



Public Housing and Community Development Business Plan

Fiscal Years: 2016 and 2017
(10/1/2015 through 9/30/2017)

Approved by:



Michael Liu, Department Director



Russell Benford, Deputy Mayor

2/5/16

Date

2/12/16

Date

Plan Date: _____

Delivering Excellence Every Day



TABLE OF CONTENTS

DEPARTMENT OVERVIEW	Page 2
Departmental Mission	
Table of Organization	
Strategic Alignment Summary	
Our Customer	
KEY ISSUES	Page 9
PRIORITY INITIATIVES	Page 10
FUTURE OUTLOOK	Page 11
ATTACHMENT 1	Page 13
BUSINESS PLAN REPORT	



DEPARTMENT OVERVIEW

Department Mission

The Public Housing and Community Development Department (PHCD) administers federal funding for all of the County's housing and community development programs including public housing, rental housing, affordable housing, rehabilitation and revitalization. These programs have been developed to provide decent, safe, sanitary, and affordable housing and to promote viable urban communities and sustainable living environments, principally for extremely low-income to moderate-income families and individuals.

PHCD is one of many departments and agencies that are part of the *Health and Human Services* strategic area and *Economic Development* strategic area and falls under the Economic Prosperity Committee as identified by the Miami-Dade Board of County Commissioners.

PHCD oversees over 8,400 units of public housing and provides Section 8 subsidies for 18,900+ clients. The Department provides supportive services to improve the quality of life and general environment of public housing residents, including assisted living facility (ALF) services for elderly residents and the Family Self-Sufficiency Program for tenants in the Section 8 Housing Choice Voucher and Public Housing programs. The performance of PHCD's federally-subsidized programs is monitored through the U.S. Department of Housing and Urban Development's (HUD) Public Housing Assessment System (PHAS) and the Section 8 Management Assessment Program (SEMAP).

PHCD provides assistance and programs that expand economic opportunity and community development. Additionally, PHCD is the County department primarily responsible for developing and financing affordable housing, to include oversight of the Documentary Stamp Surtax (Surtax) and the State Housing Initiatives Partnership (SHIP) funds for affordable housing development.

PHCD administers the following federal, state, and County programs:

Federal Programs

- Conventional Public Housing
- Neighborhood Stabilization Program (NSP)
- Section 8 Housing Choice Voucher Program
- Section 8 Substantial and New Construction
- Community Development Block Grant (CDBG)
- CDBG Disaster Recovery Program (CDBG-DR)
- Home Investment Partnership Program (HOME)

State Programs

- Documentary Stamp Surtax Program (Surtax)



- State Housing Initiative Partnership (SHIP)

County Programs

- Affordable and Mixed Income Properties
- First-Time Homebuyer Mortgage Assistance
- Infill Housing Initiative Program
- Single Family Rehabilitation Loan Program



Table of Organization

FY 2015 - 16 Adopted Budget and Multi-Year Capital Plan

TABLE OF ORGANIZATION

OFFICE OF THE DIRECTOR

- Provides direction, communication, and coordination of federal and local housing and community development programs to assist extremely low-to moderate-income families and the elderly and disabled; provides management supervision for agency divisions and offices including the Applicant Leasing Center; interacts with public and private stakeholders to ensure attainment of PHCD's goals and objectives

FY 14-15
6

FY 15-16
7

HOUSING AND COMMUNITY DEVELOPMENT

- Administers federal and state funded programs including CDBG, HOME, ESG, NSP, Surtax, and SHIP; promotes economic development with the goal of creating and retaining jobs for low to moderate-income persons; identifies and constructs new housing development projects, manages mixed-use development acquisition, provides architectural/engineering and construction contract administration, ensures compliance with all program requirements; prepares the Five-Year Consolidated Plan, Annual Action Plan, and Consolidated Annual Performance Evaluation Report (CAPER); administers community planning functions

FY 14-15
31

FY 15-16
27

ADMINISTRATION

- Monitors U.S. HUD regulations and measures; provides administrative support including human resources, safety operations, emergency management operations, procurement, technical services, fraud and criminal investigations, compliance, employee training and development, reasonable accommodations according to the American with Disabilities Act, HUD Voluntary Compliance Agreement for residents with disabilities; monitors HUD's PHAS; provides direct oversight of the Helen M. Sawyer Plaza Assisted Living Facility (ALF)

