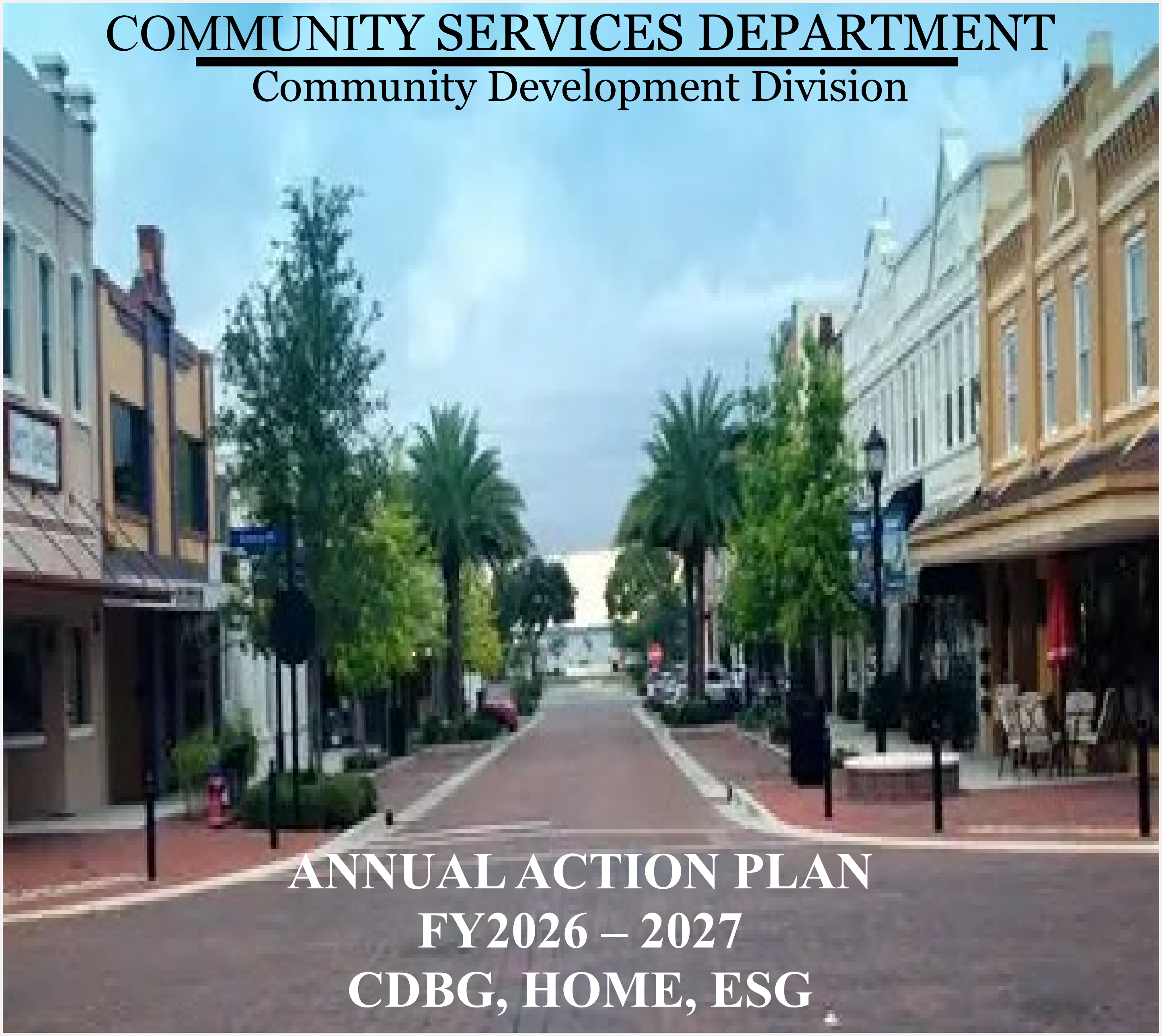
DRAFT

COMMUNITY SERVICES DEPARTMENT

Community Development Division



ANNUAL ACTION PLAN
FY2026 – 2027
CDBG, HOME, ESG

SEMINOLE COUNTY
FLORIDA'S NATURAL CHOICE

Prepared for the Seminole County Board of County Commissioners

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Executive Summary

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

1. Introduction

As an Entitlement Community under the U.S Department of Housing and Urban Development (HUD), Seminole County receives federal funds and is required to develop a Five-Year Consolidated Plan. The Consolidated Plan serves as a strategic blueprint for addressing the housing and community development needs within Seminole County for the period beginning October 1, 2025, and ending September 30, 2029 (five-years). The 2025-2029 Consolidated Plan was approved on July 22, 2025, and identified the community's priorities, goals, and funding strategies for utilizing federal resources, including Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), and Emergency Solutions Grant (ESG).

Annual Action Plans are developed to outline the programs and projects that will be funded and implemented each year to help meet the goals identified within the Consolidated Plan (Strategic Plan). Annual accomplishments and grant expenditures are reported in an annual performance report.

The FY 2026-2027 annual plan identifies projects and programs that will be funded by the Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), and Emergency Solutions Grants (ESG). Seminole County has been allocated $2,276,686 in CDBG funds, $894,832.07 in HOME funds, and $201,479 in ESG funds. The FY 2026-2027 Action Plan was prepared with input from the public in accordance with federal regulations. The plan seeks to implement the goals and objectives of the Consolidated Plan to benefit low and moderate-income households and individuals in Seminole County through provision of various improvements and services.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The county's housing needs assessment and market analysis identified five priority needs areas to be addressed during the PY 2025-2029 Consolidated Plan. The priority needs identified below meet the HUD National Objectives of providing decent housing, creating a suitable living environment, or providing economic opportunity. Priority needs, objectives, outcomes, and indicators projected for the 5-year period include:

1) Priority Need: Affordable Housing
National Objective: Low/Moderate Housing
Objective: Decent Housing
Outcome: Accessibility/ Availability
Indicators:
- Rental Units Rehabilitated: 2 Household Housing Units
- Homeowner Housing Rehabilitated: 7 Household Housing Units
- Homeowner Housing Added: 35 Household Housing Units
- Rental Units Constructed: 2 Household Housing Units
- Tenant-based rental assistance / Rapid Rehousing: 125 Households Assisted

2) Priority Need: Public Services
National Objective: Low/Mod Income Area or Low/Mod Income Limited Clientele
Objective: Create a Suitable Living Environment
Outcome: Accessibility/ Availability
Indicator:
- Public Service Activities Other Than Low/Moderate Income Housing Benefit: 10,730 Persons Assisted

3) Priority Need: Neighborhood Revitalization
National Objective: Low Income Area Benefit or Limited Clientele
Objective: Create a Suitable Living Environment
Outcome: Accessibility/ Availability
Indicators:
- Public Facility or Infrastructure Activities Other Than Low/Moderate Income Housing Benefit: 35,000 Persons Assisted

