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# Second Program Year

Annual Action Plan includes the [SF 424](#) and Narrative Responses to Action Plan questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

## Narrative Responses

### GENERAL

#### Executive Summary

***The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.***

One component of the Consolidated Plan, the One-Year Action Plan or Annual Action Plan, is a document submitted to HUD annually that describes the method that will be used to distribute HUD funds, the priorities that they will address, and the one-year program objectives. The Annual Action Plan covers one fiscal year period from October 1, 2008 to September 30, 2009. The following sections outline the one-year plans for the two programs covered under the Consolidated Plan process.

In accordance with 24 CFR Section 91.420, the St. Lucie County Housing Division has prepared this Action Plan that describes the resources that will be used and the activities that will be undertaken during fiscal year period from October 1, 2008 to September 30, 2009 to implement the 2007 – 2011 Consolidated Plan.

The funding resources included in this Action Plan include the HOME Investment Partnership Program (HOME), the American Dream Down payment Initiative (ADDI) and the State Housing Initiatives Partnership Program (SHIP) funds.

The St. Lucie County HOME Consortium does not receive entitlement Community Development Block Grant (CDBG) or Emergency Shelter Grants Program (ESG) funds, although non-profit agencies may receive ESG funds directly from HUD or the State of Florida.

The objectives and outcomes are described in detail in the attached project funding charts. The 2007 – 2011 Consolidated Plan began on October 1, 2007.

## **General Questions**

***Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.***

The St. Lucie County HOME Consortium covers 1,632 square miles of land in Florida, and the three contiguous counties, Indian River, Martin and St. Lucie Counties. It is expected the St. Lucie County HOME Consortium population will increase by just under sixty-six percent (66%), from 432,373 to 653,305, between the years 2000 and 2025. The 2000 Census reported that, within the Consortium, 112,511 residents were over 65 years old (26%), and 97,551 were under 18 (23%). Over nine percent (9%) of the St. Lucie County HOME Consortium population is "foreign born," and twelve (12%) speak a language other than English at home. More than 94,610 people over the age of five are disabled.

Within St. Lucie County, the low income concentration is mainly within the unincorporated areas such as Harmony Heights, Sunland Gardens and Indian River Estates subdivisions. The low income concentration within Indian River and Martin Counties are also within the unincorporated areas. Within these areas as well is the highest percentage of minority populations.

***Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) during the next year and the rationale for assigning the priorities.***

Funding will target the unincorporated areas of Indian River, Martin and St. Lucie Counties and will function as an expansion of the SHIP program in all three counties. Review of the three county LHAPs and the current market determined the priority of the St. Lucie County HOME Consortium to be safe, decent affordable housing for homeowners.

***1. Describe actions that will take place during the next year to address obstacles to meeting underserved needs.***

Members of the three County BOCCs, agreed upon strategies in an attempt to meet some of the needs of the region and address some of the obstacles to providing and sustaining housing for low income residents. A combination of Federal HOME, state SHIP, local and private sector grants, and other resources will be used to implement this One Year Action Plan.

***2. Identify the federal, state, and local resources expected to be made available to address the needs identified in the plan. Federal resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan.***

Resources expected to be made available, including program income:

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## **St. Lucie County HOME Consortium**

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St. Lucie County HOME Consortium: \$639,387  
American Dream Down payment Initiative: \$5,116  
SHIP Match: \$161,125

### **Managing the Process**

#### ***1. Identify the lead agency, entity, and agencies responsible for administering programs covered by the consolidated plan.***

The St. Lucie County Board of County Commissioners was designated by the Indian River and Martin County Board of County Commissioners as the Lead Agency for the St. Lucie County HOME Consortium. The St. Lucie County Housing Division is responsible for coordinating the consolidated planning and submission process. The St. Lucie County Housing Division is also responsible for the administration of the programs covered by the Plan.

The area described in the Consolidated Plan is defined as the three contiguous Counties, excluding the cities and towns. The St. Lucie County Housing Division is located at 437 N 7<sup>th</sup> Street, Fort Pierce, Florida 34950. Staff can be reached at (772) 462-1290. The staff contact person is Jessica Parrish, Housing Project Coordinator.

#### ***2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.***

Upon completion of the draft, the One Year Action Plan was made available to the public thru a 30 day comment period, and one public hearing was advertised and conducted.

In an effort to achieve maximum participation, announcements were published in the local newspapers in all counties. The Consortium urged agencies and interested parties to submit written comments throughout the process or to contact the St. Lucie County Housing Division for information.

The intention of this Action Plan is to implement the priorities contained in the Consolidated Plan. One public meeting was conducted during the public comment period to ensure that this Action Plan met its intent.

#### ***3. Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies.***

It is the mission of the St. Lucie County HOME Consortium to accomplish these initiatives via the coordination of many different programs, stakeholders and partnerships.