FY 14-15
38

FY 15-16
37

ASSET MANAGEMENT

- Provides on-going rehabilitation of public housing vacant units for prospective residents; provides maintenance support services to all public housing units as needed; provides property management and maintenance services of over 8,400 units encompassed in 105 Public Housing Developments; manages the capital asset inventory; provides relocation leasing, rent collection, evictions, policy reviews, and future developments; manages applications for Public Housing; determines eligibility, assigns units and maintains waiting list of current applicants

FY 14-15
265

FY 15-16
271

FINANCE AND ACCOUNTING

- Provides support services including budgeting, accounting, financial reporting, accounts payable, and revenue management; implements various enhancements and process improvement initiatives to provide accurate and timely financial data; administers electronic payment system for tenants and direct debit program; provides underwriting, closing services and loan servicing to a loan portfolio of over 7,000 loans for affordable housing development, rehabilitation, construction, and homebuyer mortgage assistance loans

FY 14-15
34

FY 15-16
48

RESIDENT SERVICES, COMMUNITY PLANNING AND OUTREACH

- Develops and implements annual competitive award process and subsequent recapture/reallocation of funding for CDBG, HOME, ESG, NSP, Surtax and SHIP programs; administers community planning functions, annual reporting requirements to U.S. HUD for funding programs, as well as submission of the 5-Year Consolidated Plan, Annual Action Plans, and Consolidated Annual Performance Evaluation Report (CAPER); assists public housing residents with attaining self-sufficiency

FY 14-15
12

FY 15-16
0

SECTION 8 HOUSING CHOICE VOUCHER

- Provides assistance to low-income families and elderly, disabled and homeless participants in obtaining affordable, decent, safe, and sanitary housing; administers special programs, including Moderate Rehabilitation, and Single Room Occupancy, HUD Vash Vouchers and project-based vouchers; Conducts housing quality standards (HQS) inspections for all special programs; determines the eligibility and selection of Section 8 rental assistance programs

FY 14-15
30

FY 15-16
25

FACILITIES AND DEVELOPMENT

- Plans and implements capital improvements to existing public housing facilities (over 8,400 units agency-wide), public housing development programs (including "Liberty Square Rising") with a mixed-income, mixed-finance, mixed-use development approach to projects (as applicable) at public housing sites; manages acquisitions, demolition and/or disposition process and obtains HUD approvals; manages various grants including the Capital Fund Program (CFP), HOPE VI and Replacement Housing Factor (RHF) funds, including obligation and expenditures; manages the County's Infill Housing Program

FY 14-15
11

FY 15-16
10

- The FY 2015-16 total number of full-time equivalent positions is 437



Divisional responsibilities

Administration – *This division audits operations for compliance with HUD and departmental regulations and provides administrative and technical support to the department.*

- Monitors U.S. HUD regulations and measures
- Conducts fraud and criminal investigations
- Coordinates yearly submission of required Public Housing Agency (PHA) Plan; Public Housing Admissions and Continued Occupancy Plan; and Section 8 Administrative Plan through Resident Councils and obtain the Board of County Commissioners (BCC) approval
- Provides administrative support including human resources; safety operations; emergency management operations; procurement; technical services; fraud investigations; compliance; employee development; reasonable accommodations according to the American with Disabilities Act; and HUD Voluntary Compliance Agreement for residents with disabilities
- Monitors HUD’s Public Housing Assessment System (PHAS)
- Provides direct oversight of the Helen M. Sawyer Plaza Assisted Living Facility (ALF)
- Monitors contract and subcontract activity; monitors Davis Bacon requirements
- Provides information technical support to the department
- Provides employee training and development
- Monitors private developers under the Public Housing program for compliance with special needs provisions and reasonable accommodation requests.