4) Priority Need: Ending Homelessness
National Objective: Low Income Limited Clientele
Objective: Create a Suitable Living Environment
Outcome: Availability/Accessibility
Indicators:
- Homeless Person Overnight Shelter: 1,600 Persons Assisted
- Tenant-based rental assistance / Rapid Rehousing: 25 Households Assisted

5) Priority Need: Planning and Administration
National Objective: N/A
Objective: Create or Sustain a Suitable Living Environment
Outcome: Sustainability
Indicator: N/A

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The county regularly monitors and evaluates its past performance to ensure meaningful progress is made toward its goals identified in its previous PY 2020-2024 Consolidated Plan. All CDBG, HOME, and ESG funds were spent in accordance with the stated priorities of the Consolidated Plan, and the county has continued to meet its timeliness requirements demonstrating efficiency of funds utilization. The county has further demonstrated project impacts on low- and moderate-income (LMI) populations by exceeding federal requirements that at least 70% of funds benefit low- and moderate- income people. The county has also maintained compliance will all required caps on funding including the 20% administration cap and the 15% public services cap for CDBG, 10% administrative cap for HOME, and 7.5% administrative cap for ESG.

Seminole County continues to make progress in meeting the goals to address the high priority housing and community development needs outlined in the PY 2020-2024 Consolidated Plan. Several goals have met or exceeded the anticipated accomplishments, including affordable housing goals such as purchase assistance, acquisition of units for affordable housing, and housing rehabilitation. The county has also exceeded goals for the provision of public services and public facility improvements. Seminole County's partnership with Catholic Charities has allowed for the encumbrance of HOME CHDO funds from past years.

Below summarizes progress made on each goal identified in the PY 2020-2024 Consolidated Plan, as of the most recent CAPER (PY 24).

Affordable Housing

- Homeowner housing added – 600%
- Homeowner housing rehabilitated – 0%
- Rental units rehabilitated –0%
- Rental units added – 76%
- Tenant-based rental assistance/rapid re-housing – 112%

Non-Housing Community Development

- Neighborhood Revitalization - Public service activities other than low/moderate income housing benefit (persons) – 530%
- Public Service Assistance - Public service activities other than low/moderate income housing benefit (persons) – 287%

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

Homeless

- Homeless person overnight shelter – 359%
- Tenant-based rental assistance/rapid re-housing – 73%
- Homelessness prevention – 100%
- Other – 100%

The county has had challenges in meeting housing rehabilitation goals due to restrictive historical preservation policy and purchase assistance goals due to market shifts pricing out low-income homebuyers.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The FY2026-2027 One Year Action Plan identifies projects and programs that will be funded by the Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), and Emergency Solutions Grants (ESG). Seminole County is slated to receive $2,276,686 in CDBG funds, $894,832.07 in HOME funds, and $201,479 in ESG funds. The FY2026-2027 Action Plan was prepared with input from the public in accordance with federal regulations. The plan seeks to implement the goals and objectives of the Consolidated Plan to benefit low and moderate-income households and individuals in Seminole County through provision of various improvements and services.

HUD requires input from the public regarding proposed projects and initiatives that result from the Federal funds entrusted to Seminole County. Public comment can be obtained in a variety of ways. The public is welcome to call, email, write, meet in person, and participate in public meetings/forums. All notifications regarding the Annual Action Plan are published in the Orlando Sentinel, a newspaper of general circulation, as required by Federal regulations. Seminole County also hosts public meetings and gathers feedback from stakeholders at various stages of the planning process. A public hearing is held prior to the publication of the draft annual action plan. The public is also given a 30-day comment period to offer their feedback after the draft action plan has been published. Additionally, a summary advertisement is published in the newspaper and County website. Hard copies are made available at the Community Services Offices for people who have limited access to a computer or those who require in depth explanations of our programs and requirements. The public comment period began **May 24, 2026 and ended on June 24, 2026**. The County did not receive any public comments during this time frame.

Seminole County uses a request for proposal process to allow non-profit organizations to partner to implement programs that are funded through CDBG Public Services, HOME, and the Emergency Solutions Grant. Agencies were notified on March 1, 2026, about the available funding. They also participated in technical assistance workshops prior to submitting grant applications. Proposals were received and reviewed by staff for eligibility after receipt and reviewed and ranked by the Application Review Team on April 21, 2026.

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

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

- Throughout the Notice of Funding Availability (NOFA) and Annual Action Plan development, Seminole County published notices in the Orlando Sentinel, a publication of general circulation to inform the community of the available funding, the draft action plan, and the public hearing to approve the draft plan.
- The county hosted a virtual public meeting on March 12, 2026 and hosted an in-person public meeting on March 17, 2026 for non-profit organizations interested in the annual Notice of Funding Availability (NOFA). Both meetings discussed each funding source and explained how to apply for funding; in addition to fielding questions from participating organizations on eligible activities and the application submission process. All questions and comments presented during both meetings and all questions during the application phase were accepted and addressed and sent out to participants via an FAQ email.
- The first public hearing was held on May 26, 2026 to allow public input regarding the draft of the annual action plan. The thirty (30) day comment period was published on May 24, 2026 and ended June 24, 2026.
- The second public hearing was held on July 14, 2026, where the proposed plan was approved by County Commission.
- Public meetings and public hearings were held and conducted in accordance with 24 CFR Part 91 and the county's adopted Citizen Participation Plan (CPP), which encourages public participation, emphasizing involvement by low and moderate-income persons, particularly those living in areas targeted for revitalization and areas where funding is proposed. In addition, it encourages the participation of all its citizens, including minorities, non-English speaking persons, and individuals with disabilities.

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

There were no comments or views not accepted by the county. Public input is vital to ensure that the plan accurately reflects the community's housing and development needs and prioritizes resources where they are most needed. All feedback received is carefully considered and helps guide the county's strategies for promoting affordable housing, strengthening neighborhoods, and enhancing the quality of life for all residents.

7. Summary

The FY2026-2027 Annual Action Plan is the second year of the Consolidated Plan and identifies priority needs, establishes goals, and outlines specific actions to improve housing affordability, support vulnerable populations, strengthen neighborhoods, and promote economic opportunities. This plan guides the investment of federal resources such as CDBG, HOME, and ESG funds to ensure that low- and moderate-income residents have access to safe, decent, and affordable housing and vital community services.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

Agency Role	Name	Department/Agency
CDBG Administrator	SEMINOLE COUNTY	Seminole County Community Services Department
HOME Administrator	SEMINOLE COUNTY	Seminole County Community Services Department
ESG Administrator	SEMINOLE COUNTY	Seminole County Community Services Department

Table 1 – Responsible Agencies

Narrative (optional)

The Community Services Department is responsible for the administration of various Federal, State and Local Grant programs. This responsibility includes overall planning, general management, oversight, and coordination of all activities. The department's mission is to stimulate social and economic opportunities to improve the quality of life for Seminole County residents. The department is composed of the community assistance division, community development division, veterans' services office and business office. Community Services is led by a department director, senior management team, division managers, program managers, and other staff necessary to implement the necessary programs. There are approximately 50 full-time staff.