The Consortium will continue to work with the three housing divisions and the CoC network of providers that include housing, health care, and employment providers to address the three most pressing needs in the region and to fill in the gaps in services.

St. Lucie County is in the process of sending out Letters of Interest to local 501(c)3's that are eligible for a CHDO designation to garner interest in the HOME Program.

Letters will be going out August 20, 2008.

## **Citizen Participation**

### **1. Provide a summary of the citizen participation process.**

In order to provide citizens with information concerning the St. Lucie County HOME Consortium, the consortium will take the following actions:

- a. Make available to the public, in a reasonable and timely manner, information concerning the amounts of funds available for various activities and the range of activities that may be undertaken;
  - b. Provide citizens with adequate notice of public hearings, which are to be held at times and locations convenient to potential or actual beneficiaries, and with accommodation for the handicapped. If a significant number of non-English speaking residents could reasonably be expected to attend a public hearing, an interpreter will be provided for the language expected to be represented;
  - c. Hold at least one Public Hearing to obtain the views of citizens on the needs of the community;
  - d. Conduct a public comment period to cover not less than 30 days;
  - e. Consider any comments and views expressed by citizens on the proposed Consolidated Plan and One Year Action Plan and, if appropriate, modify the proposed plans;
- All grievances and complaints will receive a written answer within 15 working days where practicable. Verbal complaints that cannot be remedied immediately will be documented by the beneficiary (or a designated representative of the St. Lucie County HOME Consortium) and signed to be treated as all other written complaints.

A public hearing was held as follows: August 4<sup>th</sup>, 2008 at 9:00 AM at 437 N 7<sup>th</sup> Street Fort Pierce, FL.

### **2. Provide a summary of citizen comments or views on the plan.**

St. Lucie County HOME Consortium received no comments on the proposed Action Plan.

### **3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.**

Notice of the meeting was advertised in all newspapers in the three county region. A translator was made available in the event Spanish-speaking citizens were in attendance. All meetings were held in facilities that are accessible.

### **4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.**

There were no comments not accepted.

\*Please note that Citizen Comments and Responses may be included as additional files within the CPMP

Tool.

## **Institutional Structure**

### ***1. Describe actions that will take place during the next year to develop institutional structure.***

The One Year Action Plan is to be carried out through a combination of public, private, and non-profit organizations, many of which participated in the public participation process of the five-year plan.

## **Monitoring**

### ***1. Describe actions that will take place during the next year to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.***

The HOME program encourages public, private and nonprofit partnerships, and strengthens the abilities of the Consortium as well as local housing offices and community housing development organizations to design and implement innovative strategies for achieving adequate supplies of affordable housing throughout the three counties in the Consortium.

This program description sets forth guidelines and procedures by which St. Lucie County Housing Division administers the HOME program and distributes HOME funds in accordance with 24 CFR Part 92 and Rules 67-48. HOME funds allocated by the Consortium provide the necessary financial support to assist various activities aimed at creating long-term affordable, safe, decent, and sanitary housing for very low and low-income persons and households.

The Consortium monitors all HOME activities to ensure compliance with program guidelines and will certify that proposed program activities are consistent with the Consolidated Plan approved by the U.S. HUD. St. Lucie County is responsible for monitoring all sub-recipient's and Community Housing Development Organization's on a yearly basis. St. Lucie County will also conduct periodic desk monitoring to review in house procedures.

The Consortium has been allocated \$639,387 in HOME funds for 2008 – 2009. In addition, the Consortium expects to receive approximately \$5,116 in ADDI funds for 2008 – 2009. The allocation and set-aside process is anticipated as follows:

St. Lucie County Housing Division will utilize up to ten percent of the 2008-2009 allocation or \$63,938 for administrative costs pursuant to 24 CFR Part 92.207, \$95,908 will be set aside for CHDO eligible activities, and the remaining \$543,479 will be used to assist 20 very-low and low income households purchase homes with down payment/closing cost assistance (up to \$25,000 each).

## **Selection Procedures and Loan Terms for the Competitive Application of HOME Funds**

### **HOME Homeownership Loan Programs**

In 2008-2009, awards will be based on program policies, demands and successful completion of underwriting criteria set forth by Consortium policies and procedures.

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## **St. Lucie County HOME Consortium**

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The Consortium will provide down payment and closing costs assistance to eligible homebuyers up to \$25,000 for very-low and low income households depending on the program criteria outlined in the program rules and loan documents. HOME and ADDI will be used to financially support families of very low and low incomes with down payment and closing cost assistance up to the amounts stipulated in the HUD regulations. This zero percent, deferred principal loan will require repayment if the homebuyer ceases to occupy the property as their primary residence during the affordability period, sells or transfer ownership or rents the property. Repayments will be re-invested in the HOME program.