Asset Management – *This division manages and is responsible for maintaining all County-owned public housing units.*

- Provides a summary of PHA contracts
- Provides property management and maintenance services for public housing developments, including occupancy, leasing, rent collection, eviction, vacancy reduction, and policy review and development
- Provides rehabilitation of public housing units and prepares units for occupancy
- Provides maintenance support services to all public housing units
- Manages applications, maintains the waiting lists, and manages the transfer waiting list for project-based programs through its Applicant Leasing Center
- Advocates and assists residents with attaining self-sufficiency through strategic partnerships with public and private service providers
- Conducts annual inspections of all Public Housing units



Section 8 Housing Choice Voucher Program – *This division administers the Moderate Rehabilitation, Housing Choice Voucher, Project Based Voucher, HUD VASH Voucher,, and Moderate Rehabilitation Single Room Occupancy programs*

- Provides rental assistance to low-income families and elderly, disabled and homeless participants seeking affordable, decent, safe, and sanitary housing
- Oversees the Housing Choice Voucher contractor activities
- Conducts housing quality standards (HQS) inspections at least annually for all special programs
- Determines eligibility for admissions and processing applications all Section 8 rental assistance programs, except for Section 8 New Construction

Facilities and Development – *This division manages public housing capital improvements, development and infill housing programs*

- Plans and implements capital improvements to existing public housing facilities (over 9,000 units agency-wide)
- Plans and implements the public housing development program with a mixed-income, mixed-finance, mixed-use development approach (as applicable) at public housing sites
- Manages acquisitions, demolition and/or disposition process and obtains HUD approvals
- Manages various federal grants including the Capital Fund Program (CFP), HOPE VI and Replacement Housing Factor (RHF) funds, including obligation and expenditures
- Manages the County's Infill Housing Program
- Manages conversion of existing public housing units to comply with Uniform Federal Accessibility Standards (UFAS) in accordance with Voluntary Compliance Agreement (VCA)
- Monitors Davis Bacon Requirements

Finance and Accounting – *This division provides financial support services to the department and ensures that Federal and County requirements are met*

- Provides support services including budgeting, accounting, financial reporting, accounts payable, and revenue management
- Oversees systems of financial internal controls to ensure sustainability of program compliance and to ensure that the financial statements are presented in accordance with Generally Accepted Accounting Principles (GAAP) and all other federal requirements



- Implements various enhancements and process improvement initiatives to provide accurate and timely financial data
- Administers electronic payment system for tenants and direct debit program
- Provides affordable housing and community development underwriting
- Process homeownership loan applications
- Provides underwriting, and closing services for affordable housing development, rehabilitation, construction, and homebuyer mortgage assistance loans
- Provides loan servicing to a loan portfolio of over 6,000 loans for affordable housing development, rehabilitation, construction and homebuyer mortgage assistance

Housing and Community Development – *This division administers and monitors federal and state funded programs to promote affordable housing development, economic development, historical preservation, housing rehabilitation, capital improvements to public facilities, and public services*

- Promotes economic development with the goal of creating and retaining jobs for low to moderate-income persons
- Identifies and constructs new housing development projects, manages mixed-use development acquisition, and manages disposition activities for County-owned properties
- Administers CDBG, Surtax, SHIP, ESG, NSP, and HOME affordable housing programs
- Provides architectural/engineering and construction contract administration, and oversight of construction and rehabilitation field work
- Ensures compliance with all program requirements for grants processed with federal, state, and local requirements to include CDBG, HOME, ESG, Surtax, NSP, and SHIP
- Processes construction loan applications, and disburses funds for affordable housing developments
- Prepares the CDBG Five-Year Consolidated Plan and Annual Action Plan, and Consolidated Annual Performance Evaluation Report (CAPER)
- Develops and implements annual competitive award process and subsequent recapture/reallocation of funding for CDBG, HOME, ESG, NSP, Surtax and SHIP programs
- Administers community planning functions, including citizen participation through Community Advisory Committees
- Provides neighborhood planning support for all programs



Strategic Alignment Summary

PHCD's efforts align with the following Miami-Dade County Strategic Plan Goals as identified in the Health and Human Services (HHS) and Economic Development (ED) categories.

Strategic Plan Objectives	Department Objectives
HH3-3 Create, maintain and preserve affordable housing	<ul style="list-style-type: none"> • Maintain Public Housing units in decent, safe, and sanitary condition • Maintain an acceptable level of vacant Public Housing units • Maximize the effective use of Housing Choice Vouchers • Maximize the effective use of existing public housing units • Monitor contract and subcontract activity • Improve compliance with Housing and Urban Development (HUD) regulations • Provide affordable housing for low- to moderate-income individuals • Foster a suitable living environment for low to moderate income individuals • Improve compliance and quality assurance procedures • Maximize the effectiveness of the Surtax program • Maximize efficient use of resources
HH3-4 Increase the self-sufficiency of vulnerable residents/special populations	<ul style="list-style-type: none"> • Maximize the effective use of federal self-sufficiency funds for Section 8 Housing Choice Voucher Program
ED1-1 Reduce income disparity by increasing per capita income	<ul style="list-style-type: none"> • Improve access to economic opportunities for low- to moderate-income individuals • Increase stock of affordable housing • Maximize the effectiveness of the Homeownership Program

