housing is present when the available housing stock meets residents' needs by providing adequate space for all occupants and does not tax a household's financial capacity beyond reasonable thresholds. The U.S. Department of Housing and Urban Development defines overcrowding as more than one person per room and severe overcrowding as more than 1.51 persons per room. Despite the number of households experiencing cost burdens, less than 1% of households in St. Johns County are experiencing overcrowding or severe overcrowding.

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

Summary of Housing Needs

The County has experienced a 62% increase in its overall population and a 55% increase in the total number of households from-2023, according to data from the American Community Survey (ACS). The median income has increased to $106,200, a 48% increase.

Approximately 11.45% of households in St. Johns County are considered low- or moderate-income, with over 16.5% from low-income households (16.5%) and extremely low-income households (17.5%).

The data suggests St. Johns County has an aging population with over 6.33% of all households with at least one family member over the age of 62, whereas only 7.6% of households have young children ages 6 years old and younger. The 2023 ACS data suggest the average household size is 2.53.

Demographics	Base Year: 2010	Most Recent Year: 2023	% Change
Population	180,624	292,243	62%
Households	70,324	108,827	55%
Median Income	$71,711.00	$106,200.00	48%

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:
Survey
Data Source Comments: Source: 2006-2010 ACS (Base Year), 2023 ACS (Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	5,945	6,305	13,220	9,125	69,930
Small Family Households	2,185	1,735	4,320	2,680	31,990
Large Family Households	195	460	1,090	815	5,165
Household contains at least one person 62-74 years of age	1,465	1,830	3,565	3,080	16,525
Household contains at least one person age 75 or older	1,025	1,450	2,490	1,325	6,325
Households with one or more children 6 years old or younger	1,075	830	1,755	1,225	8,765

Table 6 - Total Households Table

Alternate Data Source Name:
Survey
Data Source Comments: Data Source: 2017-2021 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	4	35	85	15	139	75	10	45	10	140
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	20	0	20	20	0	30	20	70
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	25	70	55	4	154	0	15	85	120	220
Housing cost burden greater than 50% of income (and none of the above problems)	1,765	1,290	460	30	3,545	2,220	1,095	1,715	335	5,365

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	125	590	1,995	1,270	3,980	560	1,050	2,660	1,800	6,070
Zero/negative Income (and none of the above problems)	215	0	0	0	215	1,000	0	0	0	1,000

Table 7 – Housing Problems Table

Alternate Data Source Name:
Survey

Data Source Comments: Data Source: 2017-2021 CHAS

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,925	1,985	2,610	1,320	7,840	2,875	2,165	4,535	2,280	11,855
Having none of four housing problems	220	325	1,145	910	2,600	630	1,715	4,785	4,165	11,295
Household has negative income, but none of the other housing problems	215	0	0	0	215	1,000	0	0	0	1,000

Table 8 – Housing Problems 2

Alternate Data Source Name:
Survey
Data Source Comments: Data Source: 2017-2021 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	25	370	730	1,125	290	325	985	1,600
Large Related	0	55	310	365	4	25	195	224
Elderly	85	105	535	725	195	540	1,115	1,850
Other	15	115	495	625	75	170	425	670
Total need by income	125	645	2,070	2,840	564	1,060	2,720	4,344

Table 9 – Cost Burden > 30%

Alternate Data Source Name:
Survey
Data Source Comments: Data Source: 2017-2021 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	450	480	240	1,170	565	270	575	1,410
Large Related	65	175	0	240	30	85	100	215
Elderly	390	285	150	825	1,040	580	550	2,170
Other	885	350	80	1,315	615	170	530	1,315
Total need by income	1,790	1,290	470	3,550	2,250	1,105	1,755	5,110

Table 10 – Cost Burden > 50%

Alternate Data Source Name:
Survey
Data Source Comments: Data Source: 2017 - 2021 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	25	70	75	4	174	20	10	115	55	200
Multiple, unrelated family households	0	0	0	0	0	0	4	0	85	89
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	25	70	75	4	174	20	14	115	140	289

Table 11 – Crowding Information – 1/2

Alternate Data Source Name:
Survey

Data Source Comments: Data Source: 2017-2021 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source Comments: 2017 - 2021 CHAS

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

According to the most recent census data available in the 2023 ACS data sets, approximately 30,730 of the occupied housing units in St. Johns County are single-person households. Although there are no data sets in the HUD Consolidated Planning Tool specifically addressing the needs of single-person households, we can assume that at least 21.8% of these households are cost-burdened (based on previously reported percentages), and that approximately 4,433 single-person households may be 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.

According to the most recent data available from the Census and the 2023 ACS, there are 28,353 individuals living with disabilities in St. Johns County. The 2019 ACS data analysis suggests this represents approximately 13.5% of the population. The data also suggests that 14% of the Hispanic members, 11% of the white members, and 9.9% of the black members are living with some type of disability. 4.1% of minors under the age of 18 years of age are living with a disability, 15% of the population ages 18-64, 18.5% of the population ages 65-74, and 36.7% of the population age 75 and up are also living with disabilities.

According to the Florida Department of Law Enforcement, there were 595 domestic violence offenses reported in St. Johns County in 2020. Of these domestic violence crimes, 1 was murder, 2 were forcible rape, 123 were aggravated assault, 459 were simple assault, and 7 were threat/intimidation. There is no information available as to how many of these victims/offenders are members of the same household, therefore, the number of households in need cannot be quantified.

The data provided by the Florida Department of Law Enforcement illustrates that there has been a steady decrease in Domestic Violence Offenses in St. Johns County over the past several years. In 2016, the numbers were reported at 798; in 2017, 757; in 2018, 719; in 2019, 624; and in 2020, 595, which is the most recent data available. There has been some speculation in the media that instances of domestic violence have increased during the pandemic; unfortunately, this data is still emerging and is not available for this Consolidated Plan cycle.

The total arrests also dropped by 10.8%, to 372 in 2020, despite population growth, including a 0.8% reduction in violent crime. In 2020, there were a total of 50 forcible sex offenses, including 2 individuals raped by force, 11 attempted rape, and 0 instances of forcible fondling. There is no information available as to how many of these victims/offenders are members of the same household, so the number of households in need cannot be quantified.

What are the most common housing problems?

More than two out of every 10 households in St. Johns County are experiencing some level of housing cost burden. Approximately 9,978 households (both renters and owners) are paying between 30% and 50% of their total household income for housing, and 8,910 households are severely cost-burdened, paying 50% or more of their total household income for housing. There are also 1215 households with zero income, representing 1.5% of the total number of households, or 21.8% of cost-burdened households. Typically, renters are more likely to be cost-burdened than property owners, but the present data suggests that, at this time, property owners in St. Johns County are just as likely to be burdened as renters in our communities.

The data captured above in Table 3, indicates 0.32% of the total housing stock available in St. Johns County is substandard and missing basic facilities. Although this is a small percentage, it represents 246 housing units in our County, and among these, residents in the 50%-80% AMI bracket appear to be

experiencing substandard housing (114 of the 246 substandard units) more frequently than households with higher or lower incomes.

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

As the data sets suggest, low/mod- income households (households earning less than 80% AMI) are more likely to be cost burdened than their higher income neighbors. For this Consolidated Plan cycle the data suggests homeowners are just as likely to be experiencing cost burden as renters. As cited above, low-income households are also more likely to experience substandard housing than other groups as well.

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 County continues to provide partial funding, based on availability, for the operation and maintenance of emergency shelters and transitional housing facilities, and for the program services these facilities provide. These facilities offer shelter and supportive services to homeless veterans, homeless families with children, single men and women, including those recently released from incarceration, the chronically homeless, and victims of domestic violence. The St. Johns County Continuum of Care (CoC) continues to address the needs for emergency shelter and transitional housing in the community by allocating additional resources and staffing for emergency case management, increasing the number of referrals to other resources, and facilitating placements into permanent housing.

The County collaborates with local housing providers, including St. Johns Housing Partnership, Alpha Omega Miracle Home, West Augustine Historical Community Development Corporation, and Ability Housing, among others. Their objective is to refer individuals in need of affordable housing who may be at risk of homelessness. Additionally, the County directs individuals to the local housing authorities, specifically the Jacksonville Housing Authority to the north and the Housing Authority of Flagler County to the south, to assist individuals in obtaining and utilizing housing vouchers. Typically, St. Johns County refers over 20 households weekly. The volume of calls requesting information has decreased, as most information is now readily available on the County's newly launched website, which supports the community.

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 focus has been refined from transitional housing into transition-to-permanent housing within our community. SJC continues to support programs that assist in emergency to permanent housing for victims of domestic violence, veterans, the elderly, youth, and families with children. During 2025, the CoC reported 316 individuals within their Point in Time Count. Through partnerships and support in creating additional housing units, collectively, SJC is working to accommodate the over 133 unsheltered individuals living within the County.

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

People move to St. Johns County looking for affordable housing, but are unable to find employment. Housing costs are rising. Unbanked households with limited access to financial safety nets are at risk of becoming homeless, and low credit scores impact access to housing. Cost-burdened and severely cost-burdened households. Mortgage default and foreclosure rates. Lack of affordable housing. Substandard housing. Residents with an eviction on their record are at massive risk of homelessness, as subsidized facilities will not consider those with an eviction on their record. Unemployment by Head of Household.

Discussion

As the data suggests, there is a pressing need for more affordable housing within the geographic footprint of St. Johns County. Approximately 28% of the households are currently experiencing some form of cost burden associated with their housing expenses, which is indicative of a lack of safe, decent, and affordable housing. The need stretches across renters and homeowners alike, which could mean some property owners are not financially able to maintain their homes and we could see an increase in future substandard housing issues, if not addressed.

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

According to HUD, a disproportionately greater need is present in a community when members of a racial or ethnic group at a given income level experience housing problems at a greater rate than the rate across all races.

The most recent data from the 2023 ACS Census data reported that St. Johns County has a predominantly White population with less than 6% of the population who are Black or African American, less than 3% Asian, and the balance other or multiple races.

There is a lack of racial diversity in St. Johns County. Despite the smaller percentages, the diversity we do have does enrich our communities, and efforts should be made to ensure there is adequate, safe, decent, and affordable housing for all our residents. As previously illustrated, the most prevalent housing-related problem is the lack of affordable housing. Other problems include substandard housing and overcrowding. The data provided by the Census allows us to delve further into these other housing problems by identifying four (4) key areas of concern:

1. Lack of complete kitchen facilities to allow for safe preparation of food
2. Lack of complete plumbing facilities to allow for water to the housing unit and the safe, sanitary removal of waste
3. Overcrowding with more than one person per room
4. Cost burden of over 30% of the household income required for housing-related expenses, including rent, mortgage, taxes, and utilities

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,800	2,065	2,065
White	3,690	1,550	1,550
Black / African American	395	175	175
Asian	115	65	65
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	545	260	260
0	0	0	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Alternate Data Source Name:
Survey

Data Source Comments: Data Source: 2017 - 2021 CHAS

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,150	2,040	0
White	3,350	1,810	0
Black / African American	190	89	0
Asian	70	60	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	475	45	0
0	0	0	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Alternate Data Source Name:
Survey

Data Source Comments: Data Source: 2017 - 2021 CHAS

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,145	5,930	0
White	5,775	5,230	0
Black / African American	430	305	0
Asian	215	65	0
American Indian, Alaska Native	4	0	0

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
Pacific Islander	0	0	0
Hispanic	710	200	0
0	0	0	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Alternate Data Source Name:
Survey

Data Source Comments: Data Source: 2017-2021 CHAS

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,600	5,075	0
White	2,990	4,355	0
Black / African American	220	285	0
Asian	15	20	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	265	185	0
0	0	0	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Alternate Data Source Name:
Survey

Data Source Comments: Data Source: 2017 - 2021 CHAS

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

Discussion

Overall, the CHAS data in the tables above illustrate that housing needs increase as household income decreases. Consistent with earlier analysis, approximately 17.8% of the St. Johns County population is experiencing one or more housing problems. It appears to be distributed across all income ranges. The

only subset reporting no income/zero income and still not experiencing any of these four housing issues is the 0-30% AMI group, which is likely due to Section 8 housing vouchers or other homeless prevention services. Meanwhile, there is still an opportunity to assist households with AMI between 30-50% and 50-80% to ensure safe, decent, affordable housing is available to our residents in St. Johns County.

When each income level was analyzed by race, it is apparent that the Black or African American population is slightly disproportionately more likely to have at least one housing problem for households reporting 0-30% AMI at 5.2% compared to the 10.80% representation in the total population. This may indicate an opportunity to place greater emphasis on supporting racial diversity through low-income programming.

The other income ranges appeared to have a proportionate racial need, which would suggest that poverty has negative impacts on all racial or ethnic groups.

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

Assess the need of any racial or ethnic group that has a disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section takes a closer look at the severe housing needs of racial and ethnic groups at various income levels in comparison to severe needs at that income level as a whole. Severe housing needs are present if any of the following are true:

1. Lacks a complete kitchen facility
2. Lacks complete plumbing facilities
3. Severe overcrowding is present (defined as more than 1.5 people per room)
4. Severely cost burdened (more than 50% of the household income is spent on housing)

The purpose of this assessment is to identify if any racial or ethnic group has disproportionately greater severe housing needs than all other groups at this income level. A disproportionately greater need between any ethnic or racial group exists when the rate of a housing problem experienced by a particular group is at least 10% greater than the rate experienced by that category of the population as a whole.

Income classification includes:

- Extremely low income – up to 30% of area median income (AMI);
- Very low income – greater than 30% AMI to 50% AMI;
- Low income – greater than 50% AMI to 80% AMI; and
- Moderate income – greater than 80% AMI to 100% AMI.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,115	2,750	2,750

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
White	3,400	1,845	1,845
Black / African American	330	245	245
Asian	115	65	65
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	225	580	580
0	0	0	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Alternate Data Source Name:
Survey

Data Source Comments: Data Source: 2017 - 2021 CHAS

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,510	3,680	0
White	1,955	3,210	0
Black / African American	165	114	0
Asian	45	80	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	275	240	0
Other	0	0	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Alternate Data Source Name:
Survey

Data Source Comments: Data Source: 2017 - 2021 CHAS

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,495	10,585	0
White	1,860	9,140	0
Black / African American	185	550	0
Asian	65	215	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	365	545	0
Other	0	0	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Alternate Data Source Name:
Survey

Data Source Comments: Data Source: 2017 - 2021 CHAS

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

80%-100% of Area Median Income

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	535	8,145	0
White	350	6,990	0
Black / African American	85	430	0
Asian	15	20	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	25	425	0
Other	0	0	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Alternate Data Source Name:
Survey

Data Source Comments: Data Source: 2017 - 2021 CHAS

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

Discussion

The St. Johns County residents in the 0-30% Area Median Income are significantly more likely to experience housing problems compared to their 80-100% AMI neighbors; 13% of the residents who have extremely low income reported having at least one severe housing problem compared to 70% of those with moderate incomes. Much like the previous section, the Black or African American population has reported experiencing at least one severe housing problem at a rate of 11%, whereas their proportion to the total population is 5%. This is not enough to qualify as a *significantly* disproportionate difference, but it is certainly worth noting. At least 10% of very low-income households with 30-50% AMI reported experiencing severe housing problems. The racial composition for this income range is more county-wide, closely aligned with the county-wide racial percentages. While the data indicates that a disproportionately greater need exists between certain racial groups in relation to housing problems, it appears that all racial and ethnic groups experience greater housing problems when they have lower incomes.

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 tables below represent the number of households in St. Johns County paying less than 30% of their household income on housing, 30%-50% of their total household income and over 50% of their income towards housing. Furthermore, it is broken down by race to shed light on any disproportionate housing cost burdens in the County.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	70,435	14,085	9,980	1,215
White	61,405	11,580	8,025	785
Black / African American	2,915	530	745	140
Asian	1,660	340	215	30
American Indian, Alaska Native	65	0	0	0
Pacific Islander	0	0	0	0
Hispanic	3,210	1,480	810	260

Table 21 – Greater Need: Housing Cost Burdens AMI

Alternate Data Source Name:
Survey

Data Source Comments: Data Source: 2017 - 2021 CHAS-2023 ACS

Discussion

Of the 108,827 households in St. Johns County, less than 11% are paying between 30-50% of their total household income on housing expenses, which is down from 16% in the previous Consolidated Plan cycle. The racial breakdown is consistent with St. Johns County's population percentages, and none are considered disproportionate to the County's total racial composition. White residents are slightly more likely to be cost burdened (28%) or severely cost burdened (32%) than the average County Representation (30%). 4.1% of Black or African American residents are experiencing cost burden, and 5.4% severe cost burdened, and they make up 5.4% of the population. 5.6% of Hispanic residents are experiencing cost burden, and 4.2% are severely cost burdened, representing 7.5% of the overall

population. Only 1.2% of those experiencing cost burden are Asian, 2.2% of whom are severely cost burdened, and this demographic represents 2.4% of the County. American Indian and Pacific Islander populations, which are both less than 1%, are not experiencing high levels of cost burden with regard to housing.

The population experiencing severe cost burden and paying more than 50% of their household income is roughly 10% of the total households. This is down from 13% in the previous Consolidated Planning cycle. Again, based on the CHAS data provided, there is no evidence of a disproportionate racial cost burden.

The population experiencing severe cost burden and paying more than 50% of their household income is roughly 10% of the total households. This is down from 13% in the previous Consolidated Planning cycle. Again, based on the CHAS data provided, there is no evidence of a disproportionate racial cost burden.

NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

The data sets currently available do not show a disproportionately greater need as defined as a difference of 10% or more. There are notable differences in the Black/African American population in the 0-30% AMI income range with 11.26% of those reporting one or more housing problems compared to their overall 5.35% county-wide average, but it is not a disproportionate need.

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

Data compiled from a citizen survey indicates that affordable childcare, job training, and home repairs for low-income households and those with special needs would benefit cost-burdened households.

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

The Black/African American population has a concentration in the West Augustine areas of the County.

NA-35 Public Housing - 91.205 (b)

Introduction

St. Johns County does not have public housing authority. Residents wishing to apply for public housing must apply for a voucher through Jacksonville Housing Authority (JHA) in neighboring Duval County to the north. Data contained in the following charts reports information from JHA.

Totals in Use

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	515	2,632	6,624	352	6,074	154	0	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	3,986	9,606	11,081	8,626	11,188	10,805	0

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average length of stay	0	2	4	4	2	5	0	0
Average Household size	0	1	2	2	2	2	1	0
# Homeless at admission	0	21	2	3	1	2	0	0
# of Elderly Program Participants (>62)	0	69	531	661	73	572	12	0
# of Disabled Families	0	105	659	1,273	38	1,137	87	0
# of Families requesting accessibility features	0	515	2,632	6,624	352	6,074	154	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

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	134	352	749	10	700	33	0	0

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 *
Black/African American	0	376	2,259	5,825	337	5,335	117	0	0
Asian	0	2	11	24	3	18	1	0	0
American Indian/Alaska Native	0	2	4	17	2	12	3	0	0
Pacific Islander	0	1	6	9	0	9	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

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	11	114	241	7	225	8	0	0
Not Hispanic	0	504	2,518	6,383	345	5,849	146	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

St. Johns County does not have public housing. The information reported in the previous charts is obtained from Jacksonville Housing Authority (JHA) and is not an accurate assessment of St. Johns County residents' needs.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

St. Johns County does not have Public Housing and Housing Choice vouchers.