All homebuyers matriculating through the homeownership programs are required to attend homebuyer training and submit documentation of completion of the course. Homebuyers are also required to utilize a member of the County's Lending Consortium for loan pre-qualification. Applications will be accepted on a first come, first complete, first served basis.

The St. Lucie County HOME Consortium is confident that it will effectively meet and exceed the match requirements of the HOME program given the availability of SHIP funds to the three local governments within the Consortium.

### **Lead-based Paint**

- 1. Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.***

Lead paint hazard reduction will be integrated into all housing policies and programs in the St. Lucie HOME Consortium. The Consortium will execute measures to evaluate and reduce lead paint hazards:

- Any units built prior to 1978 and are rehabilitated using HOME funds, will be required to conduct a lead-based paint inspection, risk assessment (if needed) and abatement plan (if needed) and abide by HUD lead-based paint regulations (as amended).
- Individuals taking part in the Down Payment Assistance Program will receive a copy of *Protect Your Family from Lead in Your Home*;

## **HOUSING**

### **Specific Housing Objectives**

\*Please also refer to the Housing Needs Table in the Needs.xls workbook.

***Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.***

The St. Lucie County HOME Consortium's goal is to provide safe, decent, affordable housing to homeowners and to eliminate substandard housing with the three county region. The St. Lucie County HOME Consortium expects to fulfill its goal through

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## **St. Lucie County HOME Consortium**

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offering 20 units of down payment assistance for very-low and low income clients in the second year.

***Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.***

The combination of state and federal resources to leverage private sector financing will prove to be an effective method of providing affordable housing.

### **Homeownership**

Assist 20 very-low and low income households purchase homes with down payment/closing cost assistance (up to \$25,000 each).

Resources

HOME Program funds	\$543,479
ADDI	<u>\$5,116</u>
Total:	\$548,595

### **CHDO Set Aside**

In addition to the two above mentioned strategies, the St. Lucie County HOME Consortium will be setting aside 15% of the total allocation for CHDO eligible activities. CHDO eligible activities include utilizing a CHDO as a developer, owner and/or sponsor.

Resources

HOME Program Funds	<u>\$95,908</u>
Total:	\$95,908

St. Lucie County is in the process of certifying a local CHDO. It is anticipated that the CHDO will be conducting new construction of affordable units or the rehabilitation and then eventual sale of affordable units.

### **Needs of Public Housing**

- 1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.***

The St. Lucie County HOME Consortium will market the homeownership program to public housing residents and provide consistent information about homebuyer and money skills training which is provided in each county at no cost. The Consortium will partner with the CoC to notify public housing residents as to when a meeting will be held in their county and encourage participation.

- 2. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.***

None of the three housing authorities has been designated by HUD as "troubled."

## **Barriers to Affordable Housing**

### **1. Describe the actions that will take place during the next year to remove barriers to affordable housing.**

During 2008 – 2009, St. Lucie County staff will continue to work on several initiatives that will remove barriers to affordable housing.

Each county adopted the state-mandated Local Housing Incentive Plan (HIP) which included regulatory reduction and incentives for the production of affordable housing. Those plans are incorporated in this plan by reference.

## **HOME/ American Dream Down payment Initiative (ADDI)**

### **1. Describe other forms of investment not described in § 92.205(b).**

No other form of investment other than that described in Section 92.205(b) is planned.

### **2. If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule.**

The St. Lucie County HOME Consortium, in compliance with Federal Regulations, has established recapture provisions for the Down Payment Assistance program. The guidelines governing the local programs have been designed in conformance with Federal law.

Currently, the Consortium requires that program participants repay the full HOME investment out of the net proceeds of the sale. The amount must be repaid whenever the property is sold and may, therefore, exceed the time limits of 15 years for existing and 20 years for new construction established by HUD. The amount recaptured will be reduced by the amount of HOME principal payments, if any, made by the homeowner to the Consortium during the loan period.

To enforce this provision, the Consortium will place a mortgage and deed restrictions on the property that details these requirements. These requirements are included in the "Truth-In-Lending" statement.

Households receiving assistance under the Down Payment Assistance Program must be first-time homeowners. The total household income must not exceed 80% of the median income for the area and is adjusted by family size. Properties eligible to be purchased must not exceed the maximum legal limit established by HUD. All funds recaptured under this provision will be used to assist other first-time homebuyers.

### **3. If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under § 92.206(b). The guidelines shall describe the conditions under which the PJ will refinance existing debt. At a minimum these guidelines must:**

- a. Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.**
- b. Require a review of management practices to demonstrate that disinvestments in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.**
- c. State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.**
- d. Specify the required period of affordability, whether it is the minimum 15 years or longer.**
- e. Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e)(2) or a Federally designated Empowerment Zone or Enterprise Community.**
- f. State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.**

Refinancing is not anticipated.