Our Customer

PHCD offers federally-subsidized rental housing programs that provide decent, safe, sanitary and affordable housing to eligible residents in both private and public housing markets; assisting low- and moderate-income working families and individuals with home ownership



and other self-sufficiency opportunities; expanding, preserving and stabilizing the inventory of affordable housing for renters and home buyers throughout Miami-Dade County.

PHCD works closely with residents and resident councils at public housing developments, private landlords, and affordable housing developers to identify and achieve measurable objectives. Customer feedback is collected through community meetings and workshops with resident councils and other public housing residents, Section 8 clients and landlords, Community Advisory Committees (CACs), and other entities in the affordable housing development community.

PHCD stakeholders are the residents of Miami-Dade County, primarily extremely-low to moderate-income individuals, families, and elderly. PHCD works closely with its resident boards, private landlords, affordable housing developers, for-profit and non-profit organizations, and County departments. A primary partner is the United States Department of Housing and Urban Development (HUD), which provides the Public Housing, Capital Grants, Section 8, HOPE VI, Community Development Block Grant (CDBG), HOME Investment Partnership Program (HOME), Emergency Solutions Grant (ESG), and Neighborhood Stabilization Program (NSP) funding.

PHCD's internal clientele are various County departments and Trusts, including Community Action and Human Services (CAHS); Parks, Recreation and Open Spaces (PROS); Department of Transportation and Public Works (DTPW), Regulatory and Economic Resources (RER); Miami-Dade Economic Advocacy Trust (MDEAT), Homeless Trust, Housing Finance Authority (HFA), and South Florida Workforce Investment Board (SFWIB). Together, PHCD is able to leverage various county resources to achieve measurable results in the community, such as weatherization and rehabilitation of owner-occupied homes, infrastructure projects including sidewalks, roadways, streets, sewers, and park improvements as well as employment and entrepreneurial opportunities through the Section 3 program to help residents achieve self-sufficiency.

KEY ISSUES

Public Housing – The current business environment for PHCD's public housing program is dynamic. PHCD secures the majority of its funding through the federal government and a small portion is generated from tenant rents. For the last six (6) years, PHCD has been designated "substandard" by HUD based on the agency's overall low Public Housing Assessment (PHAS) scores. A substandard designation could have negative implications for PHCD in its ability to compete for additional funding opportunities and manage itself as an arm of the County. Targeted efforts have been initiated to improve the agency's overall performance and designation. It is projected that our designation will improve from substandard to standard for FY 2014-15. Additionally, PHCD has recently restructured its Asset Management division, implementing operational adjustments in order to obtain additional efficiencies in managing the 8,400 units of County-owned housing. Additional adjustments continue to be identified and implemented as may be necessary to address operational concerns.



Community Development – Federal funding remains a concern due to financial obligations due to HUD on HOME and CDBG. Our economic development activities may be hampered by reductions in funding. There is a push to urge Congress to increase or restore funding levels so that the County can maintain its community development efforts. Our local resource, Surtax funding, has seen some increases but it is still marked with peaks and valleys throughout the year. SHIP is potentially another source that will assist the County in efforts to continue to fund affordable housing projects.

PRIORITY INITIATIVES

Major priorities of the department include:

- Reinstating loan terms for our various lending programs (Surtax, SHIP) for development projects that will ensure a legal responsibility on the part of the borrower to repay the loan with interest, which will in turn preserve the sustainability of these funding sources.
- Enforce project deadlines in a more aggressive fashion for projects funded with CDBG and HOME funds.
- PHCD continues to implement operational adjustments to mitigate funding adjustments and maximize its resources to improve service delivery in all of its programs, including improving the PHAS from substandard to standard; and maintaining the SEMAP performance rating of high performer.
 - Address and resolve the following compliance issues:
 - Compliance with HUD's Public Housing Assessment System (PHAS) by end of FY 2015
 - Payback of CDBG/HOME Obligations
- Continue with development activities focused on Liberty Square, Liberty City, and the Senior Campus
- Complete plans for at least two senior developments under a new model.
- Create additional affordable senior housing at the Smathers Plaza and Three Round Towers sites.