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

The greatest housing need of the St. Johns County population at large is an increase in affordable housing stock.

Discussion

St. Johns County does not have public housing. The information reported in the previous charts is obtained from Jacksonville Housing Authority (JHA) and is not an accurate assessment of St. Johns County residents' needs.

NA-40 Homeless Needs Assessment - 91.205 (c)

Introduction:

Homelessness in St. Johns County continues to be a challenging issue with many contributing factors. The Continuum of Care (CoC) in the County is the lead organization for planning homeless activities and strategies. County staff have membership on the Continuum of Care (CoC) Board and are active participants in CoC activities. The CoC is responsible for distributing ESG, TANF, and Challenge Grant funds. The CoC updated its Strategic Plan to End Homelessness; County staff participated in the strategic planning process.

The information used in this section was gathered from the 2021 Point in Time (PIT) count. The PIT was completed in 2024 by street outreach staff, who physically counted unsheltered homeless persons. The sheltered count was completed using HMIS database data. The purpose of the PIT count is to raise public awareness and community involvement. HUD and Congress require this data collection to support effective planning and the provision of homeless assistance and preventive services by understanding the size and characteristics of the sheltered and unsheltered populations. While homeless persons are scattered throughout the County, the majority are located in or near St. Augustine.

The 2024 PIT indicated that 448 people were homeless, with 137 of those individuals unsheltered and 311 sheltered. From 2021 to 2024, there was a 6% increase in the total number of homeless. Total unsheltered decreased by 11% where the sheltered population increased by 14.3%.

The 2025 PIT was not available when this document was drafted. The information will be updated in the 2025 CAPER.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

The 2024 PIT indicated that 448 people were homeless, with 137 of those individuals unsheltered and 311 sheltered. From 2021 to 2024 there was a 6% increase in the total number of homeless. Total unsheltered decreased by 11% where the sheltered population increased by 14.3%.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	112	191
Black or African American	38	44
Asian	4	2
American Indian or Alaska Native	0	2
Pacific Islander	0	0
Ethnicity:	**Sheltered:**	**Unsheltered (optional)**
Hispanic	3	17
Not Hispanic	0	0

Data Source Comments: HUD 2024 CoC PIT

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

The 2024 PIT indicated that 448 people were homeless.

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

The majority of St. Johns County's homeless population is White, comprising 68% (303) of the total individual homeless population. There are 82 homeless Black/African American individuals, accounting for 18% of the homeless population. This is a significant percentage, since the Black/African American population represents only 6% of the County's total population. Hispanics make up 4% of the homeless population; Multiple Races account for 2% of the homeless; American Indian/Alaska Native 1%; Asian 1%; and Native Hawaiian/Pacific Islander 0%.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The 2024 PIT indicated that 448 people were homeless, with 137 of those individuals unsheltered and 311 sheltered. From 2021 to 2024 there was a6% increase in the total number of homeless. Total unsheltered decreased by 11% where the sheltered population increased by 14.3%.

Discussion:

The County has initiated several programs to address and decrease the number of homeless persons. The ESG program assists residents with prevention and rapid re-housing funds. These residents are provided case management to stabilize the individual/household and refer to other supportive services that may be needed for long-term success. To further promote financial independence, the County

offers financial literacy classes and case management to clients receiving general assistance funds. It is important to note, however, that the County accomplished this with funding received at the State level, not a direct annual allocation of ESG funding from the federal government

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

Introduction

This section discusses the broad categories and characteristics of the various vulnerable subpopulations of St. Johns County who are not homeless but may require similar supportive services. Included in this section are people with HIV/AIDS, the elderly, people with disabilities (mental, physical, or developmental), people with alcohol or drug addiction, victims of domestic violence, and individuals with criminal records and their families. These needs are often addressed by programs and supportive services provided by nonprofit organizations. Understanding the characteristics of our special needs populations will help us serve them more effectively and efficiently.

Describe the characteristics of special needs populations in your community:

Elderly:

The elderly population in St. Johns County is approximately 72,000 residents, which is about 21.6% of the total population. Of this population, 27,900 have a reported disability, including, but not limited to, hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, or difficulty with independent living, which represents approximately 50% of the elderly population. A total of 10% of the elderly population is cost-burdened with regard to their housing payments, and 6% is severely cost-burdened across all income brackets.

Persons with Physical, Mental, and /or Developmental Disabilities:

According to the most recent data from the 2023 American Community Survey, 13.5% of St. Johns County's population lives with a disability. The breakdown is as follows:

Hearing difficulty 3.4%, Vision difficulty 1.8%, Cognitive difficulty 4.3%, Ambulatory difficulty 5.6%, Self-care difficulty 1.8%, and Independent Living difficulty 7.8%. Women are slightly more likely to be living with a disability at 11.1% version men at 10.4%. Of those living with a disability, 80% are White, 5% are Black or African American, and 10% are Hispanic.

Domestic Violence Victims:

According to the Florida Department of Law Enforcement, there were 837 domestic violence offenses reported in St. Johns County in 2014. Of these domestic violence crimes, 3 were murder, 5 were forcible rape, 167 were aggravated assault, 661 were simple assault, and 1 was threat/intimidation. There is no information available as to how many of these victims/offenders are members of the same household, therefore, the number of households in need cannot be quantified.

Persons with Substance Addictions:

There is an estimated 8% to 10% of the county's population struggling with addiction in St. Johns County. According to statistics in recent multi-county medical examiner data, St. Johns saw a drop to just 9 overdose deaths in a period where it previously recorded 27.

Veterans

According to the 2023 American Community Survey (ACS), the estimated civilian population over the age of 18 in St. Johns County is 263,800 and of this population 23,534 are estimated to be veterans, which is approximately 10.5%. Of this population 93% are male and 14% are female. 80% are White, 5% are Black or African American and 8% are Hispanic. There are an estimated 27% of veterans living with a disability and 7.2% of veterans are living below the poverty rate.

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

Decent, safe, affordable, and accessible housing remains a need in St. Johns County. Residents in the non-homeless population typically live at or below the federal poverty level. Similarly, these vulnerable populations are frequently unable to maintain their homes or afford basic repairs and improvements. Homeowner rehab programs can assist low-income homeowners, including the elderly and people with disabilities, in maintaining their homes and making them more accessible. Increasing the number of accessible homes available in the County not only helps current homeowners but also future residents.

Vulnerable populations may encounter a number of barriers to accessing affordable housing. For instance, residents with disabilities may be unable to find ADA-compliant housing near accessible forms of public transportation. Strict rental requirements may leave people living with HIV/AIDS, immigrants and refugees, people with criminal histories, those with past evictions, and other vulnerable populations without access to safe, decent, and affordable housing due to application restrictions. These residents may need an advocate for tenant rights and fair housing.

The elderly and low-income residents may need access to transportation to ensure they can safely travel to doctor appointments, grocery stores, and places of employment. Other supportive services, such as job training, financial counseling, education assistance programs, and substance abuse programs, may also be needed to best serve this vulnerable population and help them live full, enriched lives as members of our community.

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

The Florida Department of Health (DOH) in St. Johns County has a comprehensive program for preventing the spread of HIV/AIDS and for providing treatment to those already infected. The program

links clients to medical care, case management, and Medicaid services. In 2024, St. Johns County had a rate of 142.3 per 100,000 population living with HIV. In 2024, which is the most recent data available, St. Johns County had reports of 4.3% cause of death from HIV in males and 0.6% cause of death in females. Keeping consistent with national data, men are more likely to become infected with HIV/AIDS than women in St. Johns County. At this time, there is no data available regarding the families of those infected with HIV/AIDS.

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

St. Johns County does not had a HOME program.

Discussion:

This section encompasses the broad categories and characteristics of the various vulnerable subpopulations. These are people who are not homeless, but are at risk of becoming homeless if their needs are unmet. Housing and supportive service programs such as home repair (including emergency home repairs), accessible public transportation, workforce development/job training programs, substance abuse programs, and education and outreach can assist these vulnerable populations not only to survive but also to thrive in St. Johns County.

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

Describe the jurisdiction's need for Public Facilities:

The CDBG Program allows buildings that are open to the public or to target special-needs populations to be considered public facilities. Over 50% of the residents, businesses, and key stakeholders who participated in our Survey stated that community centers/public facilities are a high priority for them.

How were these needs determined?

Staff and consultants working on the Consolidated Plan on behalf of St. Johns County delivered presentations and engaged in conversations with public attendees. The in-person meetings were advertised in accordance with the Citizen Participation Plan. A survey was also made available both in paper form and electronically using Teams Forms. County staff also attended key community stakeholder meetings with community members, business leaders, and government officials.

Describe the jurisdiction's need for Public Improvements:

As a growing County with both urban and rural areas, there are a variety of public improvements needed. These public improvements range from paved roadways, sidewalks, and street lighting in the areas near the City of St. Augustine, to water quality and sewer issues that include failing septic systems in more rural parts of the County. Infrastructure and the development of land for affordable housing is an increasing need as there continues to be a deficit of affordable housing for the LMI community members.

How were these needs determined?

Staff and consultants working on the Consolidated Plan on behalf of St. Johns County delivered presentations and engaged in conversations with public attendees. The in-person meetings were advertised in accordance with the Citizen Participation Plan. A survey was also made available both in paper form and electronically using Teams Forms. County staff also attended key community stakeholder meetings with community members, business leaders, and government officials.

Describe the jurisdiction's need for Public Services:

Public services are an ever-present need in a growing county like St. Johns County with both urban and rural needs over various locations, and varied income levels, ages of residents, and those with special needs. Public services received some of the highest priority responses from the 66 residents who completed our survey. Please refer to the Survey Results for more information.

How were these needs determined?

Staff and consultants working on the Consolidated Plan on behalf of St. Johns County delivered presentations and engaged in conversations with public attendees. The in-person meetings were advertised in accordance with the Citizen Participation Plan. A survey was also made available both in paper form and electronically using Teams Forms. County staff also attended key community stakeholder meetings with community members, business leaders, and government officials.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The availability of affordable housing can be just as important as the household income and purchasing power of a low-to moderate-income household. Without the availability of affordable housing stock, vulnerable or marginalized households are more likely to be cost-burdened and experience hardships in meeting their basic needs. More than half of the residents and stakeholders who participated in our Survey reported that affordable housing is a high priority for them, and the majority of the respondents claimed that they chose their home because they could afford to live there, not because they like the neighborhood, or it was safe or close to transportation, job opportunities, family or friends. Affordability was the key factor. Nearly a quarter of respondents say the buildings in their neighborhoods are in poor condition and disrepair. The data in the following sections indicate that, while the housing stock has increased since the last Consolidated Planning cycle, less than 20% of the housing stock is affordable for households at 80% or below the area median income, indicating a severe lack of affordable housing.

In addition to reviewing current housing market conditions, this section also delves into available housing options for homeless residents and analyzes local economic conditions. For the purposes of this document, and the planning for federal funding, the St. Johns County's Program jurisdiction includes the entire County, with the exception of the City of St. Augustine.

According to the American Community Survey from 2023, there is a total of 127,144 units of housing in St. Johns County, which has increased from 93,231 reported in the previous Consolidated Plan. The majority of the housing units are single-detached, with nearly four times as many owners as renters.

According to data from the Florida Housing Data Clearing House, in 2024 the average sales price was $350,000 compared to $269,400 for the State of Florida. The data from the Florida Housing Data Clearing House also indicates that the majority of the single-family housing units in St. Johns County are slightly over 20 years old (average year built is 1999), whereas the multi-family structures serving low-to moderate income households are considerably older. The average age of the multi-family structures with 10 units or fewer is nearly 50 years old (average year built 1972), and 34 years old for larger multi-family structures. Additionally, the average gross rent in St. Johns County is $1,312 a month compared to the State average of $1,175. This further illustrates the need for more decent, safe, and affordable housing in St. Johns County.

MA-10 Housing Market Analysis: Number of Housing Units - 91.210(a)&(b)(2)

Introduction

The data from the 2023 American Community Survey illustrates an additional 33,913new housing units were added to the available housing stock since 2012, bringing the total available housing units - to 127,144. Seven out of every ten units of housing in St. Johns County are single-family detached homes. An estimated 17% of the available housing units are considered multi-family and less than 5% are mobile homes, boats, RVs or vans. As shown below, most of the units have 3 bedrooms or more.

Data from the Florida Housing Data Clearinghouse suggests that approximately 11% of housing units are occupied recreationally/seasonally and are otherwise vacant, meaning these units are not presently available to St. Johns County residents. Only 6% of the housing stock in St. Johns County is otherwise vacant which represents 747 available for rent and 5,170 available for sale.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	91,562	72%
1-unit, attached structure	6,421	5%
2-4 units	5,313	4%
5-19 units	11,271	9%
20 or more units	5,668	4%
Mobile Home, boat, RV, van, etc	6,909	5%
Total	***127,144***	***100%***

Table 26 – Residential Properties by Unit Number

Alternate Data Source Name:
Survey
Data Source Comments: Data Source: 2023 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	160	0%	392	2%
1 bedroom	1,089	1%	2,926	15%
2 bedrooms	12,212	14%	6,429	33%
3 or more bedrooms	75,841	85%	9,778	50%
Total	***89,302***	***100%***	***19,525***	***100%***

Table 27 – Unit Size by Tenure

Alternate Data Source Name:
Survey
Data Source Comments: Data Source: 2023 ACS

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

The SJC Health and Human Services Department aids LMI households in our community. The County utilizes funding from multiple State and Federal funding sources to create additional affordable housing opportunities for our residents.

During the State of Florida fiscal year 2024-2025, St. Johns County continued to utilize the State Housing Initiatives Partnership Program (SHIP) funds to preserve affordable housing. The Down Payment Assistance program was successfully launched and closed on 40 homes, totaling $3,947,869. During this period, SHIP rehabilitated 29 single-family homes, using $1,631,234.55 in state grant funds. Additionally, SHIP funds were utilized to provide housing counseling. The Housing Counselors conducted 180 appointments, and nine families purchased homes without using the Down Payment Assistance provided by the County.

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

At this time, we do not anticipate any losses to the affordable housing industry. The last Consolidated Plan mentioned plans to update the Affordable Housing Study; however, the required leverage to receive the grant funds was not approved by the Board of County Commissioners, so we were unable to access the funds. The Housing Department conducted a new housing study in 2025.

St. Johns County does not have a Housing Authority issuing Section 8, and the County does not receive any HOME funds, so there are no expiring affordability periods.

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

The Attainable Housing Coalition emphasizes why workforce housing is a key issue in St. Johns County, affecting both the local economy and the sense of community. The coalition is dedicated to addressing these challenges by encouraging policies and solutions that help create more affordable housing options. Since it was established, 69 businesses with over 5,100 employees and 164 residents have shown their support for these important initiatives.

Describe the need for specific types of housing:

St. Johns County needs additional affordable housing, especially for extremely low-income, very-low income, and low-income households, seniors, and residents with disabilities. The County also, specifically, needs more new multifamily housing opportunities available for renters. According to data from the Florida Housing Data Clearing House, the average age of multi-family structures with 10 units or less is nearly 50 years old (average year built 1972) and 34 years old for larger multi-family

structures. This aligns with the information we received on our survey, indicating that nearly a quarter of the housing is in poor condition and in need of repair.

As stated in the Needs Assessment, approximately 26% of the households in St. Johns County are considered low or moderate income with over 15% deriving from low and extremely low-income households. Furthermore, two (2) out of every ten (10) households in St. Johns County are experiencing some level of cost burden with regard to housing.

Discussion

A housing unit is considered affordable if the occupant household spends no more than 30 percent of its income on housing costs. If the household spends more than 30 percent of its income on housing costs, the household is considered to be cost-burdened. Cost-burdened households may not have the financial means to meet other basic needs (food, clothing, transportation, medical, etc.), fewer resources to properly maintain the housing structure, and are at greater risk of foreclosure, eviction, and housing order for property code violations. Nearly a quarter of St. Johns County residents are experiencing some level of housing cost burden.

Affordable housing remains a verifiable need in St. Johns County. Over 65% of the respondents to the Survey we conducted claimed affordability was a key factor in determining where they live, and nearly a quarter claimed that the homes around them are in poor condition.

Strategic efforts to create new affordable housing should take into consideration other needs of marginalized members of the community, such as proximity to transportation, job opportunities, grocery stores, and other community assets. Doing so will help strengthen the community as a whole and help the next generation of residents who call St. Johns County home.

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

Introduction

The limited stock of affordable housing in St. Johns County creates barriers to available homeownership and rental opportunities for low- and moderate-income households. This section contains tables that provide an overview of housing costs and affordability for St. Johns County residents, based on 2023 ACS data.

According to the federal government and the State of Florida, housing is considered to be affordable if monthly rents, including utilities, or monthly mortgage payments, including property taxes and insurance, do not exceed thirty (30%) of a household's median gross income for very low, low, and moderate income. Cost-burdened households are those that expend more than thirty (30%) of their gross income on housing-related costs. Severely cost-burdened households are those households that exceed fifty (50%) percent of their gross household income on housing-related expenses.

Cost of Housing: HUD provides annual Fair Market Rent (FMR) and affordability data for rental housing in counties and cities across the U.S. In 2026, in the Jacksonville, Florida MSA, the FMR for a two-bedroom unit was $ 1,658. Assuming all utilities are included in the rent, to afford this FMR without paying more than 30% of the household income, the household must earn $4,145 per month or $49,740 per year. Assuming a 40-hour workweek and 52 weeks per year, this level of income would require an hourly housing wage of $23.91. In St. Johns County, a minimum-wage worker earned $14.00 per hour in 2026. To afford the FMR for a two-bedroom unit, a minimum-wage worker must work 68.32 hours per week, 52 weeks per year. The National Low Income Housing Coalition's "Out of Reach 2026" report found that the State of Florida still has the 12th-highest housing wage, suggesting that housing costs are particularly *out of reach* for our residents.

The data sets below show that nearly half of our residents are unable to afford rents at the FMR for our area, and there are very few units available to extremely low-income residents.