Seminole County Community Services works collaboratively with a variety of community stakeholders to plan and maximize the use of our state, federal and local resources. Other county departments may be active stakeholders in carrying out housing and community development projects and programs. The Consolidated Plan was prepared using a collaborative process including feedback from as many stakeholders as possible.

Consolidated Plan Public Contact Information

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AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

1. Introduction

In accordance with 24 CFR Part 91 and the Citizen Participation Plan, Seminole County conducted a thorough outreach effort to engage with critical stakeholders. This outreach effort was designed to duly record stakeholder input and develop an informed set of priority needs to help guide the County's investment strategies over the course of this Consolidated Plan.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l))

Seminole County actively coordinates with two housing authorities including the Seminole County Housing Authority and the Sanford Housing Authority to address a multitude of needs within the County. Chief among these needs is providing affordable housing opportunities for the County's lowest income residents. It is ideal to have housing located in communities with access to jobs, transportation, and healthcare options. The County supports the housing authority's efforts, which includes the provision of social services and other support in health and housing.

The County enhances coordination between public and private health agencies by: (a) providing operational support to regional coordinating agencies, (b) supporting collaborative partnerships in applications for public service funding, (c) requiring recipients of Emergency Solutions Grant funding to participate in the local Homeless Management Information System, and (d) coordinating, hosting, and participating in opportunities for community dialogues that are focused on identifying local needs and collaborative approaches to meeting them.

The County Community Services Department has developed and managed strong partnerships and relationships to enhance coordination between service providers. Entities participating in the process include multiple providers of services from various disciplines. These include agencies, organizations, groups with expertise in case management, life skills, alcohol and/or drug abuse, mental health, housing, public housing, employment assistance, transportation, legal, elderly, food/clothing, and domestic violence. The Seminole County Community Services Department will continue to support organizations providing these services to enhance coordination efforts with public and private housing and supportive services providers to ensure successful implementation of federal funded activities and achievement of the goals and objectives set forth in the Consolidated Plan.

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.

Seminole County consults with the Central Florida Commission on Homelessness Continuum of Care (CoC), the responsible entity for executing the housing crisis response system within the jurisdiction of Seminole County. The County also coordinates with The Homeless Services Network (HSN) of Central Florida, the lead agency responsible for daily facilitation, financial accountability, and operational management in development of a tri-county homelessness response system. Consultation with the CoC and HSN was conducted through multiple interactions, including direct engagement with providers working in coordination with the CoC and HSN, one-on-one interaction with officials of both organizations, and at community meetings.

The Seminole County Community Services Department will continue coordination with the CoC and HSN for participation in and organization of public events and volunteer services to identify and address the current needs of homeless people residing in Seminole County. The Homeless Services Network of Central Florida receives direct funding from the State ESG program for the operation of programs that provide direct housing and supportive services to the homeless population in the region. Seminole County provides County ESG funding to HSN annually for data collection and associated costs to operate and maintain the required Homeless Information Management System (HMIS).

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

The county works to address homelessness in partnership with the Continuum of Care which serves the area, the Homeless Services Network of Central Florida. The only homeless shelter in Seminole County is in the City of Sanford, Rescue Outreach Mission, provided through the nonprofit Rescue Outreach Mission, which is funded in part by Seminole County in partnership with the City of Sanford.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction’s consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	**Agency/Group/Organization**	Sanford Department of Community Relations & Neighborhood Engagement
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Engaged through a stakeholder event. It is anticipated that coordination on housing and social services will be enhanced.
2	**Agency/Group/Organization**	American Muslim Community Health Clinic
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Engaged through a community meeting. It is anticipated that coordination on housing, homelessness, and social services will be enhanced.
3	**Agency/Group/Organization**	Hope Helps
	Agency/Group/Organization Type	Services-homeless Services-Employment
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Engaged through a community meeting. It is anticipated that coordination of housing will be enhanced.
4	**Agency/Group/Organization**	The Sharing Center
	Agency/Group/Organization Type	Services-homeless Services-Employment
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Engaged through a community meeting. It is anticipated that coordination on housing, homelessness, and social services will be enhanced.
5	**Agency/Group/Organization**	Rescue Outreach Mission of Sanford, Inc.
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Employment
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Engaged through a community meeting. It is anticipated that coordination on housing, job training, homelessness, and social services will be enhanced.

6	**Agency/Group/Organization**	Habitat for Humanity of Seminole County and Greater Apopka, Florida, Inc
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Engaged through a community meeting. It is anticipated that coordination on housing will be enhanced.
7	**Agency/Group/Organization**	Central Florida Home for Good, Inc.
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Engaged through a community meeting. It is anticipated that coordination on housing, job training, homelessness, and social services will be enhanced.
8	**Agency/Group/Organization**	True Health of Seminole Inc
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Engaged through a community meeting. It is anticipated that coordination on housing, job training, homelessness, and social services will be enhanced.

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

Seminole County strives to consult with all types of agencies involved in or affected by the Consolidated Plan and Annual Action Plan. Staff take every possible action to ensure that no local agencies are excluded.

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	Homeless Services Network of Central Florida	The goals of the Homeless Services Network of Central Florida overlap with the Seminole County Strategic Plan and Action Plan goals through enhanced coordination between public and private social service providers, as well as community outreach on issues related to homelessness. Analyzing the strategies and programs of the CoC ensures that county programs do not duplicate or overlap its programs.
Seminole County SHIP Local Housing Assistance Plan	Seminole County	The Seminole County Local Housing Assistance Plan (LHAP) includes housing strategies aligning with the Consolidated Plans and Annual Action Plan goals for affordable housing.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

Seminole County considers both qualitative and quantitative data when determining funding strategies and setting goals. Conducting qualitative research through citizen participation provides a more detailed, ground-level perspective on community needs directly from resident and stakeholder experiences. The county uses this data to inform funding strategies and to set practical and measurable goals.

The county conducts qualitative research in accordance with 24 CFR Part 91 and the Citizen Participation Plan, and ensures inclusion of all neighbors, target areas, beneficiaries of federal resources, and local public and private agencies. The county advertised public meetings in newspapers of general circulation and advertised on the county website. The citizen participation process included:

Public Meetings

The county facilitated two (2) public meetings, one in-person and one virtual, to discuss the Notice of Funding Availability for our CDBG, HOME, and ESG funds. A public hearing meeting was also held, in person, to allow the public the opportunity to review the draft of the plan and provide comments. A thirty (30) day public comment period was advertised in the Orlando Sentinel and ran from May 24, 2026 through June 24, 2026. A final public hearing was advertised for the County Commission meeting where the FY2026-2027 Annual Action Plan was adopted.