During this fiscal year, the department specifically plans to:

- Review of the department's Infill Housing Programs, including review of impediments, updating guidelines, and request for two additional positions for administering the program.
- Continue to explore opportunities for enhancing and improving the County's Workforce Housing Program
- Solicit for applications and allocate FY2016 Request for Allocation (RFA) funding for CDBG, HOME, ESG, SHIP and Surtax.



- Maximize the use of Capital Fund Program allocations by taking advantage of HUD's Capital Fund Financing Program which allows borrowing of private capital to fund developments and on-going modernization activities.
- Collaborate with the Homeless Trust to rehabilitate 25 units in order to implement a pilot program for homeless persons to secure long-term public housing; and create a Memorandum of Understanding (MOU) for homeless set-aside units in the County-owned affordable housing
- Continue to explore opportunities with developers and non-profit entities to improve and increase housing for families and individuals on PHCD's waiting list.
- Continue to identify and implement measures to better address the service needs of residents in public housing, with a priority focus on the elderly.
- Improve access to and usage of on-site community space by residents by adjusting staff's work schedules.
- Improve on-site security at all sites, with a priority focus on senior housing facilities and those sites with reports of frequent police activity.
- Continue to cultivate and foster collaborative relationships with police departments whose jurisdictions include public housing sites.
- Continue to implement resident enrichment activities and continue to provide support to resident councils with achieving self-sufficiency and access to available social services and Section 3 program opportunities
- Continue to work with Community Action and Human Services Department to help rehabilitate owner-occupied homes as part of the Single Family Rehabilitation Program.
- Solicit for a developer to revitalize the property acquired in the Quail Roost area of West Perrine; and potential housing and commercial components that will be added to the Transit Hub.
- Continue to focus on homeownership opportunities for public housing residents.

FUTURE OUTLOOK

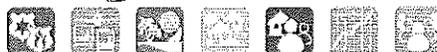
Consistent with the agency's adopted PHA Plan for FY2014-2015, which the department is required to submit to HUD annually, are the following goals and objectives:

- Assess and adjust to reductions in CDBG and HOME funding to include impacts on staffing levels, program delivery and generating program income. Continue to close out activities successfully to minimize liabilities to the County.
- Reduce public housing vacancies, improving unit turnaround, improving lease enforcement and reaching a 95 percent occupancy level.
- Acquire, rehabilitate or build units or developments by continuing to evaluate funding opportunities that may become available to create additional housing.



Departmental Business Plan and Outlook
Department Name: Public Housing and Community Development
FY2015-16 & FY2016-17

- Renovate/modernize existing public housing units utilizing the Capital Fund Program funds or any other funds which may become available.
- Seek additional Section 8 funding and continue to increase assisted housing choices through housing opportunities such as project-based voucher properties, homeownership, and portability options.
- Seek new partnerships with both public and private entities to enhance social and economic services to all residents in assisted housing, and identify supportive services to increase independence for elderly and/or families challenged with disabilities.
- Continue to promote self-sufficiency, through homeownership, employment opportunities and asset development of families and individuals in assisted housing; monitoring contractors and subcontractors for compliance with Section 3 mandates.
- Continue to engage and strengthen partnerships with lending institutions to expand the opportunity of homeownership for low- and moderate-income families and individuals.



BUSINESS PLAN REPORT

Last year, PHCD staff began a complete overhaul of the Department's scorecard which had been inactive for several years, to include revamping of the departmental objectives and performance measures with specific compliance related items that were to be used as a basis for restructuring. In late October 2015, Office of Management and Budget (OMB) staff met with PHCD to provide an overview of the scorecard and results-oriented government to all of the executive staff. In late January 2016, PHCD met again with OMB to discuss revised objectives and measures for the department. The anticipated date for the roll-out of the revised objectives and measures was anticipated to be in line with the deadline for submittal of the budget and the FY 2016-2017 Business Plan. Completion of the scorecard roll-out in ASE is estimated for late February, 2016.