Cost of Housing

	Base Year: 2010	Most Recent Year: 2023	% Change
Median Home Value	294,100	457,600	56%
Median Contract Rent	1,025	1,775	73%

Table 28 – Cost of Housing

Rent Paid	Number	%
Less than $500	165	9.2%
$500-999	496	24.9%
$1,000-1,499	3,848	36.8%

Rent Paid	Number	%
$1,500-1,999	927	19.9%
$2,000 or more	6,729	9.1%
Total	***12,165***	***99.9%***

Table 29 - Rent Paid

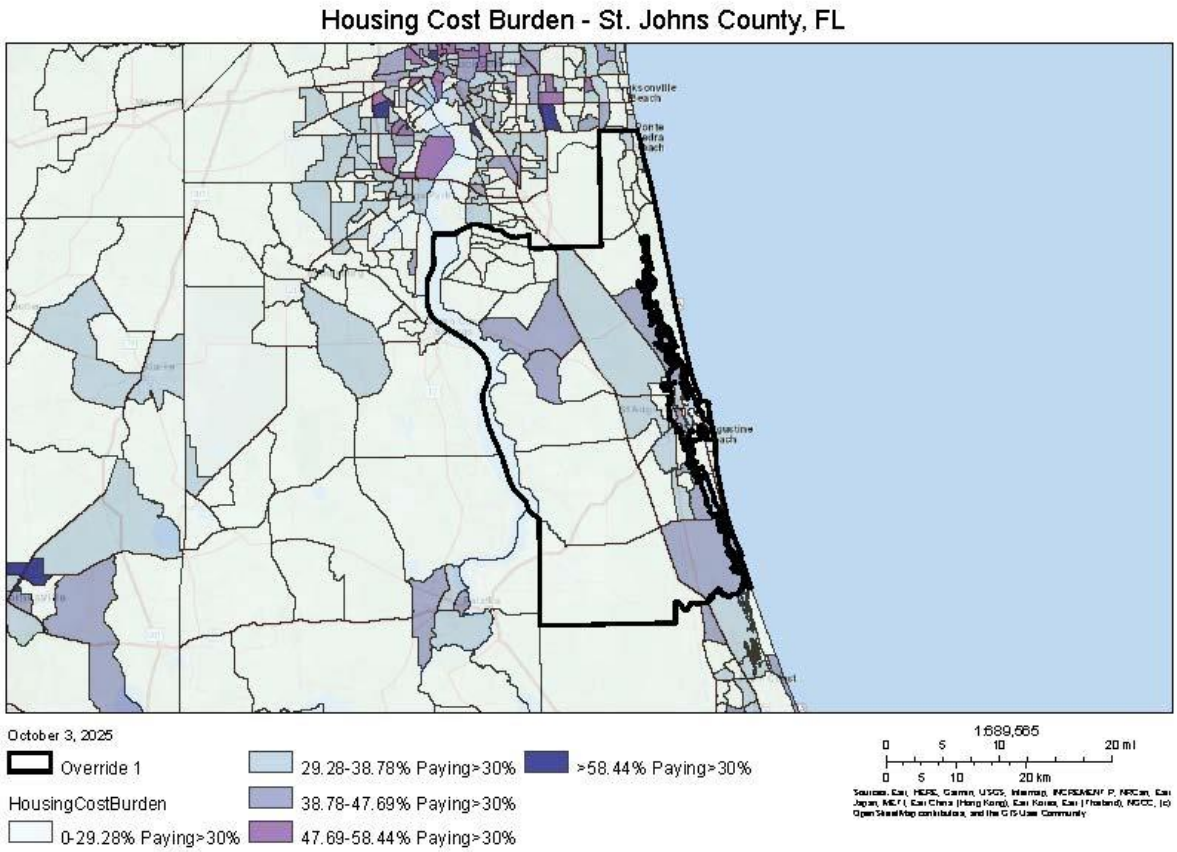
Alternate Data Source Name:
Survey
Data Source Comments: Data Source: 2017 - 2021 CHAS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	0	No Data
50% HAMFI	160	310
80% HAMFI	660	290
100% HAMFI	No Data	1,070
Total	***820***	***1,670***

Table 30 – Housing Affordability

Alternate Data Source Name:
Survey
Data Source Comments: Data Source: 2017 - 2021 CHAS



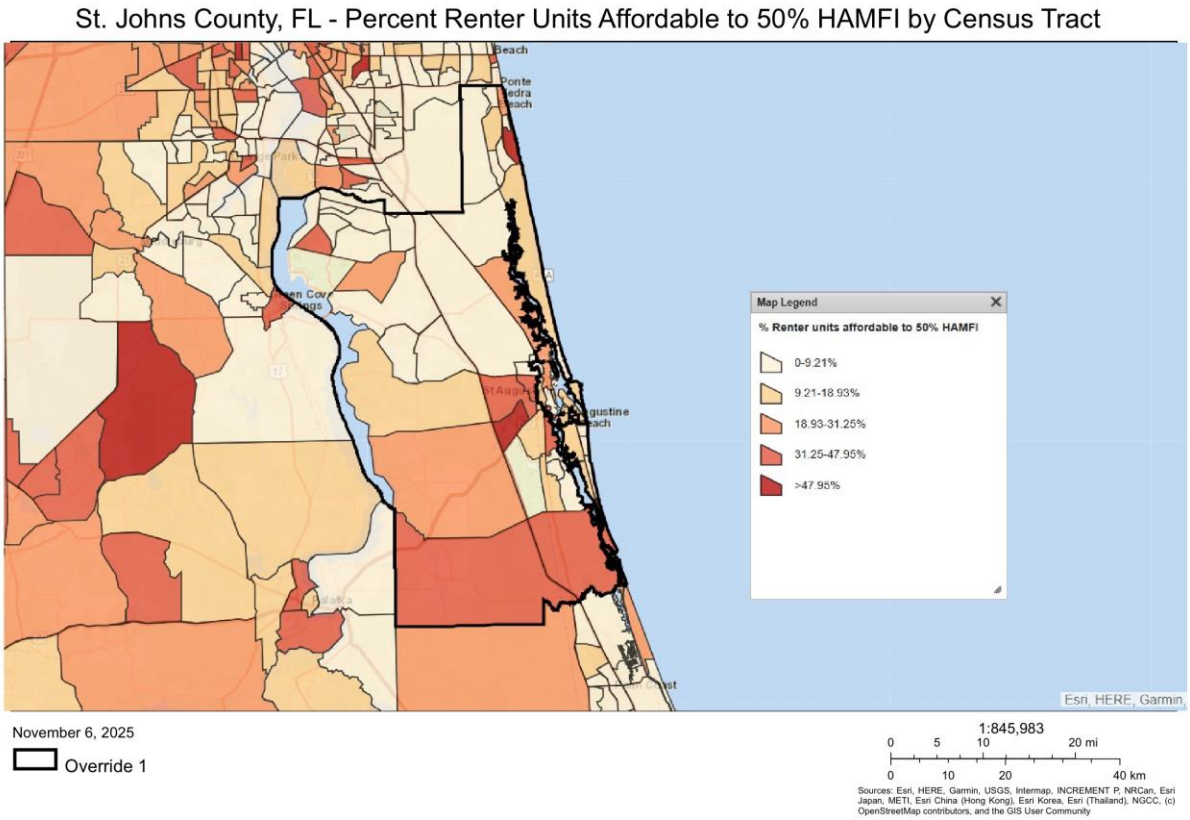
Housing Cost Burden

Monthly Rent

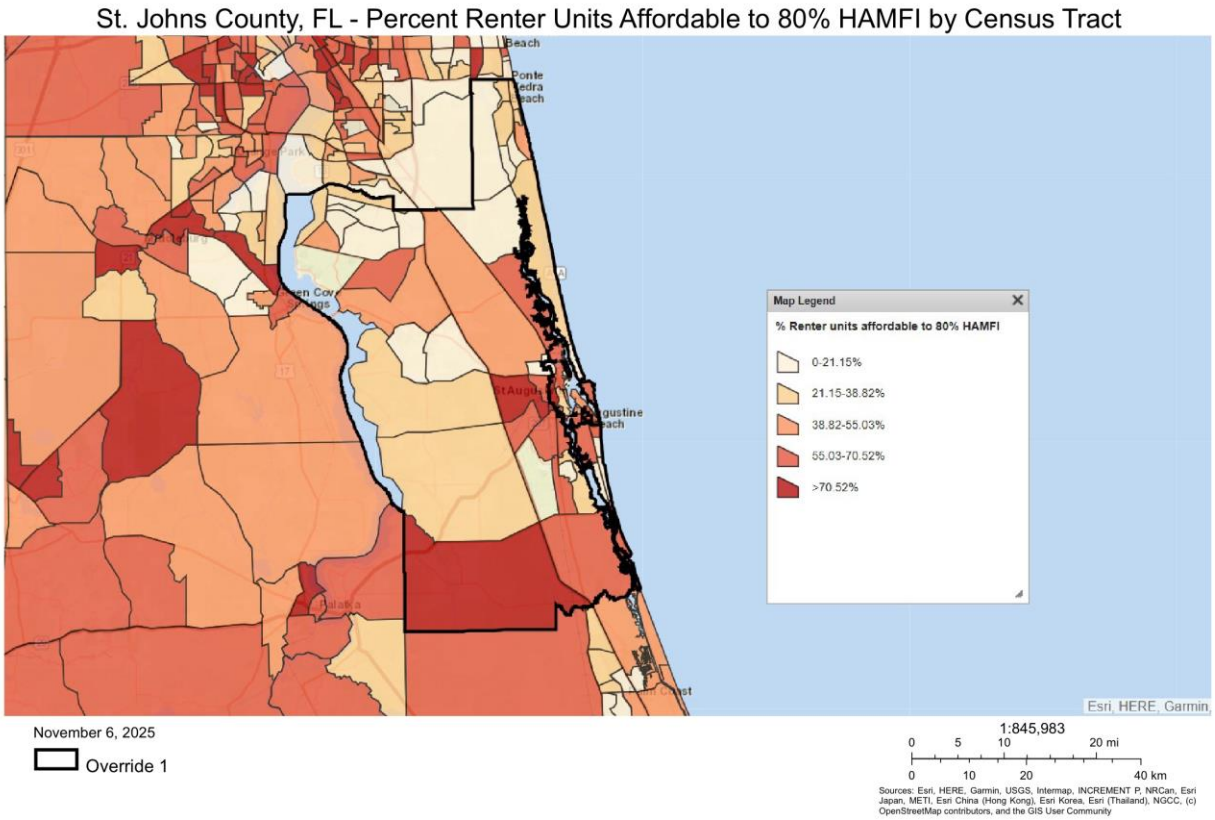
Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,355	1,382	1,658	2,043	2,561
High HOME Rent	1,218	1,306	1,568	1,804	1,993
Low HOME Rent	951	1,019	1,223	1,413	1,576

Table 31 – Monthly Rent

Data Source Comments: 2026, for the Jacksonville, Florida MSA



Renters SJC Affordability 50%



Renter SJC Affordablity 80%

Is there sufficient housing for households at all income levels?

The available data clearly point to a severe shortage of affordable housing in St. Johns County at all income levels, especially for our very low-income and extremely low-income residents. The 2026 median family income for the Jacksonville MSA is $108,700 (for a household of 4). Although low- and moderate-income residents have considerably lower incomes ($86,950 and $130,440, respectively), the maximum housing costs can be estimated based on the County's median income. Affordability requires that households pay no more than 30% of their income on housing costs. Households at the median income could afford to pay $2,522 per month in rent. Conversely, low-income residents can afford only $1,413 per month; very low-income households can afford only $1,576 per month; and extremely low-income households can afford only $1,109 per month.

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

Home values continue to climb year over year, and although new homes are being built in St. Johns County to add to the available housing stock, the population is also steadily increasing. As noted in a previous section, according to the Florida Housing Data Clearinghouse, the median rent in 2026 is

$2,522, which is not accessible across all income ranges, especially given that it exceeds the Fair Market Rent for the area of $2,522/month, as determined by HUD.

In an effort to change this trajectory and generate more new affordable housing, the St. Johns Board of County Commissioners unanimously passed a new Workforce Housing Zoning District on July 7, 2020. Developers may build single-family and multi-family homes, as well as condominiums, townhomes, and duplexes, but at least 40% of the housing units built in these districts should be reserved for workforce housing. This should both increase the availability of affordable housing and provide residents with newer structures and better living conditions. In addition, in 2025, the Board of County Commissioners passed a motion to grant an Impact Fee Waiver that will benefit exclusively very low- and low-income groups to encourage affordable new builds.

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

At the time this Consolidated Plan was prepared, St. Johns County does not receive a HOME Investment Partnership entitlement grant. Unless the population continues to rise to the level required by HUD for a direct allocation of funds, the only option available would be to form a HOME Consortium to access HOME funds. Therefore, the HOME rents are purely for informational purposes at this time.

The new Workforce Housing Zoning District is a step in the right direction, but this will likely assist those financially stable enough to pursue homeownership and there will be no long-term restrictions on the units. The data supports the need for the jurisdiction to increase the number of affordable rental units and to continue to preserve and possibly improve the existing rental housing available in the community so more will need to be done to increase different types of affordable housing for the residents.

Discussion

There is a shortage of affordable housing units for low- and very low-income households in St. Johns County. This is supported by Census data and our Survey results, and it remains a priority for elected officials and government leaders, as evidenced by the recent approval of the Workforce Housing Zoning District. More will need to be done, but CDBG and ESG funds have limitations. They can support housing, but are not designed to fund housing as their primary source. There remains a gap in what private and public dollars can do for our low-income community. More resources would be needed to fully address the need, as the County does not presently receive HOME Investment Partnership funds. In the meantime, eliminating blight and supporting affordable housing could improve our residents' quality of life.

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

Introduction

This section discusses the condition of the housing stock in the jurisdiction. Data is captured from the Census data in the tables below and describes, from the perspective of the residents, the challenges they experience with regard to the condition of housing in their community. Also included is an assessment of lead-based paint risk. It concludes with the new HUD requirement for assessing natural disaster risks.

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

Substandard but suitable for rehabilitation units are those that have one or more of the previously indicated housing but provide safe and adequate shelter and have no critical structural and/or environmental defects and are financially feasible to rehabilitate.

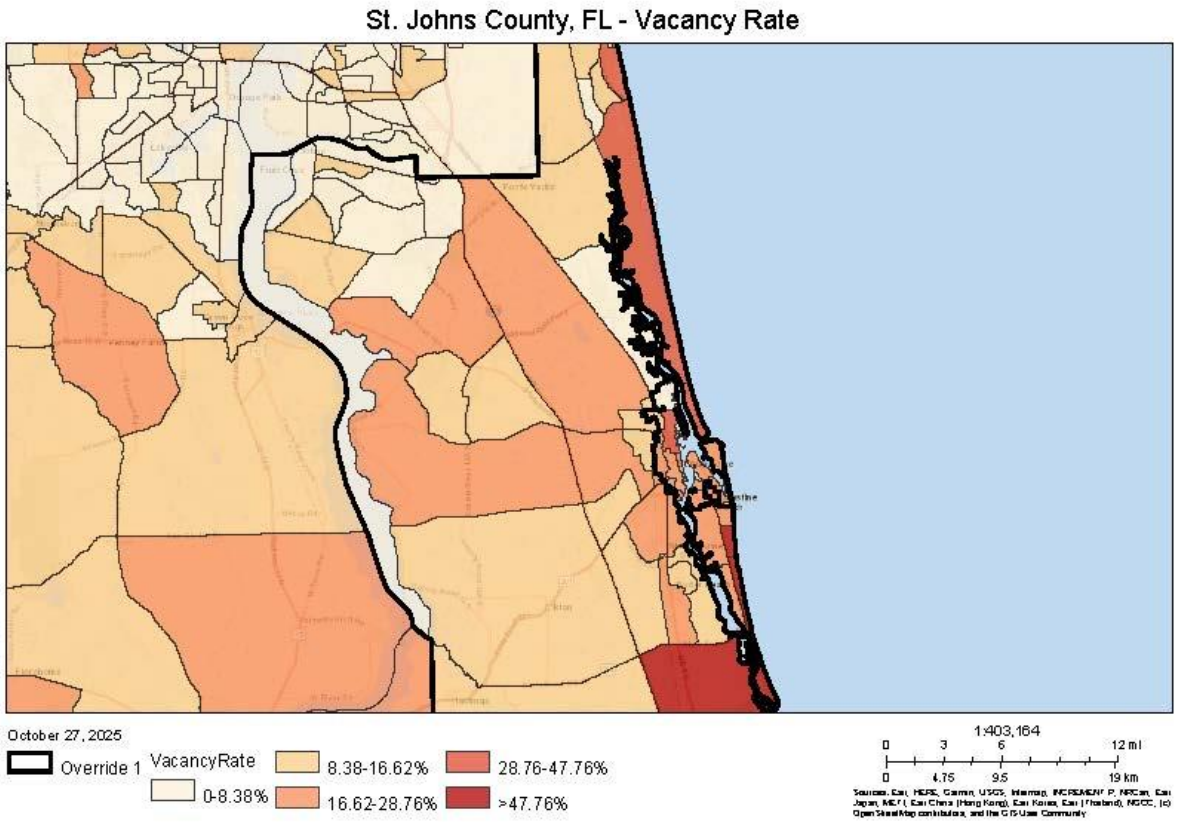
"Standard" condition refers to a housing unit that meets or exceeds HUD's Housing Quality Standards (HQS 24 CFR 982.401) and all applicable state and local building codes and ordinances.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	14,595	21%	7,319	49%
With two selected Conditions	153	0%	240	2%
With three selected Conditions	4	0%	15	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	55,780	79%	7,360	49%
Total	***70,532***	***100%***	***14,934***	***100%***

Table 32 - Condition of Units

Data Source: 2016-2020 ACS



SJC Maps - Housing Problems

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	55,488	62%	9,075	46%
1980-1999	23,768	27%	6,589	34%
1950-1979	8,259	9%	3,268	17%
Before 1950	1,787	2%	593	3%
Total	***89,302***	***100%***	***19,525***	***100%***

Table 33 – Year Unit Built

Alternate Data Source Name:
Survey
Data Source Comments: Data source: 2023 ACS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	10,046	11%	3,861	20%
Housing Units build before 1980 with children present	11,515	13%	9,590	49%

Table 34 – Risk of Lead-Based Paint

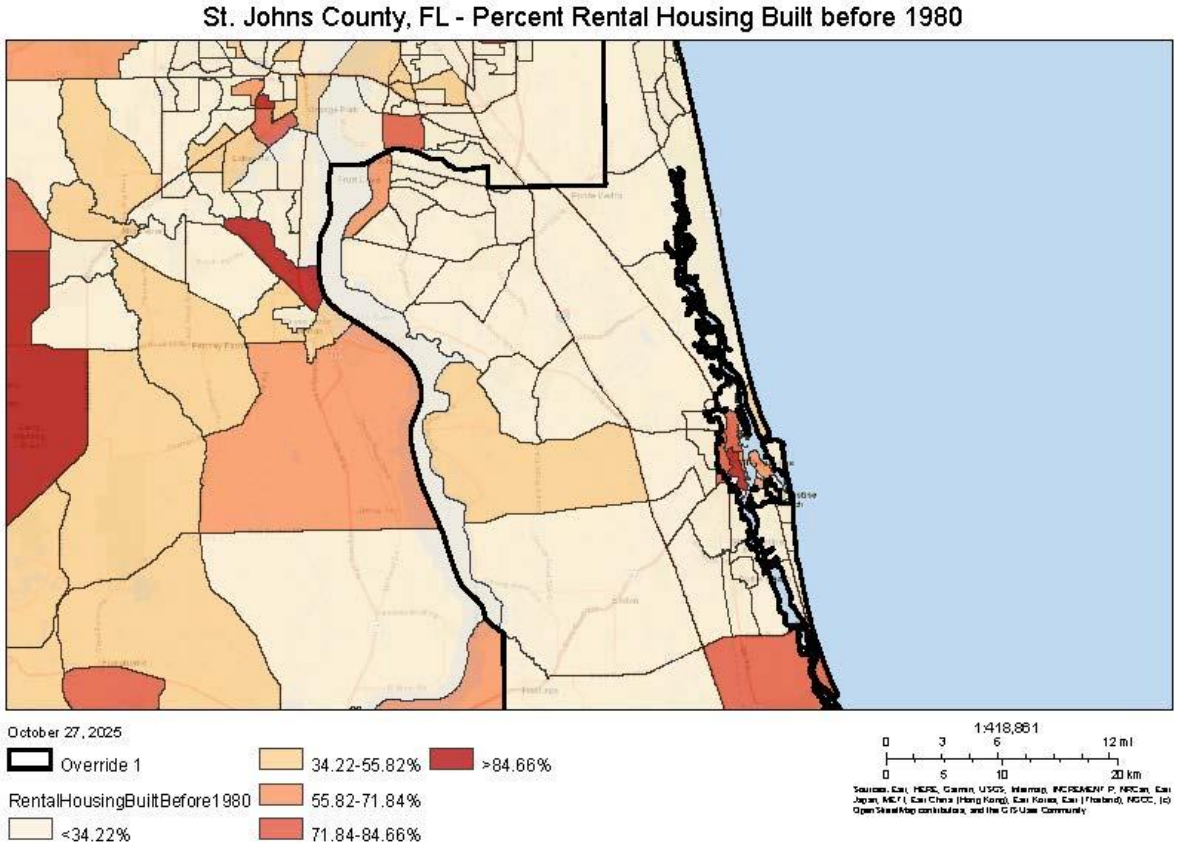
Alternate Data Source Name:
Survey
Data Source Comments: Data Source: 2023 ACS

Vacant Units

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

Table 35 - Vacant Units

Data Source: 2005-2009 CHAS



SJC Maps - Year Built

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

<TYPE=[text] REPORT_GUID=[F8DC4D3147433947165558A235C46686]
PLAN_SECTION_ID=[1313801000]>

Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405

Lead-based paint (LBT) in homes is a serious concern because of its effects on children. Elevated lead in blood levels in young children can lead to a host of problems from relatively subtle developmental disabilities to permanent severe impairment, or even death when inhaled or ingested. Lead-based paint in residential structures was federally banned in 1978, but it may still be present in flaking or peeling paint, especially around windowsills, and bathroom or kitchen tiles.