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	Newspaper Ad	Minorities Non-targeted/broad community	On March 1, 2026, Seminole County advertised the Notice of Funding Availability for FY26-27 CDBG, HOME and ESG funds. The advertisement included two workshop dates, March 12, 2026 (virtual) and March 17, 2026 (in-person). It also advertised that applications will be accepted until April 7, 2026.	Comments were not received in response to the advertisement in the newspaper.	N/A	http://www.seminolecountyfl.gov/departments-services/community-services/

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	Public Meeting	Minorities Non-English Speaking - Specify other language: spanish Non-targeted/broad community	The county hosted a virtual public meeting on March 12, 2026 and hosted an in-person public meeting on March 17, 2026 for non-profit organizations interested in the annual Notice of Funding Availability (NOFA). Both meetings discussed each funding source and explained how to apply for funding.	Questions pertaining to: jurisdictional restrictions, HOME low-income restrictions, and technical questions about the online application. All questions were put on a FAQ and distributed periodically to the applicants via email.	N/A	http://www.seminolecountyfl.gov/departments-services/community-services/

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)
3	Public Hearing	Minorities Non-English Speaking - Specify other language: spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	On May 24, 2026, Seminole County advertised, in the Orlando Sentinel and on the county website, the notice of the first public hearing on May 26, 2026, the thirty (30) day public comment period, and the final public hearing at the Board of County Commissioners meeting on July 14, 2026.	No comments were received at the first public hearing, during the thirty day comment period, nor at the second public hearing.	N/A	http://www.seminolecountyfl.gov/departments-services/community-services/

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and Emergency Solutions Grant (ESG) programs will have a significant impact on Seminole County by addressing critical housing and community development needs. CDBG helps revitalize neighborhoods, improve public facilities, and support economic development, especially benefiting low- and moderate-income residents. The HOME program expands the supply of affordable housing through construction, rehabilitation, and assistance for homeownership and rental opportunities. ESG focuses on preventing and addressing homelessness by funding emergency shelters, rapid rehousing, and homelessness prevention services. Together, these programs strengthen community infrastructure, promote stable housing, and enhance the quality of life for vulnerable populations.

For FY2026-2027, Seminole County intends to have available HUD funds to carry out housing, public service, and community development activities and plans to leverage other resources, when available, for greater impact. Seminole County anticipates receiving **$2,276,686** of Community Development Block Grant (CDBG), **$894,832.07** of HOME Investment Partnerships Program (HOME), and **$201,479** of Emergency Solutions Grant (ESG) funds.

The goals and outcomes identified in the annual plan table reflects the total anticipated accomplishments to be achieved using all available resources. This includes new annual allocations of CDBG, HOME, ESG, and other applicable funding, as well as any prior year resources carried forward and reprogrammed for eligible activities. The use of prior year resources allows the jurisdiction to maximize impact, address evolving community needs, and fully expend available funds to meet priority goals identified in this plan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,276,686.00	0.00	1,190,000.00	3,466,686.00	6,892,962.00	Prior year resources are from PY21, PY22, PY23, PY24, and PY25 and allocated for public facilities, housing rehabilitation, and TBRA program delivery. Prior year resources may be available for year-two of the Con Plan but are not guaranteed for the remainder of the plan. Therefore, $1,190,000 is not included in the calculation for available funds for the remainder of the Con Plan.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	894,832.07	0.00	1,056,000.00	1,950,832.07	2,697,523.93	The County will utilize HOME funds to increase access to affordable housing through new construction, rehab, and rental assistance. 15% will be set aside for the CHDO to carry out housing activities. Prior year resources are from PY22, PY23, PY24, and PY25 and allocated for new construction, rehab, and rental assistance. Prior year resources may be available for year-two of the Con Plan but are not guaranteed for the remainder of the plan. Therefore, $697,065 is not included in the calculation for available funds for the remainder of the Con Plan.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	201,479.00	0.00	0.00	201,479.00	572,057.00	ESG Entitlement program funds will be used to provide shelter for those experiencing homelessness and to provide housing security for those at-risk of becoming homeless. The county will support shelter operations, rapid re-housing, street outreach, and HMIS activities.
RUSH - ESG Disaster Relief Grant	public - federal	Admin and Planning Overnight shelter Rapid re-housing (rental assistance)	0.00	0.00	0.00	0.00	0.00	

Table 5 - 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

Seminole County has identified funding sources that can be pooled to make a greater impact within the community. Although federal, state, private, and local grant program funds and activities operate according to their own guidelines and requirements, they are frequently combined to provide a higher level of funding for housing and community development needs. Seminole County will continue to leverage grant funds with other public and private resources to maximize impact for beneficiaries. Leveraging resources aligns goals cross departmentally and supports interagency collaboration for community revitalization. Seminole County routinely emphasizes to applicants the need to leverage federal funds with local funds to stretch the benefit of the federal dollars. These efforts have been successful, and projects funded under CDBG, HOME, and ESG have substantially exceeded accomplishments that could not have been achieved by using federal funds alone.

The county will continue to leverage its federal funds with state funds received through the State Housing Initiative Partnership (SHIP) program, which is used to meet the housing needs of low- and moderate-income households and expand or preserve the availability of affordable housing. Seminole County anticipates having SHIP funds available during the FY2026-2027 Annual Action Plan, which will be used for a wide variety of housing programs.

<u>HOME Match</u>

The HOME program requires a 25% local match for any HOME funds drawn. Seminole County meets the HOME match requirements through the costs incurred by a subrecipient to construct a HOME-assisted housing unit. When a subrecipient invests its own non-federal funds or eligible donated resources in the construction of a HOME-funded project, those expenditures count toward the county's local match obligation.

The State of Florida has the State Housing Initiative Partnership (SHIP) Program that local entitlement counties and cities can use as match for HOME. Seminole County reserves the right to use SHIP towards its match liability, if needed.

<u>ESG Match</u>

ESG regulations require grant recipients to make matching contributions equivalent to the ESG annual award- or a 100% match. Matching funds may include contributions to any of the county's ESG programs, including funds awarded to a subrecipient. The matching requirements are met per 24 CFR Part 576.201. Seminole County meets the ESG match requirements by using general revenue funds.

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

Seminole County has increasingly leveraged publicly owned land and local policy to address its affordable housing needs. Under Florida's Live Local Act (effective July 1, 2023), the county is now required to approve multifamily and mixed-use developments on commercial and industrial lands—much of which is county owned—without rezoning or lengthy public hearings, provided at least 40% of units remain affordable for 30 years.

Seminole County broke ground in August 2023 on six new affordable homes in Sanford’s Goldsboro neighborhood, funded by American Rescue Plan Act dollars and situated on county communally owned parcels. Additionally, the Planning & Zoning Board recently approved converting 0.37 acres of public/quasi public land in Sanford for a two home Habitat for Humanity project

The Seminole County Housing Authority continues to manage public housing units—currently 30 rental units in Oviedo—for low income families. Through these initiatives, the county is actively repurposing its own land inventory—alongside state grants, federal funds, and streamlined zoning—to supply affordable and workforce housing across unincorporated areas and within city limits.

In addition, Florida Statutes Section 166.0451, Disposition of municipal property for affordable housing, requires that cities create an inventory list of real property with fee simple title appropriate for affordable housing. In compliance with the statute, Seminole County maintains the inventory of county-owned surplus land that may be potential properties for the development of permanent affordable housing. The county may partner with nonprofit organizations that develop affordable housing for low-income households. However, the disposition of any of these properties for affordable housing is subject to the discretion of the county. Community Services will review this list during the program year to determine if any of these properties may be disposed of to support affordable housing.