PHCD – REVAMPED OBJECTIVES & MEASURES

Strategic Plan objectives	Department Objectives	Performance Measures	Responsible Division
HH3-3 Create, maintain and preserve affordable housing	<i>Monitor contract and subcontract activity</i>	Percentage of vendor contracts reviewed for compliance	Administration
	<i>Improve compliance and quality assurance procedures</i>	Percentage of tenant files reviewed as part of compliance quality assurance audits	Administration
		Percentage of lease enforcement cases investigated	Administration

Strategic Plan objectives	Department Objectives	Performance Measures	Responsible Division
HH3-3 Create, maintain and preserve affordable housing	<i>Maintain Public Housing units in decent, safe, and sanitary condition</i>	Percentage of routine work orders completed within 25 days	Asset Management
		Average number of open work orders	Asset Management
	<i>Maintain an acceptable level of vacant Public Housing units</i>	Average occupancy rate	Asset Management
		Average number of vacancies	Asset Management
		Average monthly number of families renting	Asset Management
	<i>Improve compliance with Housing and Urban Development</i>	Percentage of vacant units made ready for occupancy within 1	Asset Management



Departmental Business Plan and Outlook
 Department Name: Public Housing and Community Development
 FY2015-16 & FY2016-17

	<i>(HUD) regulations</i>	month	
		REAC score	Asset Management
		PHAS score	Asset Management

Strategic Plan objectives	Department Objectives	Performance Measures	Responsible Division
HH3-3 Create, maintain and preserve affordable housing	<i>Improve compliance with Housing and Urban Development (HUD) regulations</i>	Tenant Accounts Receivable score	Finance
	<i>Provide affordable housing for low-to moderate income individuals</i>	Number of renegotiated development/rehab loan agreements	Finance
	<i>Improve compliance and quality assurance procedures</i>	Percentage of invoices paid on time	Finance
	<i>Maximize the effectiveness of the Surtax program</i>	Percentage of Surtax loans in repayment	Finance
	<i>Maximize efficient use of resources</i>	Percentage of revenues from serviced loans	Finance
ED1-1 Reduce income disparity by increasing per capita income	<i>Maximize the effectiveness of the Homeownership program</i>	Percentage of homeownership loans closed within 30 days	Finance

Strategic Plan objectives	Department Objectives	Performance Measures	Responsible Division
HH3-3 Create, maintain and preserve affordable housing	<i>Maximize the effective use of existing public housing units</i>	Percentage completion of Liberty City Rising redevelopment initiative	Facilities and Development
	<i>Foster a suitable living environment for low to moderate income individuals</i>	Number of mixed-income redevelopment units completed	Facilities and Development

Strategic Plan objectives	Department Objectives	Performance Measures	Responsible Division
HH3-3 Create, maintain and preserve affordable	<i>Maximize the effective use of Housing Choice Vouchers</i>	Percentage of available units leased in the Section 8 HCV program	Section 8 HCV

Delivering Excellence Every Day



Departmental Business Plan and Outlook
 Department Name: Public Housing and Community Development
 FY2015-16 & FY2016-17

housing		Number of days from eligibility to lease up	Section 8 HCV
		Average number of units leased in the Section 8 HCV program	Section 8 HCV
	<i>Improve compliance with Housing and Urban Development (HUD) regulations</i>	Section Eight Management Assessment Program (SEMAP) score	Section 8 HCV
	<i>Improve compliance and quality assurance procedures</i>	Percentage of inspections completed on time	Section 8 HCV
Number of compliance audit findings		Section 8 HCV	
HH3-4 Increase the self-sufficiency of vulnerable residents/special populations	<i>Maximize the effective use of federal self-sufficiency funds</i>	Number of families graduated from the self-sufficiency program	Section 8 HCV

Strategic Plan objectives	Department Objectives	Performance Measures	Responsible Division
HH3-3 Create, maintain and preserve affordable housing	<i>Improve compliance with Housing and Urban Development (HUD) regulations</i>	Percentage of CDBG projects completed on time	Community Development
		Percentage of HOME projects completed on time	Community Development
	<i>Improve compliance and quality assurance procedures</i>	Number of CDBG projects monitored twice a year	Community Development
		Number of HOME projects monitored twice a year	Community Development
	<i>Maximize the effectiveness of the Surtax program</i>	Number of surtax projects monitored twice a year	Community Development
ED1-1 Reduce income disparity by increasing per capita income	<i>Improve access to economic opportunities for low-to moderate income individuals</i>	Number of jobs created or retained	Community Development
	<i>Increase stock of affordable housing</i>	Number of affordable housing units constructed or rehabilitated	Community Development