Unless there has been Lead-based Paint remediation, homes built before 1978 are more likely to contain lead-based paint. As previously mentioned, this can present significant health issues for occupants with lead-based paint poisoning, particularly with children under the age of six years old.

According to the American Community Survey data from 2017 to 2023, 44.9% of renters living in homes built prior to 1980 have children, and 16.1% of those homes have children. The Florida Department of Health has not published a public report on the lead-based paint poisoning in St. Johns County since the last Consolidated Plan, however, given the number of children living in possibly contaminated homes, there are likely more undocumented instances of lead-based paint poisoning.

Discussion

In terms of housing conditions, more renter-occupied units have reported having housing conditions than owner-occupied units in St. Johns County. However, less than half (11%) of the County's owner-occupied housing units were built before 1980, and nearly two-thirds (20%) of the renter-occupied housing units were built before 1980. These homes are not only high risk for lead-based paint, but given the number of residents experiencing cost burden, or severe cost burden, there is a high likelihood that they need structural repairs and system upgrades. This data strongly suggests that St. Johns County needs to facilitate both owner-occupied and rental-unit rehabilitations, as well as the removal of blighted structures.

MA-25 Public And Assisted Housing - 91.210(b)

Introduction

At present, St. Johns County does not have a Public Housing Authority. The jurisdiction is located in the broader Jacksonville metropolitan area, and the data referenced below is for the Jacksonville Housing Authority in Duval County. Any residents of our jurisdiction who need Public Housing are referred to the Jacksonville Housing Authority, to which is the nearest public housing authority. However, St. Johns County has no input or influence over the Jacksonville Housing Authority.

Totals Number of Units

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	498	2,687	7,030	355	6,675	1,331	0	0
# of accessible units									
***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**									

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Any residents of our jurisdiction who need Public Housing are referred to the Jacksonville Housing Authority as it is the nearest public housing authority, but St. Johns County has no influence or authority when it comes to the Jacksonville Housing Authority

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 37 - Public Housing Condition

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

The jurisdiction does not currently have any public housing units.

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

The number and physical condition of the public housing units cannot be provided because the jurisdiction does not currently have any Public Housing units.

Discussion:

Any residents of our jurisdiction who need Public Housing are referred to the Jacksonville Housing Authority as it is the nearest public housing authority, but St. Johns County has no influence or authority when it comes to the Jacksonville Housing Authority

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

Introduction

St. Johns County has several agencies that provide a wide range of services to support the complex needs of the homeless population. Needs include shelter, food, clothing, and transportation. There are also other agencies in the jurisdiction that provide other supportive services such as case management, medical screening and prescription assistance, substance abuse issues, mental health, financial counseling, legal, employment, veterans services, and life skills. Many agencies within the County offer multiple services, so it is difficult to provide a concise listing of all housing facilities and the services they offer to the homeless population of St. Johns County. HUD definitions will be used to describe the terms emergency shelter, transitional housing, and permanent housing.

Emergency Shelter: "Any facility with overnight sleeping accommodations, the primary purpose of which is to provide temporary shelter of the homeless in general or for specific populations of homelessness." (24 CFR 91.5)

Transitional Housing: "A project that is designed to provide housing and appropriate supportive services to homeless persons to facilitate movement to independent living within 24 months, or a longer period approved by HUD". (24 CFR 91.5)

Permanent Supportive Housing: HUD federal regulations do not define permanent supportive housing. The local Continuum of Care refers to permanent supportive housing as affordable housing that offers services to address the complex issues individuals face and help them maintain stability, autonomy, and dignity.

The following inventory has been furnished directly by the St. Johns County Continuum of Care Collaborative Applicant. In 2025, the CoC reported 316 individuals in its Point-in-Time **Count**. Through partnerships and support for the creation of additional housing units, SJC is collectively working to accommodate the over 133 unsheltered individuals living in the County.

It is important to note that "chronically homeless" and Veterans are subpopulations of homeless individuals and may also be included in other categories, potentially resulting in duplicate bed counts. In addition, the unaccompanied youth data provided does not offer a specific number of beds for unaccompanied youth; however, it does provide that eight local agencies participate in the McKinney-Vento Act.

Facilities Targeted to Homeless Persons

	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)	74	0	75	0	0
Households with Only Adults	95	0	21	1	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	16	0	0	0	0

Table 38 - Facilities Targeted to Homeless Persons

Data Source Comments: Data Source: HUD 2024 HIC Counts

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

St. Johns County coordinates with several community partners that provide a range of services to address the complex needs of the homeless. Flagler Hospital is the Collaborative Applicant for the local Continuum of Care and the administrator of the coordinated entry system. Currently, agencies use a screening tool to ensure that a proper assessment is conducted for every individual seeking services. The agencies work together to meet the needs of these individuals by referring out to other agencies for services not offered by a particular agency. Referrals are most often to County Social Services (rapid rehousing, prevention, SSI, Medicaid, rent/mortgage assistance, utility assistance, medical and prescription assistance), Stewart Marchman Act or EPIC for substance abuse or mental health needs, Salvation Army and Catholic Charities (rapid rehousing), Wallflower Clinic (medical), and other providers that offer food, clothing, legal and employment assistance. St Johns County also has a local CareerSource office to assist with job training and employment searches.

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.

Summary of all beds reported by the Continuum of Care:

In the 2020 Housing Inventory, St. Johns County had a total of 106 Emergency Shelter Beds.

• Betty Griffin House offers 50 beds; bed allocation is determined by those seeking DV services. During the 2020 report, 33 were labeled as family beds and 17 as adult beds.

• St. Francis House provided 56 total emergency beds: 24 are adult-only, 12 are for families, 16 are dedicated to the youth population, and 4 are for seasonal stays.

The County also has a total of 175 transitional housing beds and 96 Permanent Supportive Housing beds. It should be noted that St. Johns County does not presently receive a direct allocation of ESG funds from HUD, so the progress the County has made has been supported by state and local funding efforts.

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

Introduction

This section describes public and private facilities and services designed to assist members of our community who are not homeless but require the stability of supportive housing and programs. These populations may include:

- Elderly (62 years and older)
- Frail elderly (elderly person that requires assistance with three or more daily living activities such as bathing, walking or light housework)
- Persons with mental, physical and/or developmental disabilities
- Persons suffering with drug or alcohol addiction
- Persons diagnosed with HIV/AIDS and their family members
- Victims of domestic violence, dating violence, sexual assault or stalking
- Veterans
- Youth aging out of foster care
- Ex-offenders

Such facilities and services include units that are physically accessible with on-site supportive services such as case management, counseling, and healthcare. It is also important to note that these facilities and services should be affordable for those on fixed or limited incomes.

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

Vulnerable and marginalized residents often need support from supportive housing services. These needs are often the result of having no income or being on a fixed income, lack of positive credit history, lack of employment opportunities, lack of health insurance, health, substance abuse, or mental health disorders, and often multiple issues.

The elderly, and particularly the frail elderly, require supportive housing, including fully accessible units which are both physically accessible, but also barrier-free, with on-site supportive services which are affordable for households on fixed incomes. Those with fixed incomes, such as the elderly and disabled, are particularly affected by rising fuel, utility, and food costs. Typically, supportive services for this population are provided by adult day care centers, group homes, assisted living centers, skilled nursing facilities, transportation companies, and in-home support services (home health aide, etc.).

People with disabilities require barrier-free housing that is also affordable. Retrofits or modifications of the existing housing stock can be very costly. The disabled population (mentally, physically, or developmentally) tends to have very low-income levels, resulting in affordability concerns. While new multi-family units are required to have accessibility for such populations, much of the multi-family housing stock in St. Johns County is older and lacks the necessary features for them to live comfortably in their own homes. Moreover, persons with mental or developmental disabilities often require supportive housing that includes on-site services.

Residents with drug or alcohol addictions may require treatment programs as well as temporary housing during their recovery. In Florida, services for residents with alcohol or drug addictions are coordinated by the Substance Abuse and Mental Health (SAMH) program in the Florida Department of Children and Families (DCF). St. Johns County has several local agencies that offer inpatient treatment programs, but they are quite expensive. The County has a limited capacity of detox beds and affordable Inpatient Treatment Facilities for individuals struggling with addiction.

Housing and supportive services are key in keeping viral load counts down for residents living with HIV/AIDS so they can live fuller lives. People living with HIV/AIDS are frequently faced with physical illness or disability, unemployment, and lack of appropriate housing. St. Johns County does not presently receive HOPWA funding to support this demographic.

Persons leaving a violent domestic situation do not always have the time and resources available to them to safely meet their housing needs. The availability of emergency and transitional housing is critical to prevent their return to unsafe living situations. St. Johns County offers services to victims of domestic violence, sexual assault, dating violence, and stalking through the Betty Griffin House. Betty Griffin House is a transitional shelter that serves women and children and offers counseling services.

There is an option for St. Johns County youth exiting foster care to remain in extended foster care, where they receive services through the Independent Living Program with the Family Integrity Program. The Family Integrity Program is the Lead Community-Based Care Agency for St Johns County and is a division of the St Johns County Health and Human Services Department. Services offered through the Independent Living Program include tuition assistance, housing assistance, and a monthly financial stipend.

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

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PLAN_SECTION_ID=[1350402000]>

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 activities planned for the next year are outlined in the Annual Action segment of the Plan but include the promotion of affordable housing through home repair, especially for special needs populations, and public services.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

The activities planned for the next year are outlined in the Annual Action segment of the Plan but include the promotion of affordable housing through home repair, especially for special needs populations, and public services.

MA-40 Barriers to Affordable Housing - 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment

The St. Johns County Board of County Commissioners is committed to addressing the identified barriers to affordable housing in the community. In June 2026, the County published the approved 2025-2050 Comprehensive Plan, in which housing remains a key element. The Plan addresses the following:

- Encourage a range of housing types to provide housing for all income and age ranges through the future land use map and review of the land development code.
- Encourage improvements that reduce energy and water consumption. Encourage the siting of affordable housing and housing for target populations near existing infrastructure, amenities, and compatible land uses.
- Coordinate with local, state, and federal organizations and agencies to implement affordable housing programs that meet the housing needs of all residents.
- Continue to support programming and funding efforts to increase the supply of affordable housing, encourage homeownership, and build community capacity to support affordable housing initiatives.
- Continue to prioritize the preservation of its robust, historically significant structures and districts through implementation of its land development code and other appropriate activities. Maintain its existing programs, investigate new programs, and identify funding sources that will work toward the elimination of substandard housing, improve the aesthetic qualities of existing housing, and encourage improvements that reduce energy and water consumption. provide for uniform and equitable treatment for persons and businesses displaced by state and local government programs consistent with Section 421.55, F.S.
- Implement cost-effective measures to reduce energy and water consumption and promote energy conservation, carbon reduction, green building, and economic development through its Housing initiatives.

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

Introduction

St. Johns County is rich in history, having been established in 1821 and being one of two counties created after Florida was ceded to the United States. The County is nestled between the St. Johns River and the Atlantic Ocean, just south of Jacksonville, and encompasses 822 square miles, with 601 square miles of land and the remaining 221 square miles of water. The County comprises several municipalities, including the City of St. Augustine, the City of St. Augustine Beach, Hastings, the Town of Marineland, and 20 additional unincorporated communities.

The County has a diverse economy supported by tourism, hospitality, leisure, education, health services, professional and business services, government, construction, trade, transportation, utilities, manufacturing, and financial services. The County's largest employers have remained stable over the years. The top employers are the St Johns County School District with 6,776 employees, UF Health Hospital with 2,500 employees, St. Johns County Public Administration with over 1,300 employees, and Northrop Grumman with 1,110 employees. There are also several businesses providing services and employment to our residents in manufacturing, resorts, buildings, and medicine. St. Johns County has an excellent reputation for its school district, and it continues to be a top-performing district in the State. The County also has four post-secondary institutions located within the area: Flagler College, St Johns River State College, First Coast Technical College, and St. Augustine University for Health Sciences. Bethune-Cookman College also has a satellite campus located in Hastings.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	900	437	1	1	0
Arts, Entertainment, Accommodations	12,802	2,914	9	4	-5
Construction	8,273	6,191	6	9	3
Education and Health Care Services	27,145	20,733	20	30	10
Finance, Insurance, and Real Estate	18,012	3,084	13	5	-8
Information	2,553	818	2	1	-1
Manufacturing	7,328	3,964	5	6	1

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Other Services	7,474	4,515	5	7	2
Professional, Scientific, Management Services	21,939	5,752	16	8	-8
Public Administration	4,839	3,889	4	6	2
Retail Trade	15,567	11,487	11	17	6
Transportation and Warehousing	6,021	1,461	4	2	-2
Wholesale Trade	3,394	3,274	2	5	3
Total	136,247	68,519	--	--	--

Table 39 - Business Activity

Alternate Data Source Name:
Survey
Data Source Comments:

Labor Force

Total Population in the Civilian Labor Force	141,778
Civilian Employed Population 16 years and over	136,247
Unemployment Rate	3.90
Unemployment Rate for Ages 16-24	9.20
Unemployment Rate for Ages 25-65	3.70

Table 40 - Labor Force

Alternate Data Source Name:
Survey
Data Source Comments: Data Source: 2023 ACS

Occupations by Sector	Number of People
Management, business and financial	69,082
Farming, fisheries and forestry occupations	546
Service	18,866
Sales and office	30,863
Construction, extraction, maintenance and repair	4,253
Production, transportation and material moving	9,098

Table 41 – Occupations by Sector

Alternate Data Source Name:
Survey
Data Source Comments: Data Source: 2023 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	76,807	57%
30-59 Minutes	49,857	37%
60 or More Minutes	7,142	5%
Total	***133,806***	***100%***

Table 42 - Travel Time

Alternate Data Source Name:
Survey
Data Source Comments: Data Source: 2023 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	4,304	269	2,455
High school graduate (includes equivalency)	18,718	774	7,819
Some college or Associate's degree	30,172	1,036	8,430
Bachelor's degree or higher	59,321	1,681	12,579

Table 43 - Educational Attainment by Employment Status

Alternate Data Source Name:
Survey
Data Source Comments: Data Source: 2023 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	299	322	750	1,229	1,071
9th to 12th grade, no diploma	2,138	1,203	552	2,972	2,080
High school graduate, GED, or alternative	6,516	7,154	5,791	14,496	13,145
Some college, no degree	6,179	3,814	5,756	14,937	12,421
Associate's degree	1,908	2,705	3,973	8,595	4,528
Bachelor's degree	2,601	8,261	14,425	24,693	15,737
Graduate or professional degree	84	3,192	8,635	14,761	11,975

Table 44 - Educational Attainment by Age

Alternate Data Source Name:
Survey
Data Source Comments: Data Source: 2023 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	36,320
High school graduate (includes equivalency)	39,015
Some college or Associate's degree	51,398
Bachelor's degree	80,564
Graduate or professional degree	94,422

Table 45 – Median Earnings in the Past 12 Months

Alternate Data Source Name:
Survey
Data Source Comments: Data Source: 2023 ACS

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

Employment opportunities have increased in St. Johns County since the last Consolidated Planning cycle. The sector with the most jobs is Education and Health Care Services with 27,145 jobs. Professional, Scientific, Management Services comes in second with 21,939 jobs, and Finance, Insurance, and Real Estate with 18,012 jobs comes in third.

Describe the workforce and infrastructure needs of the business community:

According to the Florida Department of Economic Opportunity, in 2023, the state's unemployment rate was 4.73%, down from 14.24% in May 2020 and March 2021.

The American Community Survey data suggests that the majority of the workforce is between the ages of 45 and 65. Our workforce is mostly college-educated, with 25.78% having earned a bachelor's degree, 14.46% a Graduate or professional degree, 9.06% an Associate's degree, and 22.16% having some college but no degree.

More than half of our residents (56%) have a 30-minute commute to work, and 37% drive up to an hour, with 5% driving more than an hour. Many employers have continued to offer work-from-home positions.

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.

St. Johns County is utilizing the Section 108 Loan through the Community Development Block Grant and is currently anticipated to continue influencing the business growth prospects within our community.

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

St. Johns County has a highly educated population. According to the American Community Survey, almost three-quarters of our workforce is college-educated, with 25.78% holding a bachelor's degree, 9.06% a graduate or professional degree, 9.06% an associate's degree, and 22.16% having some college but no degree. By comparison, 22.19% have a high school diploma or GED, and 3.1% have a lower level

of education. Additionally, the St. Johns County public school district is among the top-ranked public schools in the state, and it offers skills development programs to fully prepare high school students to enter the workforce.

Data from the ACS indicates that management, business, and financial occupations, as well as sales and office occupations, frequently require higher education. People with an associate's degree or higher are more likely to find employment and earn higher wages. Retail trade is also one of the top employment sectors in St. Johns County, and this sector can support employees.

CareerSource of Northeast Florida serves St. Johns County residents and is a federally funded nonprofit agency that works with the State of Florida and other community providers to provide job preparation services free of charge. CareerSource of Northeast Florida data was reviewed; however, St. Johns County is considered part of the Jacksonville MSA, and therefore, the statistics reported do not accurately represent employment opportunities within St. Johns County

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.

Workforce training initiatives are supported by St. Johns River State College, which offers two-year Associate's Degrees and four-year Bachelor's Degrees. The college is committed to supporting Workforce Education and has cultivated relationships with employers in business, industry, and government to ensure program designs meet the needs of potential employers and prepare students for entry into the workforce in their chosen field upon graduation. First Coast Technical College also offers workforce training programs to residents of St. Johns County and the surrounding areas. It offers a wide range of programs through the Community Enrichment and Continuing Workforce Education Program for in-demand, high-wage jobs upon graduation. FCTC supports students and graduates by regularly hosting job fairs to connect graduates with employment opportunities and has a Career Center dedicated to supporting its students. St. Johns County is also home to Flagler College, a private college near the coast in St. Augustine, offering numerous four-year and graduate degree programs. Each of these schools supports the resident workforce development needs in St. Johns County and attracts new talent into our community.