Discussion

It is to be noted that the county was approved for two disbursements of Rapid Unsheltered Survivor Housing (RUSH) funds during FY2025, but funds are not guaranteed to be available for future funding years. These funds are for disaster-struck communities and specifically designed to help people experiencing homelessness or at risk of homelessness.

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Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Create or Preserve Affordable Units	2025	2029	Affordable Housing	Countywide	Affordable Housing	HOME: $445,000.00	Homeowner Housing Added: 4 Household Housing Unit Homeowner Housing Rehabilitated: 1 Household Housing Unit
2	Support Housing Affordability	2025	2029	Affordable Housing	Countywide	Affordable Housing	CDBG: $87,000.00 HOME: $200,000.00	Tenant-based rental assistance / Rapid Rehousing: 25 Households Assisted
3	Stabilize Low Income Populations	2025	2029	Non-Housing Community Development	Countywide	Public Services	CDBG: $341,500.00	Public service activities other than Low/Moderate Income Housing Benefit: 2100 Persons Assisted
4	Improve Public Facilities and Infrastructure	2025	2029	Non-Housing Community Development	Countywide	Neighborhood Revitalization	CDBG: $1,392,849.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 4000 Persons Assisted

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Enhance Homeless Response	2025	2029	Homeless	Countywide	Ending Homelessness	ESG: $186,369.00	Tenant-based rental assistance / Rapid Rehousing: 10 Households Assisted Homeless Person Overnight Shelter: 120 Persons Assisted
6	Planning and Administration	2025	2029	Planning and Administration	Countywide	Planning and Administration	CDBG: $445,337.00 HOME: $89,483.00 ESG: $15,110.00	Other: 0 Other

Table 6 – Goals Summary

Goal Descriptions

1	**Goal Name**	Create or Preserve Affordable Units
	Goal Description	Support the provision of decent housing by increasing the availability/accessibility of affordable housing. Funds will be used in the construction and/or rehabilitation of new single-family dwelling or multi-family affordable housing units for homeownership by income eligible first-time home buyers. Funds can also be used to rehabilitate existing homes to then be sold to income eligible first-time home buyers. A minimum set aside of 15% will be available to an approved CHDO for the county. Funds will also be allocated to provide assistance to individual households to help them afford the housing costs of market-rate units.

2	**Goal Name**	Support Housing Affordability
	Goal Description	The HOME funds will be allocated to provide assistance to individual households to help them afford the housing costs of market-rate units. CDBG funds will provide administrative assistance (program delivery) to the TBRA program and program related costs accrued by staff.
3	**Goal Name**	Stabilize Low Income Populations
	Goal Description	Promote poverty reduction, upward mobility, and self-sufficiency by funding organizations providing essential services for low-income, vulnerable, and limited clientele populations. Funds will not exceed the 15% limitation of the annual CDBG allocation and will provide salaries and operational services to entities that provide services to meet the needs of Low-Mod income families, seniors, youth, homeless, and individuals with disabilities.
4	**Goal Name**	Improve Public Facilities and Infrastructure
	Goal Description	Encourage community revitalization by investing in public facilities or infrastructure improvements such as, but not limited to, improvements of infrastructure, playgrounds, waterlines, curbs, sidewalks, streetlights, sewers, internet and community centers. Funds will be used for new or existing facilities that provide services to meet the needs of Low-Mod income or special needs populations.
5	**Goal Name**	Enhance Homeless Response
	Goal Description	Reduce homelessness and provide housing stability through the provision of assistance to extremely low-, very low-, low-, and low-to-moderate income households to provide shelter or prevent them falling into homelessness. Activities will provide local shelters with the means to administer essential services to shelter residents; support rapid rehousing for homeless individuals or families; and prevent individuals or families from becoming homeless; and support the administration of HMIS. The county will allocate no more than 60% of the total ESG budget to street outreach and emergency shelter.
6	**Goal Name**	Planning and Administration
	Goal Description	Management and operation of tasks related to administering and carrying out the county's HUD CDBG, HOME, and ESG programs, maintaining compliance with federal regulations, and preparing regulatory documents.

Projects

AP-35 Projects – 91.220(d)

Introduction

The county will undertake various projects during FY 2026 that are focused on providing decent affordable housing, creating a suitable living environment, and expanding economic opportunity for residents. The county will utilize its HUD CDBG, HOME, and ESG grant allocations to carry out activities intended to address priority needs in the community and ensure the greatest impact to beneficiaries.

In FY 2026, Seminole County will fund a total of ten (10) projects under six (6) goals including: housing rehabilitation, new construction, CHDO activities, rental assistance, program delivery services, public services, public facilities and infrastructure improvements, homeless support, and planning and administration. CDBG has an administrative cap of 20% and 15% for public services, HOME has an administrative cap of 10% and requires 15% to be set aside for a designated CHDO, and ESG has an administrative cap of 7.5% and 60% for shelter operations and street outreach activities.

Projects

#	Project Name
1	CDBG Planning and Administration
2	CDBG Program Delivery
3	TBRA Program Delivery
4	CDBG Public Services
5	CDBG Public Facility and Infrastructure Improvements
6	HOME Planning and Administration
7	HOME: New Construction/Rehabilitation - Homeowner
8	CHDO Set Aside
9	Tenant Based Rental Assistance
10	ESG26 ESG Seminole County

Table 7 - Project Information

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

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AP-38 Project Summary

Project Summary Information

1	**Project Name**	CDBG Planning and Administration
	Target Area	Countywide
	Goals Supported	Planning and Administration
	Needs Addressed	Planning and Administration
	Funding	CDBG: $455,377.00
	Description	Management and operation of tasks related to administering and carrying out the countyâ¿¿s HUD CDBG program, maintaining compliance with federal regulations, and preparing regulatory documents. Matrix Code 21A HUD Citation 24 CFR Part 92
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Not Applicable
	Location Description	Countywide
	Planned Activities	Program Administration.
2	**Project Name**	CDBG Program Delivery
	Target Area	Countywide
	Goals Supported	Planning and Administration
	Needs Addressed	Planning and Administration
	Funding	CDBG: $80,000.00
	Description	Project delivery costs that support the completion of eligible and required tasks for CDBG activities. Matrix Code 21A HUD Citation 24 CFR Part 92
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Not Applicable
	Location Description	Countywide
	Planned Activities	Program delivery in support of eligible activities administered by staff managing the CDBG grant.