**4. If the PJ is going to receive American Dream Down payment Initiative (ADDI) funds, please complete the following narratives:**

- a. Describe the planned use of the ADDI funds.**

ADDI funds, in the amount of \$5,661, will be used to financially support families of very-low and low incomes with down payment and closing cost assistance. This zero percent, deferred principal loans will require repayment if the homebuyer ceases to occupy the property as their primary residence during the affordability period, sells or transfer ownership or rents the property. Repayments will be re-invested in the HOME program.

- b. Describe the PJ's plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families.**

The Consortium will notify residents of manufactured housing of the availability of ADDI funding via the three county Housing Divisions. Each County will be expected to post a flyer in their waiting areas, at all manufactured home parks and the two public housing waiting areas. The respective housing authorities will be asked to distribute the flyers to their clients when they are recertified each year.

ADDI funds will be intermingled with both federal HOME and SHIP monies for the Down payment Assistance Program. Participating individuals must be very-low income first-time homebuyers that qualify under both the HOME program and ADDI guidelines.

- c. Describe the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.**

All families receiving ADDI funding will be required to undergo homebuyer education and counseling as a precursor to receiving a second mortgage loans. All homebuyers matriculating through the homeownership programs are required to attend homebuyer training and submit documentation of completion of the course. The St. Lucie County HOME Consortium does not plan to fund any activities for the non-homeless special needs population.

## HOMELESS

### Specific Homeless Prevention Elements

\*Please also refer to the Homeless Needs Table in the Needs.xls workbook.

- 1. Sources of Funds—Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction's plan for the investment and use of funds directed toward homelessness.**

The St. Lucie County HOME Consortium does not expect to receive any funds to address homelessness in the upcoming year.

- 2. Homelessness—In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.**
- 3. Chronic homelessness—The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2012. Again, please identify barriers to achieving this.**
- 4. Homelessness Prevention—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.**
- 5. Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.**

### Emergency Shelter Grants (ESG) – N/A

*(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.*

## COMMUNITY DEVELOPMENT

### Community Development

\*Please also refer to the Community Development Table in the Needs.xls workbook.

1. **Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), public facilities, public improvements, public services and economic development.**
2. **Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.**

\*Note: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

### Antipoverty Strategy

**Describe the actions that will take place during the next year to reduce the number of poverty level families.**

## NON-HOMELESS SPECIAL NEEDS HOUSING

### Non-homeless Special Needs (91.220 (c) and (e))

\*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. **Describe the priorities and specific objectives the jurisdiction hopes to achieve for the period covered by the Action Plan.**

The St. Lucie County HOME Consortium's goal is to provide safe, decent, affordable housing to homeowners and to eliminate substandard housing with the three county region. The St. Lucie County HOME Consortium expects to fulfill its goal through offering 10 percent of down payment assisted units to the non-homeless special needs very-low and low income clients in the second year.

2. **Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.**

The combination of state and federal resources to leverage private sector financing will prove to be an effective method of providing affordable housing.

Assist 2 very-low and low income households purchase homes with down payment/closing cost assistance (up to \$25,000 each).

Resources

HOME Program funds                      \$50,000

Total:    \$50,000

## **Housing Opportunities for People with AIDS**

\*Please also refer to the HOPWA Table in the Needs.xls workbook.

- 1. Provide a Brief description of the organization, the area of service, the name of the program contacts, and a broad overview of the range/ type of housing activities to be done during the next year.**
- 2. Report on the actions taken during the year that addressed the special needs of persons who are not homeless but require supportive housing, and assistance for persons who are homeless.**
- 3. Evaluate the progress in meeting its specific objective of providing affordable housing, including a comparison of actual outputs and outcomes to proposed goals and progress made on the other planned actions indicated in the strategic and action plans. The evaluation can address any related program adjustments or future plans.**
- 4. Report on annual HOPWA output goals for the number of households assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. Include any assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.**
- 5. Report on the use of committed leveraging from other public and private resources that helped to address needs identified in the plan.**
- 6. Provide an analysis of the extent to which HOPWA funds were distributed among different categories of housing needs consistent with the geographic distribution plans identified in its approved Consolidated Plan.**
- 7. Describe any barriers (including non-regulatory) encountered, actions in response to barriers, and recommendations for program improvement.**
- 8. Please describe the expected trends facing the community in meeting the needs of persons living with HIV/AIDS and provide additional information regarding the administration of services to people with HIV/AIDS.**
- 9. Please note any evaluations, studies or other assessments that will be**

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***St. Lucie County HOME Consortium***

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***conducted on the local HOPWA program during the next year.***

**Specific HOPWA Objectives**

***Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the Action Plan.***

**Other Narrative**

***Include any Action Plan information that was not covered by a narrative in any other section.***