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

Yes

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.

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Discussion

MA-50 Needs and Market Analysis Discussion

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

The areas surrounding St. Augustine are rich in history, but many affordable housing units are over 50 years old and in poor condition, especially in low-income neighborhoods near St. Augustine Beach or in more rural areas, which are also more likely to have infrastructure issues in addition to housing problems. Households are more likely to experience housing problems in the Elkton, Armstrong, Hastings, Flagler Estates, and West Augustine areas of town.

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

The most recent data from the 2023 ACS Census data reported that St. Johns County has a predominantly White population (78.4%) with less than5.7% of the population who are Black or African American, less than 3% Asian, and the balance other or multiple races.

The areas with the highest Black or African American populations are west of St. Augustine Beach as illustrated in the map below. There are no distinctive areas with high concentrations of Hispanic or Asian populations based on the HUD CPD Maps.

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

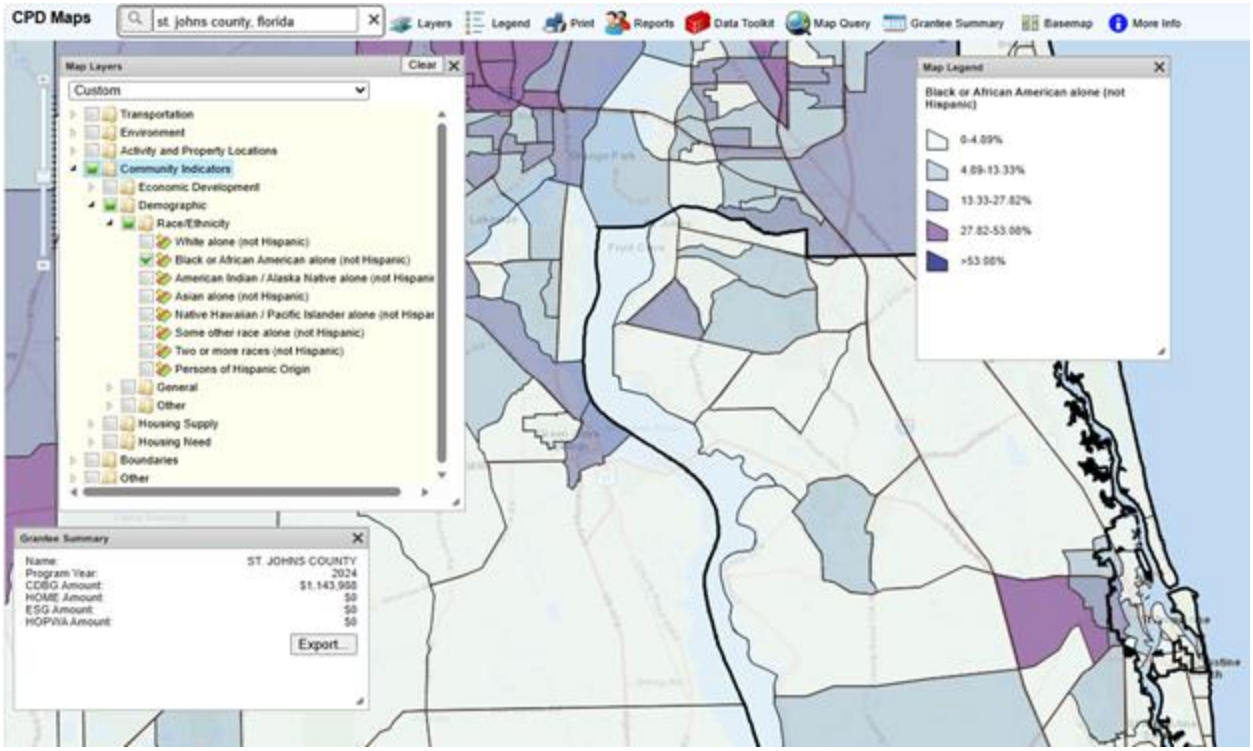
The areas with the highest Black or African American populations are also areas of higher unemployment and areas with concentrations of extremely low-income households as illustrated in the attached maps.

Are there any community assets in these areas/neighborhoods?

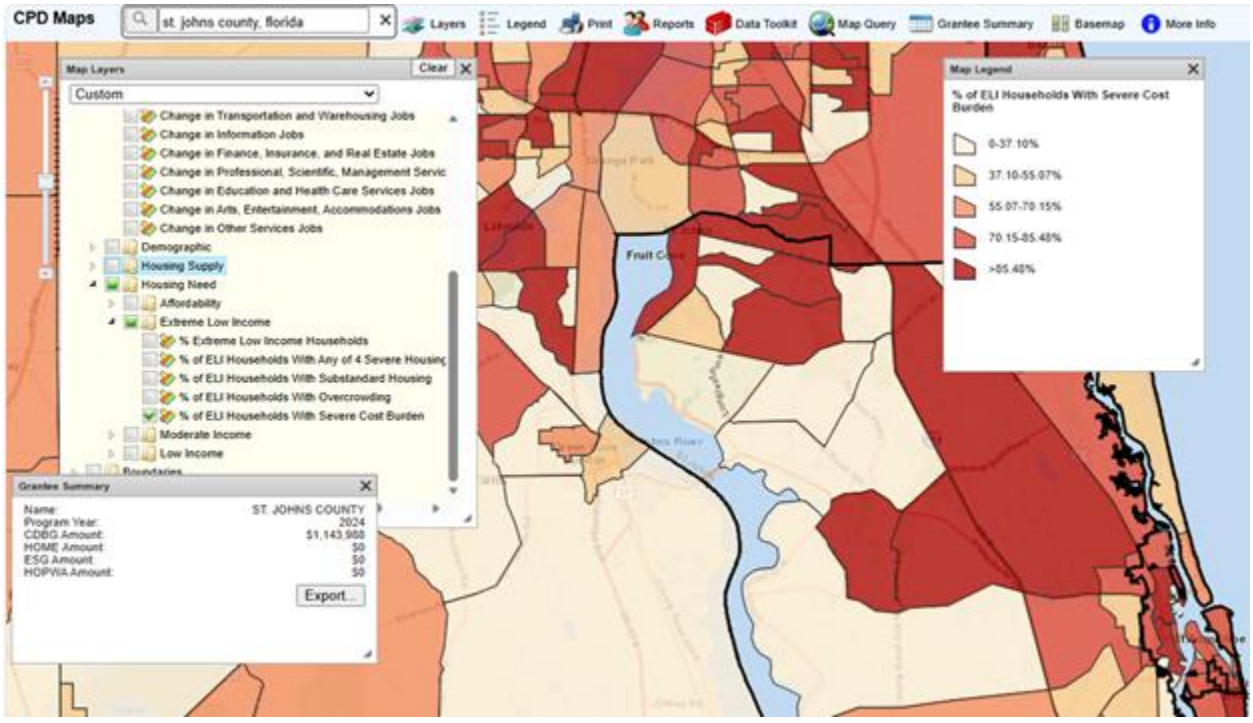
In general, community assets are schools, community centers, libraries, parks, churches, business corridors, nonprofit agencies, and houses of worship. The St. Johns County School District is one of the best in the State and is committed to reaching all students regardless of income. There is a sprinkling of other community assets throughout these areas, but a more concentrated effort is needed to meet the needs of this population. The West Augustine community inaugurated a new Health Facility that will provide a range of services through UF Health, Wildflower, YMCA, and other organizations.

Are there other strategic opportunities in any of these areas?

The addition of the new affordable housing zoning will help to strengthen our areas of LMI concentration.



Concentrations of Black/African American Residents



Map of severe housing problems

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

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

The Digital Divide highlights the difference between community members who have access to technology and those who don't. It includes not only the inability to connect to the internet but also the lack of devices. Right now, there isn't much reliable data on how many low- and moderate-income households lack broadband service or connections. According to Broadband Now, about 95.4% of St. Johns County has internet coverage, but we don’t know how many residents can afford it as an extra household expense. Many people face a real financial challenge, and it’s likely that the same difficulty applies to getting online.

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

St. Johns County low-income families have the opportunity to connect to affordable broadband through sponsored low-income plans. Major providers serving the area offer special programs to support households receiving government assistance such as SNAP, Medicaid, or NSP. Flagler Estates was a recipient of a broadband grant to build broadband infrastructure in some rural areas of the County.

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

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

Flooding is an ever-present issue in St. Johns County, which has a major river, wetlands, and coastal frontage. The Local Flood Hazard is the primary cause of flooding in St. Johns County, driven by heavy rainfall over short periods, often from seasonal storms and high tides. The greatest flood threats come from tidal surges, which frequently occur during coastal storms, tropical storms, and hurricanes. St. Johns County's Water Management District offers several resources to residents, including local precipitation data reports, tools to assess flood zones, and information on insurance resources. The County is enrolled in the FEMA National Flood Insurance Program's (NFIP) Community Rating System (CRS), a voluntary incentive program that recognizes and encourages community floodplain management. The County has been designated a CRS Class 5 community based on an assessment of numerous flood mitigation activities. The County has implemented measures to protect residents' lives and reduce property damage from flooding.

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

In addition to the risks flooding can cause, the cost of flood insurance is an added expense many low-income residents may not have the funds to cover, thus making them cost-burdened. The data in the Needs Assessment suggests that at least two out of every ten residents are experiencing a housing-related cost burden, which is only exacerbated by the additional cost of flood insurance.

Residents from our community listed stormwater drainage projects as a high priority in nearly 7 out of every 10 Survey responses.

Residents do benefit from the 25% discount to property owners who hold National Flood Insurance Program flood policies in Special Flood Hazard Areas. Additionally, a 10% discounts is applied to all standard-rated NFIP flood insurance policies in these zones. The discount is automatically applied, so residents do not have to take any extra steps to benefit from this discount.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan for St. Johns County is multifaceted and developed to meet the diverse needs of our growing population. It provides an outline of the strategies the County intends to implement to address both the issues and opportunities identified in the Needs Assessment and Market Analysis. The Strategic Plan will guide the investment of funds in the jurisdiction's low and moderate-income (LMI) communities.

The goals for the 2026-2030 Consolidated Plan cycle are:

- Expand affordable and supportive housing
- Strengthen service delivery and coordination
- Elevate the voices of targeted community members
- Increase community engagement and education
- Secure and diversify funding
- Improve data collection and performance monitoring

These goals weave together the identifiable needs within our community with the U.S. Department of Housing and Urban Development's suggestions for developing viable communities: (1) housing access and system capacity (2) coordinated, person-centered service delivery; and (3) community engagement, advocacy and sustainable funding.

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

Geographic Area

Table 46 - Geographic Priority Areas

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

2	**Area Name:**	Elkton/Armstrong
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The area is an unincorporated community located off of County Road 207 and includes Armstrong Road in St. Johns County. The area is located in CT 211.02 and is 87.13 square miles. Due to the extremely small size of the community, specific census track information is unavailable.
	Include specific housing and commercial characteristics of this target area.	The majority of parcels in the target area are residential in nature.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Census tracts are not synonymous with zip codes, but several of the community survey responses the County received were in this area.
	Identify the needs in this target area.	In reviewing survey data, the following improvements are considered beneficial to the community: home repairs for low-income and special needs populations, affordable housing, and improvements to streets, lighting, and sidewalks were identified by citizens as priorities. Other activities mentioned include public services, parks and recreational facilities, and job training.

	What are the opportunities for improvement in this target area?	Opportunities for improvement include the following: • Support activities and implement programs designed to increase availability of affordable housing units • Preserve and rehabilitate the current affordable housing stock with SHIP program funding • Support activities that provide assistance to homeowners faced with foreclosure • Improve streets, sidewalks and lighting within the area on eligible streets • Support and develop public facilities for recreational use in eligible areas
	Are there barriers to improvement in this target area?	Barriers to improvement in this area include: • Lack of resources to fund activities which benefit the greatest number of low- and moderate-income persons • Lack of funding resources to address all needed improvements • Lack of affordable housing is a barrier to improving the quality of life Competition by municipalities to fund needed projects
3	**Area Name:**	Flagler Estates
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The area is an unincorporated area located in the southwest portion of the county. Flagler Estates is bordered by Ashley Street on the north and extends west just past Hennessey Avenue, runs south to Division Street, and ends to the east at Amos Ave.

	Include specific housing and commercial characteristics of this target area.	The majority of the parcels in the target area are residential in nature.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Census tracts are not synonymous with zip codes, and there is some overlap with the Hastings area. Approximately thirty (30) of the community survey responses the County received were in the Flagler Estates/Hastings area.
	Identify the needs in this target area.	The citizen responses indicated this area is in need of infrastructure in the form of access to public safety, roadways, sidewalks, lighting, drainage, internet service, and a community center in addition to affordable housing and home repairs.
	What are the opportunities for improvement in this target area?	Opportunities for improvement in the area include the following: • Support activities and implement programs designed to increase availability of affordable housing units • Preserve the current affordable housing stock with SHIP program funding • Support activities which provide assistance to homeowners faced with foreclosure • Create or improve infrastructure in eligible areas including activities such as improvements to access to public safety, roadways, sidewalks, lighting, drainage, and/or a community center Support public service programs aimed at serving community needs for eligible individuals/areas

	Are there barriers to improvement in this target area?	Barriers to improvement in this area include: • Lack of sufficient funding resources to address underserved needs relating to housing, removal of unsafe structures and aging infrastructure • Lack of resources to fund activities that benefit the greatest number of low- and moderate-income persons • Lack of funding resources to address all the needed improvements • Lack of affordable housing is a barrier to improving the quality of life • Lack of resources to provide assistance to homeowners faced with foreclosure
4	**Area Name:**	Hastings
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	For the purpose of this Plan, the target area is the unincorporated portion of Hastings. The Town of Hastings surrounds County Road 207 and runs just north of East Ashland Avenue and heads west until ending near Wildwood Lane. The town also is bordered on the east as far over as Smith Road. The southern area of the town runs along George Miller Road.
	Include specific housing and commercial characteristics of this target area.	No specific data is available for this portion of CT 211.01, so data estimates include parts of Hastings and Flagler Estates. This portion of the county is mainly agricultural farmland and residential structures.

	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Census tracts are not synonymous with zip codes, and there is some overlap with the Flagler Estates area. Approximately thirty (30) of the community survey responses we received were in the Flagler Estates/Hastings area.
	Identify the needs in this target area.	The citizen responses indicated this area is in need of infrastructure in the form of access to public safety, roadways, sidewalks, lighting, drainage, internet service, and a community center, in addition to affordable housing and home repairs.
	What are the opportunities for improvement in this target area?	Opportunities for improvement in the area include the following: • Support activities and implement programs designed to increase availability of affordable housing units • Preserve the current affordable housing stock with SHIP program funding • Support activities which provide assistance to homeowners faced with foreclosure • Create or improve infrastructure in eligible areas • Support public service programs aimed at serving community needs for eligible individuals/areas
	Are there barriers to improvement in this target area?	Barriers to improvement in this area include: • Lack of sufficient funding resources to address underserved needs relating to housing, removal of unsafe structures and aging infrastructure • Lack of resources to fund activities which benefit the greatest number of low- and moderate-income persons • Lack of funding resources to address all the needed improvements • Lack of affordable housing is a barrier to improving the quality of life • Lack of resources to provide assistance to homeowners faced with foreclosure Competition by municipalities to fund needed projects
	Area Name:	West Augustine

5	**Area Type:**	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	It is approximately bounded on the north by Ravenswood Drive and west to North Clay Street and crossing over Holmes Blvd. The area extends along Holmes Blvd and south to County Road 207. The eastern border extends between Ravenswood Road and County Road 207 along Whitney Street. The area is approximately 2.1 square miles. The target area is located in CT 210.02, 210.03 and 203.05. Over 26.8% of the population in these census tracts lives below the poverty line. The unemployment rate in this area is 4.8%, Nearly 23% of the residents in this area are experiencing some level of housing cost burden. This area also has a concentration of Black or African American residents, with some areas seeing pockets of 25%.
	Include specific housing and commercial characteristics of this target area.	These areas are predominantly residential in nature and much of the housing stock in these areas was built prior to 1980.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	There were sixty-six (66) respondents to the Citizen Participation Survey, the County made available, and nearly half were presumably from this area. Census tracts are not synonymous with zip codes; many of the responses the County received were in the West Augustine area. St. Johns County identified this area as a Community Redevelopment Agency (CRA) in 2000. The West Augustine Community Redevelopment Plan was prepared with community input to create redevelopment programs that address the priorities expressed by the West Augustine CRA Steering Committee. The Plan addresses the elimination of blighted conditions, provides for community policing, affordable housing programs, infrastructure improvement, economic development incentives, and encourages the development of activities that impact the quality of life of the people who live and work in West Augustine.

	Identify the needs in this target area.	In reviewing survey data and comprehensive plan goals, the following improvements are considered beneficial to the community: infrastructure improvements, including roadway reconstruction, sidewalks, drainage, sewer and water improvements, adequate street lighting, as well as public service programs.
	What are the opportunities for improvement in this target area?	Opportunities for improvement in this area include the following: • Support activities and implement programs designed to increase the availability of affordable housing units • Preserve the current affordable housing stock with SHIP program funding • Support activities which provide assistance to homeowners faced with foreclosure • Improve existing infrastructure that is in various stages of failing Support public service programs aimed at serving at-risk youth of low to moderate-income households.
	Are there barriers to improvement in this target area?	Barriers to improvement in this area include: • Lack of sufficient funding resources to address underserved needs relating to housing, removal of unsafe structures and aging infrastructure • Lack of resources to fund activities which benefit the greatest number of low- and moderate-income persons • Lack of funding resources to address all the needed improvements • Lack of affordable housing is a barrier to improving the quality of life • Lack of resources to provide assistance to homeowners faced with foreclosure Competition by municipalities to fund needed projects

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

As previously mentioned in the Plan, the City of St. Augustine Beach entered into a Cooperation Agreement with the County for the purposes of becoming an HUD Urban County. While the St Augustine Beach area may not meet the income-related requirements for many large-scale activities or

projects, they are still a participating municipality, and low to moderate-income residents of this area may be eligible for certain CDBG activities. The City of St. Augustine Beach is generally centered between A1A South on the west and the Atlantic Ocean on the east. The area extends from Pope Road on the north to Ocean Drive on the south. The area is approximately 2.17 square miles and has a population of 16,141 according to CT 214.05. Of the 16,141 residents, approximately 5.4% are Black or African American and 7% are Hispanic. There are 2,686 housing units in the area, of which 697 (79.8%) are occupied, and 176 (20.2%) are vacant. Of the occupied units, 63% are owner-occupied and 34% are renter-occupied. Approximately 11.6% of residents in CT 214.05 are low- to moderate-income; however, this CT extends beyond the City limits.