3	**Project Name**	TBRA Program Delivery
	Target Area	Countywide
	Goals Supported	Planning and Administration
	Needs Addressed	Planning and Administration
	Funding	CDBG: $87,000.00
	Description	CDBG funds will provide administrative assistance (program delivery) to the TBRA program and program related costs accrued by staff. . Matrix Code 21A HUD Citation 24 CFR Part 92
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	The project accomplishments are in support of the HOME TBRA project and will be reported under that project.
	Location Description	Countywide
	Planned Activities	Program delivery in support of the HOME TBRA Program that is administered by the Seminole County Housing Authority.
4	**Project Name**	CDBG Public Services
	Target Area	Countywide
	Goals Supported	Stabilize Low Income Populations
	Needs Addressed	Public Services
	Funding	CDBG: $341,500.00
	Description	Funds will be provided, with a maximum 15% limitation, to entities that provide direct services to meet the needs of Low-Mod income families. If insufficient number of applications are received during FY26-27 or unspent funds from activities within this project, funds may be reprogrammed to other projects without amending this Annual Plan. In addition to the FY26-27 funds listed below, any project may receive additional funds available from uncommitted prior year funding or unanticipated program income. National Objective(s): LMC/LMA; Eligibility Citation: 570.201(e); Objective: Suitable Living Environment
	Target Date	9/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	The project will benefit up to 500 extremely low, low, and moderate income persons.
	Location Description	Countywide
	Planned Activities	Services for LMI, seniors, youth, homeless, and individuals with disabilities, which include: Seminole County Dental Program – Provide funding assistance with dental procedures for households that meet the low-mod income guidelines and who are under insured or not insured. **Matrix Code 05M** Senior's First – Provide community care for the elderly, which includes assistance with activities of daily living, companionship, and personal services. **Matrix Code 05A** HOPE Helps Food Pantry – Provide low-mod households with necessary food and commodities **Matrix Code 05W** Kids House – Provide services to victimized children, such as therapy sessions and trauma education groups. **Matrix Code 05N** Aspire Health Partners – Provide a range of services to children and adults in need of mental health services and treatment and are under or not insured. **Matrix Code 05O** SALT Outreach – Provide mobile street outreach services to low-mod individuals, including showers, food, clothing, etc. **Matrix Code 05M**
5	**Project Name**	CDBG Public Facility and Infrastructure Improvements
	Target Area	Countywide
	Goals Supported	Improve Public Facilities and Infrastructure
	Needs Addressed	Neighborhood Revitalization
	Funding	CDBG: $1,312,849.00
	Description	Encourage community revitalization by investing in public facilities or infrastructure improvements such as, but not limited to, improvements of infrastructure, playgrounds, waterlines, curbs, sidewalks, streetlights, sewers, internet and community centers. Funds will be used for new or existing facilities that provide services to meet the needs of Low-Mod income or special needs populations, and the listed Eligibility Citation(s): 570.201(a)(c)(d)(i).

	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	The project will benefit 2,000 extremely low, low, and moderate income persons.
	Location Description	Countywide
	Planned Activities	**Target Area Community Enhancement Program** - Funding can be used for community activities that enhance community appearance, neighborhood health and safety, address neighborhood deficiencies, promote a social interaction and a greater sense of community. This can include but is not limited to community outreach, community events, community facility improvements, rehabilitation of a public facility, roads, sidewalks, parks, recreation facilities, community centers, street lights, storm water/drainage improvements. **Matrix Code 03F, 03I, 03K, and 03E** **Homeowner Rehabilitation and/or demolition/reconstruction** - Funding for the rehabilitation and/or demolition and reconstruction of an existing dwelling that is owned by an income eligible household. **Matrix Code 14A**
6	**Project Name**	HOME Planning and Administration
	Target Area	Countywide
	Goals Supported	Planning and Administration
	Needs Addressed	Planning and Administration
	Funding	HOME: $89,482.00
	Description	Management and operation of tasks related to administering and carrying out the county HOME program, maintaining compliance with federal regulations, and preparing regulatory documents. Matrix Code 21A
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Not Applicable
	Location Description	Countywide

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	Planned Activities	Program administration.
7	**Project Name**	HOME: New Construction/Rehabilitation - Homeowner
	Target Area	Countywide
	Goals Supported	Create or Preserve Affordable Units
	Needs Addressed	Affordable Housing
	Funding	HOME: $445,000.00
	Description	Funds will be used in the construction and/or rehabilitation of new single-family dwelling or multi-family affordable housing units for homeownership by income eligible first-time home buyers. Funds can also be used to rehabilitate existing homes to then be sold to income eligible first-time home buyers. If insufficient number of applications are received during FY26-27, funds may be reprogrammed to other projects without amending this Annual Plan. In addition to the FY26-27 funds listed below, any project may receive additional funds available from uncommitted prior year funding or unanticipated program income. HOME Objective: Decent Housing; Eligibility Citation(s): 92.205(a)(1) All activities funded through this program/project will fall under the above identified objectives and citations.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	This project will benefit up to 5 low-income households.
	Location Description	Countywide
	Planned Activities	Habitat for Humanity - Construction of new affordable single-family dwelling units, including but not limited to site work, utility/infrastructure installation, construction of single-family dwelling units or multi-family dwelling units, and other costs associated with site development/unit construction. Central Florida Home for Good – Rehabilitation of existing affordable housing development, construction of new affordable housing dwelling unit(s). Housing Construction/Rehabilitation Program - Production of new, affordable units for home purchase by income eligible, first-time homebuyers or low income renters.

8	**Project Name**	CHDO Set Aside
	Target Area	Countywide
	Goals Supported	Create or Preserve Affordable Units
	Needs Addressed	Affordable Housing
	Funding	HOME: $134,225.00
	Description	Support the provision of decent housing by increasing the availability/accessibility of affordable housing. A minimum set aside of 15% of the county HOME allocation will be available to an approved CHDO for the construction or rehabilitation of single-family dwelling or multi-family affordable housing units for sale to income eligible first-time homebuyers or renters.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	This project will benefit up to 1 low-income household.
	Location Description	Countywide
	Planned Activities	Construction or rehabilitation of single-family dwelling or multi-family affordable housing units for sale to income eligible first-time homebuyers or renters.
9	**Project Name**	Tenant Based Rental Assistance
	Target Area	Countywide
	Goals Supported	Support Housing Affordability
	Needs Addressed	Affordable Housing
	Funding	HOME: $200,000.00
	Description	The HOME funds will be allocated to provide assistance to individual households to help them afford the housing costs of market-rate units. HOME HUD Citation: 24 CFR 92.209 HOME Objective: Decent Housing
	Target Date	9/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	The project will benefit up to 25 extremely low, low, and moderate income households.
	Location Description	Countywide
	Planned Activities	Seminole County Housing Authority - Determine monthly TBRA subsidy amount for income eligible households, adhere to HOME regulations as they pertain to the TBRA program. Tenant Based Rental Assistance Program - Provide rental assistance and/or security deposit assistance for income eligible households that meet the HOME program requirements, including but not limited to initial and annual HQS inspections and income eligibility/recertifications.
10	**Project Name**	ESG26 ESG Seminole County
	Target Area	Countywide
	Goals Supported	Support Housing Affordability Stabilize Low Income Populations Enhance Homeless Response Planning and Administration
	Needs Addressed	Affordable Housing Public Services Ending Homelessness Planning and Administration
	Funding	HOME: $200,000.00 ESG: $201,479.00
	Description	ESG funds will be used to support sheltering in the form of bridge housing, an in-house program administered by the County and a non-profit with eligible Street Outreach activities.The County will administer an in-house Rapid Re-Housing Program.Administrative expenses will be used to support the administration of the grant.Funding will be allocated to support the operation and maintenance of the HMIS data for homeless programs. HUD Citation is 24 CFR Part 576.
	Target Date	9/30/2027

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	Estimate the number and type of families that will benefit from the proposed activities	The project will benefit up to 120 people through shelter operations, rapid re-housing and street outreach that are experiencing homelessness or at-risk of becoming homeless.
	Location Description	Countywide
	Planned Activities	Shelter Operations (bridge housing): $30,000 Rapid Re-Housing: $124,369 HMIS Support: $17,000 Planning and Administration: $15,110

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The county's federal grant funded programs for affordable housing, public and homeless services, and public facilities are available county-wide. The county promotes these programs to residents, businesses, and non-profit organizations that reside in or provide services to designated low-income target areas. Housing programs are concentrated on scattered sites throughout the county. The priority community development needs and public service locations will be countywide. The county has designated census tracts and block groups that qualify as low- and moderate-income per HUD regulations. If the county funds projects that must meet the low-moderate income area benefit criteria, they will be in the qualified census tracts and block groups.

The primary distribution of the population benefiting from the grant assistance programs will be countywide, and in most cases extremely low, low, and moderate-income. Beneficiaries will also include elderly, youth, individuals with disabilities, and the homeless or at-risk of becoming homeless.

Geographic Distribution

Target Area	Percentage of Funds
Countywide	100

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Seminole County allocates HUD funds geographically based on a combination of factors designed to ensure that resources address the most pressing community needs and maximize impact. Key considerations include:

- <u>Concentration of Low- and Moderate-Income Populations:</u> Priority is given to neighborhoods and census tracts with the highest percentages of households at or below 80% of Area Median Income (AMI). This ensures compliance with program requirements and focuses investment where residents are most economically vulnerable.
- <u>Identified Housing and Community Development Needs:</u> Geographic allocations are guided by data from the most recent needs assessments, market analyses, and input from community stakeholders. Areas with older housing stock, high rates of substandard housing, or documented infrastructure deficiencies may be a focus for revitalization.
- <u>Alignment with Strategic Goals:</u> Investments are allocated on a county-wide basis but may focus in areas where they support broader community revitalization efforts, complement other public and private investments, and advance local goals such as neighborhood stabilization, affordable

housing production, or fair housing choice.

- Public Input and Engagement: The allocation strategy reflects feedback from residents, neighborhood associations, non-profit partners, and other stakeholders gathered through public hearings, surveys, and consultation processes.
- Coordination with Other Resources: Geographic allocation considers the availability of other local, state, and federal funding sources to leverage HUD dollars and avoid duplication of effort.

Geographical interests will be based on the level of need, scale and type of project, and availability of funding and evaluated based on cost-effectiveness, feasibility, and measurable outcomes. The plan goals established are intended to benefit eligible residents county-wide, therefore funding allocations will not be based on specific geographical preferences (target areas). For area benefit activities the county will comply with federal regulations and allocate funding in neighborhoods or census tracts that qualify as at least 51% low-to moderate-income. The county will also consider how projects align CDBG, HOME, and ESG funding with other federal, state, or local initiatives (e.g., SHIP, LIHTC) for greater impact and encourage partnerships with non-profits, developers, and community organizations.

Discussion

The county's investment strategy prioritizes geographic areas where needs are greatest, resources can be leveraged, and activities will have the most significant impact on community. This approach aligns with the priorities outlined in the Consolidated Plan and aims to direct funding to low- and moderate-income neighborhoods with concentrations of housing cost burden, aging infrastructure, and limited access to community amenities.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

This section reports on affordable housing goals under 24 CFR 91.220(g), which may include activities undertaken in the CDBG, HOME, and ESG programs. The need for affordable rental and homeownership housing was a common theme heard during the Consolidated Plan development process. Housing for people at-risk of homelessness was also identified as a priority need.

To address these needs in FY2026, the county will utilize CDBG, HOME, and ESG in support of affordable housing activities through housing rehabilitation (1 HH), new construction (4 HH), tenant-based rental assistance (25 HH), and rapid re-housing (10 HH). Proposed goals for the number of households to be supported in FY2026 through affordable housing activities are provided below.

One Year Goals for the Number of Households to be Supported	
Homeless	10
Non-Homeless	30
Special-Needs	0
Total	40

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	35
The Production of New Units	4
Rehab of Existing Units	1
Acquisition of Existing Units	0
Total	40

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

During the program year, the county will prioritize expanding and preserving affordable housing opportunities for low- and moderate-income households. Efforts will focus on assisting both renters and homeowners through activities such as housing rehabilitation, rental assistance, and the development of new affordable units. The plan emphasizes serving extremely low-, low-, and moderate-income households. Funding from CDBG, HOME, ESG, and other federal and local resources will be leveraged to achieve these outcomes, while partnerships with nonprofit housing providers, developers, and community organizations will help maximize impact.

Seminole County anticipates using HOME funds to produce up to **4** new homeownership affordable

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housing units, assist in the rehabilitation of one**(1)** unit and they will be targeted at low-moderate income persons and families, including special needs population.

The ESG Rapid Rehousing activity will assist up to **10** homeless households to reduce homelessness and provide the households with affordable housing.

The Tenant Based Rental Assistance (TBRA) program through HOME will provide subsidized rental assistance for up to **25** families annually. There will be up to **30** non-homeless households assisted with affordable housing (25 tbra, 1 chdo, 4 habitat) and of the **35** persons receiving rental assistance, up to 10 will be from the RRH program and the balance from the TBRA program.

AP-60 Public Housing – 91.220(h)

Introduction

The county is committed to addressing the needs of individuals experiencing homelessness and other special needs populations through the implementation of targeted strategies. These efforts will be carried out in collaboration with selected housing providers, ensuring the delivery of specialized direct services to the identified populations. The following sections outline key initiatives, including outreach methods for engaging homeless individuals, programs to enhance emergency shelter and transitional housing options, actions to support the transition to permanent housing, and preventative measures aimed at reducing and ultimately ending homelessness in Seminole County.

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

The Seminole County Housing Authority (SCHA) has outlined several key actions for the upcoming year to address the needs of public housing and improve affordable housing access. One major initiative includes continued support of the development of Villas at Academy Place, a property owned by SCHA. In 2020, Seminole County approved local contributions for the tax credit application to advance this project, which aims to expand the availability of affordable housing units in the area.

Additionally, SCHA will continue to administer direct annual funding allocations from the U.S. Department of Housing and Urban Development (HUD). These funds are critical for maintaining public housing operations, supporting rental assistance programs, and ensuring that necessary improvements are made to existing housing units. The allocation of these resources will be based on the level of funding received and the number of qualified individuals and families in need of housing assistance.