St. Johns County's jurisdiction area comprises unincorporated St. Johns County and 3 other municipalities that have entered into interlocal Cooperation Agreements with the County. The CDBG jurisdiction area does not include the City of St. Augustine or the Town of Marineland, as those municipalities elected not to participate at this time. St. Johns County plans to employ several strategies that will target investments in the areas of greatest need while taking advantage of other leveraging opportunities. Some programs may serve eligible county-wide households while others may be targeted to a specific geographic area where a specific need has been identified or where leveraging opportunities offer greater scale or impact. Some specific areas have been identified within unincorporated portions of the county and participating municipalities. These areas have concentrations of low to moderate-income persons or neighborhoods. These areas are mentioned throughout the Plan and are illustrated through maps.

St. Johns County's jurisdiction area comprises unincorporated St. Johns County and 3 other municipalities that have entered into interlocal Cooperation Agreements with the County. The CDBG jurisdiction area does not include the City of St. Augustine or the Town of Hastings, as those municipalities elected not to participate at this time. St. Johns County plans to employ several strategies that will target investments in the areas of greatest need while taking advantage of other leveraging opportunities. Some programs may serve eligible county-wide households while others may be targeted to a specific geographic area where a specific need has been identified or where leveraging opportunities offer greater scale or impact. Some specific areas have been identified within unincorporated portions of the county and participating municipalities. These areas have concentrations of low to moderate-income persons or neighborhoods. These areas are mentioned throughout the Plan and are illustrated through maps.

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

Priority Needs

Table 47 – Priority Needs Summary

1	**Priority Need Name**	Public Facilities and Infrastructure
	Priority Level	Low
	Population	Extremely Low Low Moderate Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	Elkton/Armstrong West Augustine Flagler Estates Hastings
	Associated Goals	Public Facility or Infrastructure Facilities
	Description	Provision of adequate infrastructure and public facilities to ensure their operation at an efficient level of service and enhance the livability of low- and moderate-income neighborhoods. Activities will be implemented in areas where the population is predominantly low- and moderate income.
	Basis for Relative Priority	Critical infrastructure improvements and the development and/or preservation of public facilities that reach targeted populations are a high priority for the County as they improve the living conditions of residents and can serve as a catalyst for improved living conditions and growth.
2	**Priority Need Name**	Public Services
	Priority Level	High

	Population	Extremely Low Low Moderate Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions
	Geographic Areas Affected	West Augustine
	Associated Goals	Public Services
	Description	Provision of public services to very low, low-, and moderate-income families and individuals as well as to persons who are homeless, at risk of becoming homeless, or have special needs. The services provided will enhance the living environment of the targeted population by addressing basic needs they do not have, as well as the economic means to adequately provide for themselves. The programs to be provided include, but are not limited to, after-school care, education assistance, crime prevention, wellness programs, and domestic violence programs.
	Basis for Relative Priority	The need for public services is supported by the number of residents living below the poverty line and other vulnerable populations within our community, including the growing elderly population, residents living with disabilities, and those identified as at risk of becoming homeless in the Needs Assessment and the Market Assessment.
3	**Priority Need Name**	Affordable Housing & Homeless Services
	Priority Level	Low

	Population	Extremely Low Low Moderate Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Countywide
	Associated Goals	Public Facility or Infrastructure Facilities
	Description	Increase the supply of affordable housing for sale and affordable rental housing available to very-low, low, moderate, and middle-income residents, as well as veterans, elderly, disabled, and homeless persons, through new construction or acquisition. Provide rental assistance to persons who qualify as very-low, low, moderate, or middle-income, or as veterans, elderly, disabled, or homeless, through a tenant-based rental assistance program or through the provision of financial assistance to pay delinquent rent and utilities.
	Basis for Relative Priority	Data indicate that only 3% of renter units are affordable to households at or below 30% AMI, and fewer than 20% are affordable to households at 50% AMI or below. The creation and preservation of affordable rental opportunities may be achieved through new construction of affordable rentals; acquisition and rehabilitation for conversion to affordable rentals; and provision of direct financial subsidies to tenants. Efforts to preserve the existing rental housing stock may include rehabilitation. According to the community survey, affordable housing was identified as a top priority for the County. The County is pursuing an updated affordable housing study.
4	**Priority Need Name**	Rehabilitation of Existing Housing
	Priority Level	High

	Population	Extremely Low Low Moderate Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Other
	Geographic Areas Affected	Countywide
	Associated Goals	Public Facility or Infrastructure Facilities
	Description	The rehabilitation of the aging housing stock will of focus for the County. An emphasis will be placed on improving the health and safety, particularly if lead-based paint is present, code violations, accessibility features, and sustainability for extremely low to moderate-income households.
	Basis for Relative Priority	St. Johns County is rich in history, but our County's longstanding legacy also lends itself to an aging housing stock. Many of the responses we received to the Citizen Participation Survey also support this type of investment, as much of the housing stock is in poor condition and disrepair. The data on the number of our residents experiencing housing cost burden also suggest a significant number of the affordable units need assistance with repairs and maintenance. Housing rehabilitation for extremely low and low-income households and special needs populations is a high priority for our residents and for us.

Narrative (Optional)

The priority needs listed above were chosen from among a larger list of overall needs. These identified priority needs will form the basis of selecting projects for each fiscal year based on funding availability.

SP-30 Influence of Market Conditions - 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The data in Section NA-10 indicates that many of St. Johns County's residents are experiencing some level of housing cost burden. The median rent in St. Johns County is higher than the HUD-established Fair Market rent for the region; there is a need for this type of assistance; however, eligible funding sources are limited. Currently, the County does not receive HOME Investment Partnership funding, nor do we have a Housing Authority to support TBRA.
TBRA for Non-Homeless Special Needs	The data in Section NA-10 indicates that many of St. Johns County residents are experiencing some level of housing cost burden. The median rent in St. Johns County is higher than the HUD established Fair Market rent for the region. There is a need for this type of assistance for Non-homeless Special Needs population exists, however, eligible funding sources are limited. Currently, the County does not receive HOME Investment Partnership funding, nor do we have a Housing Authority to support TBRA. There is limited funding available through the Community Development Block Grant Program to provide supportive services, which may help alleviate the strain of low-income residents.
New Unit Production	The data identified in the Needs Assessment and Market Assessment both sternly suggest there is a need for more affordable housing in St. Johns County. The limited availability of housing has caused the median rent in St. Johns County to exceed the Fair Market Rent as determined by HUD. There are many market factors, which influence the development of new housing units, including but not limited to the cost of land, infrastructure improvements, construction materials, labor costs, employment levels, and interest rates. Currently, the County does not receive HOME Investment Partnership funding to cover the gap for affordable housing.
Rehabilitation	The housing stock, especially, in predominately low-to moderate-income neighborhoods is aging and in poor condition. New construction opportunities are limited, especially, in LMI areas. Housing and market data clearly demonstrate the need for the rehabilitation of existing units. Financial constraints limit many low- to moderate-income households to units that are old and likely to be in substandard condition and/or in need of repairs to support aging in place on a fixed income.

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Acquisition, including preservation	The home values in St. Johns County are rising rapidly. Market conditions influence the cost of acquisition and can be impacted by the demand, the age of the structure, the cost of land, the cost of infrastructure improvements required for development of land, lending requirements, and the pool of potential buyers/renters.

Table 48 – Influence of Market Conditions

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

Introduction

St. Johns County anticipates receiving $1,203,938 in Community Development Block Grant funds from the U.S. Department of Housing and Urban Development for the first program year (October 1, 2026 – September 30, 2027) of the five-year consolidated plan cycle; these funds will be used to address priority needs, goals, and objectives. The County recognizes that these funds alone are insufficient to meet the jurisdiction's housing and community development needs. To help address the gap, the County will be leveraging HUD funding to the maximum extent possible with other state, local, and private alternative funding sources, which may include a Section 108 Application. The County currently provides general revenue to operate the Housing and Community Development division of Health and Human Services and has established a Housing Trust fund, which has the ability to be utilized to develop much-needed affordable and workforce housing. The County also funds homeless prevention and rapid re-housing activities through its Social Services Division. The Social Services Division receives and matches Emergency Solutions Grant (ESG), Temporary Assistance for Needy Families (TANF), and Challenge grant funds to aid in the prevention of homelessness.

Anticipated Resources

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	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,203,938	0	0	1,203,938	1,878,463	This is the allocation for FY 26-27

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: $		
Other	public - state	Housing	2,422,243	0	0	2,422,243	0	State funding for the SHIP Program

Table 49 - Anticipated Resources

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

St. Johns County will receive $2,422,243 in FY2026-2027 from the Florida Housing Finance Corporation for the State Housing Initiatives Partnership (SHIP Program). There are no matching requirements for SHIP funding; however, leverage of funds is encouraged. The SHIP program provides funds to local governments as an incentive to create partnerships that produce and preserve affordable homeownership and multi-family housing. The program was designed to serve very low, low, and moderate-income families. SHIP dollars may be used to fund emergency repairs, new construction, rehabilitation, down payment and closing cost assistance, impact fees, construction financing, acquisition of property for affordable housing, matching dollars for federal housing grants and programs, and homeownership counseling.

In an effort to address the funding gap, the County applies for competitive federal, state, and foundation grants when the application criteria align with our goals and staffing capacity. These funds can be used to expand existing programs, develop new programs to address unmet community needs, or leverage other funding sources. Given that these additional funding sources are competitive, the amount and uses are unknown at this time.

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

Florida Statutes at Title XI, Section 125.35 (County Authorized to Sell Real and Personal Property and to Lease Real Property), 125.38 (Sale of County Property to United States or State), 125.37 (Exchange of County Property), 125.379 (Disposition of County Property for Affordable Housing) and St Johns County Ordinance 2011-17 provide guidelines as to the distribution of land owned by the County. The disposition of any

County-owned land for purposes of addressing the needs identified in this Consolidated Plan is subject to Florida State Statute and County Ordinance.

The County maintains an inventory of County-owned lots and properties. Land may be sold or donated to entities (non-profits and municipalities) for public and community interest purposes upon receipt of a request to the Board of County Commissioners (BCC) for the conveyance or lease of the property. Pending BCC satisfaction with the proposed use of the property, and provided that the land is not needed for county purposes, it can be conveyed or leased to the applying entity for a price named by the BCC, regardless of the actual value of the property.

Discussion

Creativity, local funding, collaborative partnerships, and Section 108 funding are all necessary to achieve larger-impact projects.

SP-40 Institutional Delivery Structure - 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
St. Johns Continuum of Care	Continuum of care	Homelessness	Jurisdiction
Housing Finance Authority of St. Johns County	Government	Ownership Rental	Jurisdiction
Affordable Housing Advisory Committee	Government	Ownership Rental	Jurisdiction
ST. JOHNS COUNTY	Government	Homelessness neighborhood improvements public facilities public services	Jurisdiction
CITY OF ST. AUGUSTINE	Government	neighborhood improvements public facilities public services	Other
St. Johns County School District	Departments and agencies	Homelessness public services	Jurisdiction
St. Johns Housing Partnership	Non-profit organizations	Ownership Rental neighborhood improvements	Jurisdiction
Habitat for Humanity of St. Augustine/St. Johns County	Non-profit organizations	Ownership	Jurisdiction
Health and Human Services Advisory Council	Government	Homelessness public services	Jurisdiction
NORTHEAST FLORIDA COMMUNITY ACTION AGENCY, INC.	Non-profit organizations	Homelessness public services	Jurisdiction
Home Again St. Johns	Non-profit organizations	Homelessness public services	Jurisdiction
St. Gerard Campus	Non-profit organizations	public services	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
St. Francis House	Non-profit organizations	public services	Jurisdiction
Alpha Omega Miracle Home, Inc.	Non-profit organizations	public services	Jurisdiction
Safety Shelter of St. John's County dba Betty Griffin House	Non-profit organizations	public services	Jurisdiction
ESH Coalition of St. Johns County, Inc.	Non-profit organizations	public services	Jurisdiction
Catholic Charities St. Augustine	Community/Faith-based organization	Homelessness neighborhood improvements public services	Jurisdiction
Jacksonville Area Legal Aid - St. Johns County	Non-profit organizations	public services	Region
EPIC Behavioral Healthcare	Non-profit organizations	public services	Jurisdiction
Big Brothers Big Sisters, St. Johns County	Non-profit organizations	public services	Jurisdiction
The ARC of St. Johns	Non-profit organizations	public services	Jurisdiction
Salvation Army St. Johns	Non-profit organizations	Homelessness public services	Jurisdiction
Good Samaritan Health - Wildflower Clinic	Non-profit organizations	public services	Jurisdiction
UF Health Flagler Hospital		public services	Jurisdiction
Florida Department of Health in St. Johns County		public services	Jurisdiction
Council on Aging - St. Johns County		public services	Region
Career Source NEFL		public services	Jurisdiction

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

St. Johns County has developed a strong institutional delivery system through the cultivation of relationships with both public and private agencies. One of the most notable strengths is the presence of a number of agencies within the County that provide year-round housing, public services, economic development services, and homeless services, as well as other community development activities,

including capital improvements, public facilities, and infrastructure. The County also has several groups that continually collaborate to lobby for resources to address identified gaps within the community. These groups include, but are not limited to, the Health and Human Services Advisory Council (HHSAC), Health Leadership Council, Behavioral Health Consortium, Continuum of Care (CoC), Housing Finance Authority (HFA), and the Affordable Housing Advisory Committee (AHAC). Each of these groups includes representatives from various agencies that provide services for the institutional delivery system within the County. As a result, communication between agencies is frequent, goal-oriented, and aimed at resolving needs and gaps identified within the County to best serve our residents.

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

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

Table 51 - Homeless Prevention Services Summary

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

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Developing an effective and efficient program delivery system has been a priority for the County to meet the needs of any of our residents experiencing homelessness. St. Johns County coordinates with several community partners that provide services to address the complex needs of the homeless. This work is spearheaded by Flagler Hospital, the lead agency of the Continuum of Care. Currently, agencies work together to meet these individuals' needs by referring them to other agencies for services not offered by a particular agency. Referrals are most often to County Social Services (rapid rehousing, prevention, SSI, Medicaid, rent/mortgage assistance, utility assistance, medical and prescription assistance), Stewart Marchman Act or EPIC for substance abuse or mental health needs, Salvation Army and Catholic Charities (rapid rehousing), Wildflower Clinic (medical), and other providers that offer food, clothing, legal and employment assistance. St. Johns County also has a local CareerSource office to assist with job training and employment searches.

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

Overall, St. Johns County has excellent services and a service delivery system, supported by the professionalism and cooperation among service providers. Current gaps include a lack of Emergency Shelter beds, as our service providers are frequently at capacity and have waiting lists or are forced to turn individuals away.

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

In an effort to address the funding gap, the County applies for competitive federal, state, and foundation grants when the application criteria align with our goals and staffing capacity. These funds can be used to expand existing programs, develop new programs to address unmet needs in the community, or as leverage for other funding sources. Given that these additional funding sources are competitive, the amount and uses are unknown at this time.

SP-45 Goals - 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Public Facility or Infrastructure Facilities	2026	2030	Non-Housing Community Development	Elkton/Armstrong West Augustine Flagler Estates Hastings Countywide	Public Facilities and Infrastructure Affordable Housing & Homeless Services Rehabilitation of Existing Housing	CDBG: $849,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 8325 Persons Assisted
2	Public Services	2026	2030	Non-Housing Community Development	Elkton/Armstrong West Augustine Flagler Estates Hastings Countywide	Public Services	CDBG: $114,150	Public service activities other than Low/Moderate Income Housing Benefit: 35 Persons Assisted
3	Planning and Administration	2026	2030	Non-Housing Community Development	Countywide		CDBG: $240,879	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 8325 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 35 Persons Assisted

Table 52 – Goals Summary

Goal Descriptions

1	**Goal Name**	Public Facility or Infrastructure Facilities
	Goal Description	Provision of adequate infrastructure and public facilities to enhance the livability of low- to-moderate income neighborhoods and assure efficient levels of service
2	**Goal Name**	Public Services
	Goal Description	Provision of public services to very-low, low-, and moderate-income families and individuals. Public services provided will enhance the living environment of the targeted area by addressing basic needs that are unmet due to economic disparity.
3	**Goal Name**	Planning and Administration
	Goal Description	Provide grant administration structure for the planning, implementation, management, and HUD compliance oversight of the CDBG program. The budget below is the 5-year estimate

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 jurisdiction does not receive HOME funds.

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 jurisdiction does not currently have Public Housing.

Activities to Increase Resident Involvements

Not applicable as the jurisdiction does not currently have any residents of public housing.

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

N/A

Plan to remove the 'troubled' designation

This is not applicable to the jurisdiction as the County does not have Public Housing or a Public Housing Agency.

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

Barriers to Affordable Housing

The St. Johns County Board of County Commissioners is committed to addressing the identified barriers to affordable housing in the community. In June 2026, the County published the approved 2025-2050 Comprehensive Plan, in which housing remains a key element. The Plan addresses the following:

- Encourage a range of housing types to provide housing for all income and age ranges through the future land use map and review of the land development code.
- Encourage improvements that reduce energy and water consumption. Encourage the siting of affordable housing and housing for target populations near existing infrastructure, amenities, and compatible land uses.
- Coordinate with local, state, and federal organizations and agencies to implement affordable housing programs that meet the housing needs of all residents.
- Â Continue to support programming and funding efforts to increase the supply of affordable housing, encourage homeownership, and build community capacity to support affordable housing initiatives.
- Continue to prioritize the preservation of its robust, historically significant structures and districts through implementation of its land development code and other appropriate activities. Maintain its existing programs, investigate new programs, and identify funding sources that will work toward the elimination of substandard housing, improve the aesthetic qualities of existing housing, and encourage improvements that reduce energy and water consumption. provide for uniform and equitable treatment for persons and businesses displaced by state and local government programs consistent with Section 421.55, F.S.
- Implement cost-effective measures to reduce energy and water consumption and promote energy conservation, carbon reduction, green building, and economic development through its Housing initiatives.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The St. Johns County Board of County Commissioners is committed to addressing the identified barriers to affordable housing in the community. In June 2026, the County published the approved 2025-2050 Comprehensive Plan, in which housing remains a key element. The Plan addresses the following:

- Encourage a range of housing types to provide housing for all income and age ranges through the future land use map and review of the land development code.
- Encourage improvements that reduce energy and water consumption. Encourage the siting of affordable housing and housing for target populations near existing infrastructure, amenities, and compatible land uses.

- Coordinate with local, state, and federal organizations and agencies to implement affordable housing programs that meet the housing needs of all residents.
- Continue to support programming and funding efforts to increase the supply of affordable housing, encourage homeownership, and build community capacity to support affordable housing initiatives.
- Continue to prioritize the preservation of its robust, historically significant structures and districts through implementation of its land development code and other appropriate activities. Maintain its existing programs, investigate new programs, and identify funding sources that will work toward the elimination of substandard housing, improve the aesthetic qualities of existing housing, and encourage improvements that reduce energy and water consumption. provide for uniform and equitable treatment for persons and businesses displaced by state and local government programs consistent with Section 421.55, F.S.
- Implement cost-effective measures to reduce energy and water consumption and promote energy conservation, carbon reduction, green building, and economic development through its Housing initiatives.

SP-60 Homelessness Strategy - 91.215(d)

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

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

Through the collaboration with St Johns County CoC along with other organizations, St Johns County will continue to strengthen its efforts to provide outreach and education to the homeless population, including those who are unsheltered by definition. St Johns County CoC has identified “Street Outreach” as an important role in our county’s plight to end homelessness. Currently, the street outreach program is operated by the St. Francis House and has been very successful since its implementation in 2016. The outreach efforts include initially assessing the homeless individual/family’s needs to provide appropriate housing and supportive service referrals. In addition, this program has been instrumental in identifying these unsheltered individuals and the areas where they live. The objective of Street Outreach is to reduce the number of unsheltered homeless persons on the street by providing engagement and essential services, and ensuring everyone has a path to permanent housing. The program is able to assess each individual by identifying their most critical needs and connecting them to those resources in an expeditious manner. This outreach program has assisted these individuals in accessing much-needed support services in the areas of medical care, employment, assistance in applying for State, Federal, and local programs to help meet their needs, and will lead to the rapid re-housing of these individuals.

Eligible clients will be served through a program model that brings services to them. This includes providing services in homeless encampments, parks, streets, libraries, and/or other frequented areas identified by street outreach workers. After an initial intake is completed, advocates will provide basic care services, including food, clothing, shelter, or connections to medical care if necessary. After attending to immediate basic needs, advocates will complete a service or goal plan with client input and participation.

The St. Francis House also operates the only emergency shelter in St. Johns County, providing 24 beds for individuals and 5 family units. They have an additional 8 overflow beds for access by local law enforcement.

Addressing the emergency and transitional housing needs of homeless persons

The County will continue to provide funding, based on availability, for the operation and maintenance of the emergency shelter, transitional housing facilities and program services provided by these facilities. These facilities provide shelter and supportive services to homeless veterans, homeless families with children, single men and women, including those recently released from incarceration, chronic homeless and victims of domestic violence. St. Johns County CoC will continue to address the needs of emergency shelter and transitional housing in our community by continuing to increase the resources available for emergency case management, increasing referrals and placements in permanent housing.

Although transitional housing is no longer a priority in our community, we continue to have programs that assist in the transitional housing for those victims of domestic violence, the elderly and families with children who are homeless.

The County will continue to work with the CoC toward a goal of functional zero whereby everyone person wanting to exit homelessness will be offered appropriate housing within 30 days. By utilizing our Housing Crisis Center and other Crisis Housing resources for emergency shelter and service linkage, homeless persons will receive the support and services best matched to their circumstances. Transitional Housing will serve in the interim for those needing housing while permanent and affordable options are created and/or found.

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.

St. Johns County will continue to assist homeless persons and families to transition into permanent supportive/independent housing. The ESG funding comes from the State, not a direct entitlement allocation from HUD. The financial assistance provided through the state may be used for rent and utility assistance as well as assistance with rent and utility deposits.

In addition, the County will continue to provide prevention funding for emergency assistance for rent and utilities through its Social Services Division.

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

St. Johns County (SJC) will continue to utilize local, state, and federal funding when available to support prevention activities designed to help our low-income individuals and families that find themselves at risk of homelessness.

Social Services will continue to provide financial assistance in the form of emergency rent and utility payments to individuals and families at risk of becoming homeless. These prevention funds will target those who would become homeless without the assistance. The County will continue to partner with area agencies to refer homeless individuals and families who find themselves stranded to relocation

assistance through the St Augustine Police Department. This will allow their return home to out-of-area relatives.

The County will continue to collaborate with community partners to implement a community-wide policy to assist in the discharge of our homeless from hospitals, mental health facilities, and correctional facilities.

The SJC Family Integrity Program (FIP) has a formal protocol for the discharge of youth aging out of foster care. This protocol involves collaboration with DCF, the FIP Independent Living Case Manager and other partner agencies to prevent homelessness for these youths. The intent is to have a smooth transition from foster care to self-sufficiency.

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

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

According to data from the 2013-2017 American Community Survey census data, there are an estimated 17,368 housing units built prior to 1980 with children present, representing approximately 22.24% of total housing pool.

The Florida Department of Health (DOH) is the lead agency for the surveillance and follow-up related to human exposure to hazardous lead-based materials. Florida's Lead Poisoning Prevention Program conducts surveillance of blood lead testing and lead poisoning cases in the state, promotes blood lead screening for high-risk populations, and provides information to health care providers, individuals, and businesses on lead poisoning prevention. Statewide program activities include Surveillance and epidemiology; Lead Poisoning investigation; Primary prevention; and Coordination of care.

Actions to address LBP hazards and to increase access to housing without LBP hazards are supported by the Florida Department of Health (DOH) through integrated partnerships and programs administered by local county health departments. Public health programs administered by the DOH-St. Johns County Health Department includes, but are not limited to, the following:

(1) Surveillance and Epidemiology: Tracking and follow-up of reportable conditions such as lead exposure, as well as, case management including risk screenings and home assessments, as needed;

(2) Environmental Public Health: Inspection of limited-use drinking water systems and timely water quality monitoring related to lead and other contaminants; environmental health education;

(3) Public Health Practice and Policy: One of our many community partnerships, the St. Johns County Health Leadership Council convenes the triennial Community Health Assessment (CHA), which uses a formal method to identify key community issues in our community (i.e. safe housing, transportation, etc.) and community health status data (i.e. lead poisoning rates, access to community water systems, etc.). DOH-St. Johns partners with the federally funded Head Start program by serving as a seasonal co-location site to allow for comprehensive screenings (i.e. child development and lead exposure) to children ages 3 to 5.

(4) Healthy Start (a Maternal and Child Health Program): Registered nurses review screenings of pregnant moms and infants then, as needed, conduct home visits which include a safety assessment (i.e. for potential sources of lead exposure) and child developmental screenings. Through the Nurse Case Management Model, those clients living in housing with LBP hazards are provided guidance on how to reduce exposure, and if needed, are provided information on how to access safe housing.

(5) Community Linkages: Because many residents still associate DOH-St. Johns CHD with primary care services / lab testing services, residents frequently contact our Nurse Triage Call Center for referrals/linkages to lead testing locations within the community.

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

The Florida Department of Health (DOH) is the lead agency for surveillance and follow-up of human exposure to hazardous lead-based materials. Florida's Lead Poisoning Prevention Program monitors blood lead testing and lead poisoning cases statewide, promotes blood lead screening for high-risk populations, and provides information to health care providers, individuals, and businesses on lead poisoning prevention. Statewide program activities include surveillance and epidemiology, lead poisoning investigation, primary prevention, and care coordination.

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

The Department of Health (DOH), through integrated partnerships and programs administered by local county health departments, can inform and educate community members, local policymakers, local code enforcement officials, and other regulatory authorities on important community health issues, such as housing policies and procedures. The County does not have any policies and procedures directly related to LBP and defers to the DOH St. Johns for any potential LBP exposure to its residents.

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

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

Data from the 2023 American Community Survey indicates there are approximately 19,900 residents living below the poverty line, which represents approximately 6.5% of our total population. The County, in partnership with local social service agencies, is developing strategies to reduce poverty within the jurisdiction. Approximately 15% of the entitlement funds will be expended on public service activities to help our low-income residents realize a greater degree of economic stability and improve their quality of life.

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

The St. Johns County Board of County Commissioners (BCC) governs and establishes the County's poverty-reducing goals and policies. Based on the direction received by the BCC leadership, the County departments are responsible for collaborating and administering poverty-reducing programs. Coordination between departments is facilitated through collaborative planning efforts, participation on coordinating bodies, and program-specific partnerships. St Johns County has overall objectives and policies in the Comprehensive Plan that are geared toward poverty reduction.

The Comprehensive Plan Goal C.1. "Support the provision and maintenance of an adequate inventory of decent, safe, and sanitary housing in a variety of types, sizes, and locations throughout the County at affordable costs to meet the needs of the current and future residents of the County."

Objective C.1.1 is for the "Housing Supply ", Objective C.1.2 "Siting Affordable Housing," which supports many of the needs identified in the community survey. Objective C.1.3 ensures "Coordination of Housing Programs". The BCC has also made it a priority to incorporate energy-efficient building practices through the permitting and approval process, which will ultimately reduce energy costs for LMI households living in these homes. SP-80 Monitoring - 91.230

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

The St. Johns County Housing and Community Development office will monitor CDBG subrecipients using the resources available from the U.S. Department of Housing and Urban Development to ensure the funding is expended appropriately and efficiently. County staff will use various administrative mechanisms to track and monitor the progress of HUD-funded projects that are under its control and jurisdiction.

The goal of monitoring is to ensure that consolidated plan related programs and activities are carried out in a timely manner in accordance with federal regulations and other statutory or regulatory requirements.

County staff will monitor all CDBG subrecipient activities as required by HUD in accordance with the agreement between the agencies and the County, and as required by CDBG regulations. The Subrecipient Agreements with and partnering agencies will outline the required program and financial reports to be submitted to the County to facilitate monitoring. Annual monitoring includes ensuring that the subrecipients comply with the terms of their agreements including income and client eligibility, reporting requirements and timeliness. Staff will utilize both “desk monitoring” and internal and/or on-site monitoring to assess the quality of the program performance over the duration of the agreement. Improvements to the monitoring systems and process occur on an ongoing basis.

Other efforts will include on-going communication with subrecipients through the provision of on-site technical assistance when requested or determined to be necessary by County staff.

Expected Resources

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

Introduction

St. Johns County anticipates receiving $1,203,938 in Community Development Block Grant funds from the U.S. Department of Housing and Urban Development for the first program year (October 1, 2026 – September 30, 2027) of the five-year consolidated plan cycle; these funds will be used to address priority needs, goals, and objectives. The County recognizes that these funds alone are insufficient to meet the jurisdiction's housing and community development needs. To help address the gap, the County will be leveraging HUD funding to the maximum extent possible with other state, local, and private alternative funding sources, which may include a Section 108 Application. The County currently provides general revenue to operate the Housing and Community Development division of Health and Human Services and has established a Housing Trust fund, which has the ability to be utilized to develop much-needed affordable and workforce housing. The County also funds homeless prevention and rapid re-housing activities through its Social Services Division. The Social Services Division receives and matches Emergency Solutions Grant (ESG), Temporary Assistance for Needy Families (TANF), and Challenge grant funds to aid in the prevention of

homelessness.

Anticipated Resources

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	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,203,938.00	0.00	0.00	1,203,938.00	1,878,463.08	This is the allocation for FY 26-27
Other	public - state	Housing	2,422,243.00	0.00	0.00	2,422,243.00	0.00	State funding for the SHIP Program

Table 53 - Expected Resources – Priority Table

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

St. Johns County will receive $2,422,243 in FY2026-2027 from the Florida Housing Finance Corporation for the State Housing Initiatives Partnership (SHIP Program). There are no matching requirements for SHIP funding; however, leverage of funds is encouraged. The SHIP program provides funds to local governments as an incentive to create partnerships that produce and preserve affordable homeownership and multi-family housing. The program was designed to serve very low, low, and moderate-income families. SHIP dollars may be used to fund emergency repairs, new construction, rehabilitation, down payment and closing cost assistance, impact fees, construction financing, acquisition of property for affordable housing, matching dollars for federal housing grants and programs, and homeownership counseling.

In an effort to address the funding gap, the County applies for competitive federal, state, and foundation grants when the application criteria align with our goals and staffing capacity. These funds can be used to expand existing programs, develop new programs to address unmet community needs, or leverage other funding sources. Given that these additional funding sources are competitive, the amount and uses are unknown at this time.

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

Florida Statutes at Title XI, Section 125.35 (County Authorized to Sell Real and Personal Property and to Lease Real Property), 125.38 (Sale of County Property to United States or State), 125.37 (Exchange of County Property), 125.379 (Disposition of County Property for Affordable Housing) and St Johns County Ordinance 2011-17 provide guidelines as to the distribution of land owned by the County. The disposition of any County-owned land for purposes of addressing the needs identified in this Consolidated Plan is subject to Florida State Statute and County Ordinance.

The County maintains an inventory of County-owned lots and properties. Land may be sold or donated to entities (non-profits and municipalities) for public and community interest purposes upon receipt of a request to the Board of County Commissioners (BCC) for the conveyance or lease of the property. Pending BCC satisfaction with the proposed use of the property, and provided that the land is not needed for county purposes, it can be conveyed or leased to the applying entity for a price named by the BCC, regardless of the actual value of the property.

Discussion

Creativity, local funding, collaborative partnerships, and Section 108 funding are all necessary to achieve larger-impact projects.

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Public Facility or Infrastructure Facilities	2026	2030	Non-Housing Community Development	Countywide	Public Facilities and Infrastructure	CDBG: $849,000.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 8325 Persons Assisted
2	Public Services	2026	2030	Non-Housing Community Development	West Augustine	Public Services	CDBG: $114,450.40	Public service activities other than Low/Moderate Income Housing Benefit: 35 Persons Assisted
3	Planning and Administration	2026	2030	Non-Housing Community Development	Countywide	Public Facilities and Infrastructure Public Services Affordable Housing & Homeless Services	CDBG: $240,787.60 2422243: $.00	Public service activities other than Low/Moderate Income Housing Benefit: 35 Persons Assisted

Table 54 – Goals Summary

Goal Descriptions

1	**Goal Name**	Public Facility or Infrastructure Facilities
	Goal Description	Public Infrastructure - Section 108 Loan ($600,000)- These funds will be allocated to the construction and repayment of the Hastings Community Center and Library. This proposed public facilities project will benefit surrounding households in the unincorporated area of Hastings and Flagler Estates. The project is based upon the priority needs in the Citizen Survey. It will serve an estimated 8,275 residents. Public Infrastructure – St. Johns Skills Center ($249,000)-Operation Lifeline, Inc. will provide workforce training, educational space, and access to supportive resources for low- and moderate- income residents.
2	**Goal Name**	Public Services
	Goal Description	Public Services - West Augustine Historical Community Development Corporation, Inc. Kids Safe Zone ($114,450.40)-This project will provide 30-35 HUD certification criteria-approved eligible youth in grades K-8th with a safe and structured free after-school tutorial and academic program during calendar school year.
3	**Goal Name**	Planning and Administration
	Goal Description	Provide grant administration structure for the planning, implementation, management, and HUD compliance oversight of the CDBG program

AP-35 Projects - 91.220(d)

Introduction

The Annual Action Plan identifies four projects to be funded by the CDBG program. These projects include public services and infrastructure, as well as allowable administrative costs. The identified projects will be completed within the jurisdiction's first program year, no later than September 30, 2027.

The priorities and allocations were established based on citizen and stakeholder participation in the Survey and the most recent Census data. St. Johns County will continue to support area nonprofit agencies and to participate with the Continuum of Care homeless providers to meet the needs of underserved residents within our community. Access to sufficient funding to meet the needs of our community's underserved remains a primary obstacle. Incoming funding from Federal, State, and local sources is insufficient to meet the needs identified by our residents and reflected in the data trends.

Pending approval, the County would like to fund an after-school tutoring and summer-camp through the Kids Safe Zone, in the amount of $ 114,150.40; public infrastructure by Operation Lifeline, Inc. which will provide workforce training, educational space, and access to supportive resources for low- and moderate- income residents in the amount of $ 249,000; public infrastructure and public facilities to enhance the livability of low- to moderate- income neighborhoods and assure efficient levels of community services and safety through the proposed new construction repayment of the Section 108 loan for the Hastings Community Center and Library Project in the amount of $600,000; and administration expenses in the amount of $ 240,787.60.

#	Project Name
1	PI-St. Johns Community Skills Center
2	PS-Kids Safe Zone After School Mentoring and Tutoring- 2026
3	Planning and Administration 2026
4	PI-Hastings Community Center and Library Section 108 Loan

Table 55 – Project Information

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

The priorities and allocations were established based on citizen and stakeholder participation in the Survey and the most recent Census data. St. Johns County will continue to support area non-profit agencies and participate with the Continuum of Care homeless providers to meet the needs of underserved residents within our community. Access to sufficient funding to meet the needs of our community's underserved remains a primary obstacle. Incoming funding from Federal, State, and local sources is insufficient to meet all the needs identified by our residents and the data trends. Increase the supply of affordable rental housing available through acquisition and/or preservation by rehabilitation of homeownership.

AP-38 Project Summary

Project Summary Information

1	**Project Name**	PI-St. Johns Community Skills Center
	Target Area	Countywide
	Goals Supported	Public Facility or Infrastructure Facilities
	Needs Addressed	Public Facilities and Infrastructure
	Funding	CDBG: $249,000.00
	Description	The Community Skills Center will host workforce training programs, including NCCER Core, First Aid/CPR, and OSHA-10 certifications, with direct employer connections through Operation Lifeline established NEFBA partner network. The program is projected to train approximately 50 LMI participants in the first year, helping residents secure employment in skilled trades while also restoring a community gathering space for the surrounding area.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	50
	Location Description	Project entails the rehabilitation of a long-vacant county-owned facility in northwest St. Johns County — the former Switzerland Community Center and Volunteer Fire Station — for conversion into the Saint Johns Community Skills Center.
	Planned Activities	The Community Skills Center will host workforce training programs, including NCCER Core, First Aid/CPR, and OSHA-10 certifications, with direct employer connections through Operation Lifeline established NEFBA partner network. The program is projected to train approximately 50 LMI participants in the first year, helping residents secure employment in skilled trades while also restoring a community gathering space for the surrounding area.
2	**Project Name**	PS-Kids Safe Zone After School Mentoring and Tutoring- 2026
	Target Area	West Augustine
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: $114,150.40
	Description	Will provide 30-35 HUD-certified, eligible youth in grades K-8 with a safe, structured, free after-school tutorial and academic program.

	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	35
	Location Description	West Augustine Title 1 Schools
	Planned Activities	The Kids Safe Zone (KSZ) Program will provide 30-35 HUD-certification-criteria-approved eligible youth in grades K-8 with a safe and structured "free" After School Tutorial & Academic Program during the 2026 - 2027 school year. Four (4) hours Monday, Tuesday, Wednesday, and Friday, and three (3) hours Thursday. Program activities and objectives will include the following: Five (5) tutors will provide academic tutorial/homework assistance for the 30-35 youth, 3-4 hours each day, including but not limited to behavioral health, teacher conferences, mentoring, educational field trips, swim lessons, and art/crafts & music. Tutors will monitor each child's performance and progress through their quarterly report cards. A quarterly family night is held to celebrate the students' achievements and awards while sharing a sit-down meal with their family. Kids Safe Zone also provides extended care at our KSZ Summer Camp. The main objective is to provide swimming lessons and water safety, sponsored by the St. Johns County YMCA, held at the Solomon Calhoun Center. It also includes extracurricular activities, including but not limited to educational field trips, mentoring by veterans, and arts and crafts. Our summer camp participants receive free swimming lessons four days a week.
3	**Project Name**	Planning and Administration 2026
	Target Area	Countywide
	Goals Supported	Public Facility or Infrastructure Facilities Public Services Planning and Administration
	Needs Addressed	Public Facilities and Infrastructure Public Services Affordable Housing & Homeless Services Rehabilitation of Existing Housing
	Funding	CDBG: $240,787.60
	Description	Planning & Administrative functions related to the operation of the CDBG program.

	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	8375
	Location Description	Countywide
	Planned Activities	Planning & Administrative functions related to the operation of the CDBG program.
4	**Project Name**	PI-Hastings Community Center and Library Section 108 Loan
	Target Area	Hastings
	Goals Supported	Public Facility or Infrastructure Facilities
	Needs Addressed	Public Facilities and Infrastructure
	Funding	CDBG: $600,000.00
	Description	Funding the construction and repayments of the Section 108 loan for Hastings Community Center and Library .
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	8275
	Location Description	Hastings
	Planned Activities	Funding the construction and repayments of the Section 108 loan for Hastings Community Center and Library.

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

St. Johns County has low- and moderate-income families and individuals residing throughout the County with minority concentrations and aging housing in the West Augustine area and infrastructure needs in the Hastings/Flagler Estates areas, in addition to needs county-wide. Funding will be distributed throughout the county for social service and housing programs with targeted infrastructure and public facilities. All proposed CDBG-eligible activities under the Consolidated Plan are intended to serve low- to moderate-income households and special needs

Geographic Distribution

Target Area	Percentage of Funds
Elkton/Armstrong	9
West Augustine	41
Flagler Estates	
Hastings	50
Countywide	

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The County has established priorities and allocations based on citizen and stakeholder input as well as Census data trends. The County intends to invest the funds in communities identified as areas of greatest need with the potential for positive changes in the lives of our residents. To comply with CDBG program requirements, at least 70% of funds benefit low- and moderate-income households. The majority of funding will be used for infrastructure and public facilities to promote livability and public safety, the rehabilitation of the existing housing stock in LMI areas to address housing affordability for our most vulnerable households, and social services/public services to meet non-housing needs.

Discussion

St. Johns County benefits from serving urban, suburban, and rural areas within its jurisdiction. Each of these community types offers residents a range of options for residence, employment, and recreation. However, this variety also presents challenges in addressing the varied needs of our population, given the disparities in non-financial resources across these areas. Citizen and stakeholder input have been utilized to inform the prioritization of not only different needs but also the various geographical regions.

Affordable Housing

AP-55 Affordable Housing - 91.220(g)

Introduction

The St. Johns County 2026-2030 Consolidated Plan identifies the need for affordable housing for our very low- to moderate-income residents. The Plan also identifies the need to repair the aging housing stock, ensuring our residents have access to decent, safe, affordable housing options. The 2026 Action Plan provides funding for the rehabilitation of existing housing for residents at or below 50% AMI, including, but not limited to, elderly, disabled, and veteran residents.

One Year Goals for the Number of Households to be Supported	
Homeless	8,360
Non-Homeless	0
Special-Needs	0
Total	8,360

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

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

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

Discussion

St. Johns County is committed to increasing the affordable housing available to our residents. PY 2021 is not investing in affordable housing; the County continues its efforts through other sources to support affordable housing goals, including indirect assistance from the General Fund to support affordable housing and the rehabilitation of existing housing stock. The County also receives State Housing Initiative Program (SHIP) dollars, which may be used to fund emergency repairs, new construction, rehabilitation, down payment and closing cost assistance, impact fees, construction financing, acquisition of property for affordable housing, matching dollars for federal housing grants and programs, and homeownership counseling. However, it should be noted that, even with these additional sources, the County cannot meet all its affordable housing needs.

AP-60 Public Housing - 91.220(h)

Introduction

St. Johns County does not have a public housing authority or public housing. Residents wishing to apply for public housing must apply for a voucher through Jacksonville Housing Authority (JHA) in neighboring Duval County to the north. There has been no indication that the County will pursue acquiring public housing in the near future.

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

Since St. Johns County doesn't have public housing, this is not applicable to the jurisdiction.

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

Since St. Johns County doesn't have public housing, this is not applicable to the jurisdiction.

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

Since St. Johns County doesn't have public housing, this is not applicable to the jurisdiction.

Discussion

Since St. Johns County doesn't have public housing, this is not applicable to the jurisdiction.

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

Introduction

St. Johns County is dedicated to improving housing opportunities for all of its residents, especially the homeless population, the special needs population, and people at risk of becoming homeless. The County, along with area non-profit agencies and organizations, will continue to provide services and funds to aid in preventing homelessness, support rapid re-housing programs to house the homeless, and fund the rehabilitation of homes for low-income and special needs persons.

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

St. Johns County is a growing community with homeless needs, unfortunately, our population has not reached the level for a direct allocation of Emergency Shelter Grant (ESG) funds or HOME Investment Partnership funds. We will seek ESG and other funding from the State of Florida and other sources. Still, our efforts are limited to the activities we can undertake solely with our Community Development Block Grant (CDBG) funding. The County's goals for the PY 2026 Annual Action Plan continue to include a focus on affordable housing and supportive services to help vulnerable residents remain housed, using our State funding sources of $2.4M, while allocating our limited CDBG funds to infrastructure and social service projects that support the community.

Through collaboration with the Continuum of Care and other organizations, St. Johns County will use multiple avenues to provide outreach and education to the homeless population, including unsheltered individuals. St Johns County CoC has identified “Street Outreach” as an important role in our county’s plight to end homelessness. The street outreach program is operated by St. Francis House and has been very successful since its implementation in 2016. The outreach efforts include initially assessing the homeless individual/family’s needs to provide the appropriate housing and supportive services referrals.

In addition, the Street Outreach program will assist in identifying unsheltered individuals and the areas where they live. The objective of Street Outreach is to reduce the number of unsheltered homeless persons on the street by providing engagement and essential services, ensuring everyone has a path to permanent housing. The program can assess each individual by identifying their most critical needs and helping them navigate those resources expeditiously. The outreach program will assist these individuals in accessing much-needed support services in medical care and employment, applying for State, Federal, and local programs to help meet their needs, and receiving rapid rehousing.

Eligible clients will be served through a program model that brings services to them. This includes providing services in homeless encampments, parks, streets, libraries, and/or other frequented areas

identified by street outreach workers. After an initial intake is completed, advocates will provide basic care services, including food, clothing, shelter, or connections to medical care if necessary. After attending to immediate basic needs, advocates will complete a service or goal plan with client input and participation.

Addressing the emergency shelter and transitional housing needs of homeless persons

The St. Francis House operates the only emergency shelter in St. Johns County, providing 24 beds for individuals and 5 family units. They also have an additional 8 overflow beds available to local law enforcement.

The County will continue to provide funding, based on availability, for the operation and maintenance of the emergency shelter, transitional housing facilities, and the program services provided by these facilities. These facilities provide shelter and supportive services to homeless veterans, homeless families with children, single men and women, including those recently released from incarceration, the chronically homeless, and victims of domestic violence. St. Johns County CoC will continue to address the needs of emergency shelter and transitional housing in our community by increasing resources for emergency case management and increasing referrals and placements in permanent housing.

Although transitional housing is no longer a priority in our community, we continue to have programs that assist with transitional housing for victims of domestic violence, the elderly, and families with children who are homeless.

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

St. Johns County will assist homeless individuals and families in transitioning to permanent supportive or independent housing by providing financial assistance and case management. The CoC is currently in the second year of a three-year funding contract with DCF. This funding provides rapid re-housing and prevention support to area agencies and organizations. Programs will provide financial assistance to homeless individuals and families to regain stability in permanent housing. The financial assistance may be used for rent and utility assistance, as well as for rent and utility deposits.

In addition, the County will continue to provide prevention funding for emergency assistance with rent and utilities through its Social Services Division if funding remains available.

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.

When available, St. Johns County will use local, state, and federal funding to support prevention activities that help our low-income individuals and families at risk of homelessness and in need of a hand up.

The County will partner with area agencies to refer homeless individuals and families who are stranded to relocation assistance through the St. Augustine Police Department. This will allow them to return home to out-of-area relatives.

The County and other community stakeholders will work closely with the St. Johns County CoC to retool our homeless response system by transforming homeless services into crisis response systems that prevent homelessness. This will create a system that quickly identifies and prevents homelessness, quickly returns those experiencing homelessness to stable housing by utilizing county-wide Coordinated Intake, Assessment, and Prioritization, and creates a By Name listing of all homeless individuals within the St. Johns County Continuum of Care. The St. Johns County CoC will assess the need for additional shelter capacity on an ongoing basis.

Discussion

As previously mentioned, St. Johns County does not receive a direct entitlement allocation of Emergency Solution Grants (ESG). The County will continue to apply for State of Florida funds and support the Continuum of Care to the greatest extent possible.

The St. Johns County CoC is guided by the following vision and mission:

Vision: A community where safe, stable, and affordable housing options exist for all residents, including high-need populations such as seniors, single fathers, and individuals with disabilities.

Mission: The Continuum of Care directly supports the goal of reducing homelessness and increasing housing stability.

The Continuum of Care emphasizes building a seamless, integrated network of providers, improving system navigation, and ensuring that high-need clients receive safe, accessible shelter options.

The first goal is to expand affordable and supportive housing. Its objective is to increase the inventory of affordable units through partnerships and incentives, advocate for policy changes (e.g., income-based

rents and eligibility), and develop transitional, permanent supportive housing options.

The second goal is to strengthen service delivery and coordination. Its objective is to create a fully integrated, well-coordinated service delivery system, enhance case management and housing navigation, and expand mental health and substance use services.

The third goal is to elevate the voices of targeted community members. Its objective is to create an advisory board of individuals with lived experience, to integrate feedback into program design and evaluation, and to provide peer support and mentorship opportunities.

The fourth goal is to increase community engagement and education. Its objective is to launch public awareness campaigns to reduce stigma, facilitate volunteer and donation opportunities, and engage local businesses and faith communities in solutions.

The fifth goal is to secure and diversify funding. Its objective is to pursue non-traditional funding sources and grants, advocate for sustained federal and state support, and develop community -based fundraising and donor engagement strategies.

The sixth goal is to improve data collection and performance monitoring. Its objective is to standardize data collection across providers, track progress toward functional zero, and use data to inform funding and policy decisions.

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

Introduction

St. Johns County realizes that current housing market conditions present many barriers to affordable housing. The County continues to implement policies and strategies to maintain and provide affordable housing inventory for residents.

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 St. Johns County Board of County Commissioners is committed to addressing the identified barriers to affordable housing in the community. In June 2026, the County published the approved 2025-2050 Comprehensive Plan, in which housing remains a key element. The Plan addresses the following:

- Encourage a range of housing types to provide housing for all income and age ranges through the future land use map and review of the land development code.
- Encourage improvements that reduce energy and water consumption. Encourage the siting of affordable housing and housing for target populations near existing infrastructure, amenities, and compatible land uses.
- Coordinate with local, state, and federal organizations and agencies to implement affordable housing programs that meet the housing needs of all residents.
- Continue to support programming and funding efforts to increase the supply of affordable housing, encourage homeownership, and build community capacity to support affordable housing initiatives.
- Continue to prioritize the preservation of its robust, historically significant structures and districts through implementation of its land development code and other appropriate activities. Maintain existing programs, investigate new programs, and identify funding sources that will work toward the elimination of substandard housing and improve the aesthetic qualities of existing housing, and encourage improvements that reduce energy and water consumption, provide for uniform and equitable treatment for persons and businesses displaced by state and local government programs consistent with Section 421.55, F.S.
- Implement cost-effective measures to reduce energy and water consumption and promote energy conservation, carbon reduction, green building, and economic development through its Housing initiatives.

Discussion

The County staff and Board of County Commissioners recognize that public policies can affect the supply and new construction of affordable housing in our community by influencing the cost and geographic

location of these units. The County is dedicated to ensuring that consideration is given to affordable housing developments in areas with close proximity to community resources, such as transportation, employment opportunities, and public services, to help ensure housing stability for our LMI residents. The County will continue its regular review of existing policies and adjust them when needed and appropriate so that they do not impede affordable housing provision. The County acknowledges that new policies may be needed in the future as the affordable housing market evolves.

AP-85 Other Actions - 91.220(k)

Introduction

St. Johns County strives to address the needs of low- and moderate-income residents, homeless individuals and families, and underserved populations. Most of the strategies and actions taken by the County are done in collaboration with non-profit agencies, municipalities, other organizations, and advisory boards/committees. The following sections outline how the County will address underserved needs, affordable housing, reduce lead-based paint hazards, reduce the number of poverty-level families in the County, and develop an institutional structure to ensure the success of activities aimed at low- and moderate-income persons.

Actions planned to address obstacles to meeting underserved needs

In order to address the obstacles, the County will continue to seek out new resources to fully meet the needs of our community:

- Promote cooperation between agencies by participating in different coordinating bodies in the county, such as but not limited to the Continuum of Care, the Affordable Housing Advisory. Committee, the Health and Human Services Advisory Council, and the Housing Finance Authority
- Provide assistance with the rehabilitation of existing homes, especially for extremely low-income households, the elderly, the disabled, and veterans.
- Search and apply for new funding from Federal and/or State sources.
- Possibly address infrastructure deficiencies in low to moderate-income areas through CDBG funding.

Actions planned to foster and maintain affordable housing

The St. Johns County Affordable Housing Advisory Committee (AHAC) is responsible for reviewing and assessing established policies and procedures, ordinances, land development regulations, and the local government's comprehensive plan, and recommending specific actions or initiatives to encourage and facilitate affordable housing. The AHAC prepares an annual report, the purpose of which is to include incentives that encourage affordable housing for both rental and homeownership. The most recent report included 11 incentives to promote affordable housing in St. Johns County.

- The processing of approvals of development orders on permits, as defined in s. 163.3164 (7) and (8) for all affordable housing projects are expedited to a greater degree than other projects.
- The modification of impact-fee requirements, including reduction or waiver of fees and alternative methods of fee payment for affordable housing.
- The allowance of flexibility in densities for affordable housing.
- The reservation of infrastructure capacity for housing for very low-income, low-income, and

moderate-income persons.

- The allowance of affordable accessory residential units in residential zoning districts.
- The reduction of parking and setback requirements for affordable housing.
- The allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing.
- The modification of street requirements for affordable housing
- The establishment of a process by which a local government considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing.
- The preparation of a printed inventory of locally owned public lands suitable for affordable housing.
- Support development near transportation hubs, major employment centers, and mixed-use development.

Actions planned to reduce lead-based paint hazards

St. Johns County will continue to take steps to ensure our affordable housing stock is safe from lead hazards. Program partners distribute “Protecting Your Family from Lead” pamphlets and take other actions to address lead-based paint hazards and increase access to housing without them, which are supported by the Florida Department of Health (DOH) through integrated partnerships and programs administered by local county health departments. Public health programs administered by the DOH-St. Johns County Health Department includes, but is not limited to, the following:

(1) Surveillance and Epidemiology: Tracking and follow-up of reportable conditions such as lead exposure, as well as case management, including risk screenings and home assessments, as needed.

(2) Environmental Public Health: Inspection of limited-use drinking water systems and timely water quality monitoring related to lead and other contaminants; environmental health education.

(3) Public Health Practice and Policy: One of our many community partnerships, the St. Johns County Health Leadership Council, convenes the triennial Community Health Assessment (CHA) which uses a formal method to identify key community issues in our community (i.e., safe housing, transportation, etc.) and community health status data (i.e., lead poisoning rates, access to community water systems, etc.). DOH-St. John's partners with the federally funded Head Start program by serving as a seasonal co-location site to provide comprehensive screenings (i.e., child development and lead exposure) for children ages 3 to 5.

(4) Healthy Start (a Maternal and Child Health Program): Registered nurses review screenings of pregnant moms and infants and then, as needed, conduct home visits which include a safety assessment (i.e. for potential sources of lead exposure) and child developmental screenings. The Nurse Case Management Model provides clients living in housing with lead-based paint hazards with guidance on

how to reduce exposure and, if needed, information on how to access safe housing.

(5) Community Linkages: Because many residents still associate DOH-St. Johns with primary care services/lab testing services, residents frequently contact our Nurse Triage Call Center for referrals/linkages to lead testing locations within the community.

Actions planned to reduce the number of poverty-level families

The St. Johns County Board of County Commissioners (BCC) governs and establishes the County's poverty-reducing goals and policies. Based on the direction received by the BCC leadership, the County departments are responsible for collaborating and administering poverty-reducing programs. Coordination between departments is facilitated through collaborative planning efforts, participation on coordinating bodies, and program-specific partnerships. St Johns County has overall objectives and policies in the Comprehensive Plan that are geared toward poverty reduction.

The Comprehensive Plan Goal C.1. "Support the provision and maintenance of an adequate inventory of decent, safe, and sanitary housing in a variety of types, sizes, and locations throughout the County at affordable costs to meet the needs of the current and future residents of the County."

Objective C.1.1 is for the "Housing Supply ," Objective C.1.2 "Siting Affordable Housing," which supports many of the needs identified in the community survey. Objective C.1.3 ensures "Coordination of Housing Programs." The BCC has also made it a priority to incorporate energy-efficient building practices through the permitting and approval process, which will ultimately reduce energy costs for LMI households living in these homes.

Actions planned to develop institutional structure

The leadership of St. Johns County begins with the Board of County Commissioners and filters through a variety of departments working collaboratively to meet the varied needs of our residents and businesses. There are a number of public and private agencies within the County that participate year-round in the provision of housing, public services, economic development services, homeless services, and other community development activities, including capital improvements, public facilities, and infrastructure. The County also has several groups that collaborate regularly to lobby for resources to address identified gaps in the community. These groups include but are not limited to: The Health and Human Services Advisory Council (HHSAC), Health Leadership Council, Behavioral Health Consortium, Continuum of Care (CoC), Housing Finance Authority (HFA), and the Affordable Housing Advisory Committee (AHAC). Each of these groups has representatives from various agencies that provide services for the institutional delivery system within the county. As such, communication between agencies is frequent, goal-oriented, and aimed at resolving needs and gaps identified within the County.

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

service agencies

St. Johns County will continue to strengthen its relationships with partnering public and private housing and social service agencies to address the housing and community development needs of low- and moderate-income residents. The County is an active participant in the CoC, the HHSAC, the AHAC, the HFA, and other committees that coordinate with service providers, private organizations, and other stakeholders. The County will also continue to fund non-profit organizations that provide social services and housing facilities to residents in need.

Discussion

St. Johns County is committed to meeting the needs of our underserved residents and making our County a great place to live, work and play. This includes efforts to affirmatively further fair housing in our community so that all residents feel welcome and valued members of our community.

St. Johns County agrees that its compliance in all respects with all applicable Federal anti-discrimination laws is material to the U.S. Government's payment decisions for purposes of section 3729(b)(4) of title 31, United States Code.

St. Johns County will not operate any programs that violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964.

Program Specific Requirements

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

Introduction

St. Johns County expects to receive $1,203,938 in CDBG funding for Program Year 2026.

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
<TYPE=[text] REPORT_GUID=[A698417B4C924AE0218B42865313DACF] DELETE_TABLE_IF_EMPTY=[YES]>	
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income.Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80.00%

1. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)). <*TYPE=[text] REPORT_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]*>

Discussion

Appendix - Alternate/Local Data Sources

1	**Data Source Name** Survey
	List the name of the organization or individual who originated the data set. 2023 American Census Survey (ACS) (Recent Year)
	Provide a brief summary of the data set. Please refer to 2023 ACS (Recent Year) data gathering procedures.
	What was the purpose for developing this data set? Please refer to 2023 ACS (Recent Year) data gathering procedures.
	Provide the year (and optionally month, or month and day) for when the data was collected. Please refer to 2023 ACS (Recent Year) data gathering procedures.
	Briefly describe the methodology for the data collection. Please refer to 2023 ACS (Recent Year) data gathering procedures.
	Describe the total population from which the sample was taken. Please refer to 2023 ACS (Recent Year) data gathering procedures.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. Please refer to 2023 ACS (Recent Year) data gathering procedures.