By implementing these strategies, SCHA is focused on enhancing the quality, accessibility, and sustainability of public housing in Seminole County. Through continued investment and collaboration, the agency aims to provide safe, stable, and affordable housing options to low-income residents, supporting their long-term housing security and well-being.

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

SCHA is dedicated to fostering greater resident involvement in management and promoting pathways to homeownership. To achieve these objectives, SCHA actively seeks additional funding to expand programs such as the Family Self-Sufficiency Program. This initiative is designed to equip residents with the necessary skills and resources to achieve economic independence and, ultimately, homeownership.

Additionally, SCHA encourages resident participation in public meetings and hearings related to housing policies and community development. By notifying residents of these opportunities, SCHA ensures that their input is considered in decision-making processes, thereby promoting a sense of ownership and engagement within the community.

Through these concerted efforts, SCHA aims to empower residents to take an active role in both the management of their housing communities and in pursuing homeownership opportunities.

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

The Seminole County Housing Authority is not considered a troubled agency by HUD. It is considered a standard performance agency.

Discussion

Seminole County, in partnership with the Continuum of Care (CoC) Lead Agency and its network of direct service providers, remains dedicated to implementing evidence-based strategies that effectively reduce and prevent homelessness. The county continues to allocate resources to initiatives that strengthen the housing crisis response system, ensuring positive outcomes for individuals and families in need. As funding becomes available, the county will sustain and expand these efforts, advancing targeted strategies that promote housing stability and long-term solutions to homelessness.

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

Introduction

The county will implement the strategies outlined in this section to address the needs of individuals experiencing homelessness and other special needs populations. This collaborative initiative will engage selected housing providers to deliver targeted direct services to these groups. The following sections will detail the outreach methods for homeless individuals, initiatives to meet emergency shelter and transitional housing needs, actions to support the transition to permanent housing, and preventive measures aimed at reducing and ultimately ending homelessness in Seminole County.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

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

The Homeless Services Network of Central Florida (HSN) has outlined several key goals and actions for the upcoming year to effectively reach out to individuals experiencing homelessness, particularly those who are unsheltered, and to assess their individual needs:

Conducting the 2026 Point-in-Time (PIT) Count: The PIT Count is an annual census aimed at accurately enumerating individuals experiencing homelessness across Orange, Osceola, and Seminole counties. This effort is crucial for understanding the scope of homelessness and for informing policy and funding decisions. HSN is actively recruiting volunteers to ensure a comprehensive count.

Expanding Street Outreach Programs: In response to a significant increase in unsheltered homelessness, a 105% rise from 2023 to 2024, HSN plans to enhance its street outreach initiatives. These programs involve teams of outreach specialists, including veterans and licensed mental health and medical providers, who engage directly with unsheltered individuals to build trust, assess their needs, and connect them to appropriate services.

Implementing the Brighter Days Initiative: Launched in mid-2024, this community initiative focuses on preventing and ending homelessness among older teens and young adults (ages 16-24). The program offers housing options such as temporary housing, rapid rehousing, host homes, and rental assistance for up to 36 months of permanent supportive housing. Additionally, it expands Youth Drop-In Centers across the tri-county region, providing access to resources like food, healthcare, education, and employment opportunities.

Collaborating with Local Agencies: HSN works closely with various partners, including the City of Orlando's Homeless Outreach Partnership Effort (HOPE) Team, which comprises outreach specialists, veterans, and licensed mental health and medical providers. This collaboration aims to engage and build trust with people experiencing homelessness, assess their needs, and connect them to services.

Through these targeted actions, HSN aims to comprehensively address the needs of unsheltered individuals in Central Florida, facilitating their transition into stable housing and supportive services.

Addressing the emergency shelter and transitional housing needs of homeless persons

The Homeless Services Network of Central Florida (HSN) has outlined a series of targeted goals and actions for the upcoming year to address the emergency shelter and transitional housing needs of individuals experiencing homelessness. One of its primary objectives is to enhance emergency shelter services by collaborating with local organizations such as the Coalition for the Homeless of Central Florida, which provides immediate, safe alternatives to street homelessness. In addition, HSN is working to expand transitional housing programs in partnership with agencies like Aspire Health Partners, which offers transitional housing specifically for single mothers with children.

HSN also prioritizes the Housing First approach, emphasizing the importance of securing stable housing as a foundation for individuals to access additional support services. This model is crucial for helping homeless individuals transition more effectively into permanent housing while receiving necessary assistance. Furthermore, HSN coordinates efforts with local shelters and service providers, such as the Rescue Outreach Mission of Central Florida and the Salvation Army, to create a comprehensive support network for those in need. These partnerships help ensure that emergency and transitional housing options remain available to individuals and families experiencing homelessness.

Through these strategic initiatives, HSN aims to provide more immediate and sustainable housing solutions, reducing the number of individuals living unsheltered and facilitating their transition into long-term, stable housing arrangements. By leveraging partnerships, expanding shelter services, and implementing evidence-based strategies, HSN continues its commitment to effectively addressing the region’s homelessness crisis.

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

A cornerstone of HSN's approach is the Housing First model, which prioritizes providing permanent housing as the initial step in addressing homelessness. This strategy is designed to reduce the duration of homelessness and facilitate access to stable housing without preconditions. By securing housing first, individuals and families can then access supportive services to address other needs, promoting long-term stability.

To enhance the availability of affordable housing, HSN collaborates with local agencies and leverages funding opportunities. For instance, Seminole County's Local Housing Assistance Plan (LHAP) for 2025-20275 outlines strategies such as rental construction and rehabilitation, as well as rental assistance programs, to increase housing opportunities for low-income residents. These initiatives aim to expand the housing inventory accessible to homeless individuals and families, thereby facilitating their transition to permanent housing.

Recognizing the importance of preventing recidivism into homelessness, HSN emphasizes the provision of comprehensive supportive services. This includes case management, employment training, and access to healthcare services, critical in helping individuals and families maintain housing stability. By addressing the underlying causes of homelessness and providing ongoing support, HSN aims to prevent recently rehoused individuals from becoming homeless again.

Through these concerted efforts—implementing the Housing First model, expanding affordable housing options, and offering robust supportive services—HSN is committed to reducing homelessness in Seminole County and supporting individuals and families in achieving permanent housing and self-sufficiency.

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.

HSN has outlined specific goals and actions for the upcoming year to assist low-income individuals and families in Seminole County in avoiding homelessness, with a particular focus on those at extreme risk and individuals transitioning from publicly funded institutions or receiving assistance from various agencies.

A key component of HSN's strategy is the implementation of homelessness prevention programs. These initiatives aim to identify and support individuals and families at imminent risk of homelessness due to financial instability, health challenges, or other crises. By providing targeted assistance, such as short-term financial aid, case management, and connection to community resources, HSN works to stabilize housing situations before displacement occurs.

For individuals being discharged from institutions like healthcare facilities, mental health centers, foster care, and correctional programs, HSN collaborates with these entities to develop discharge planning protocols. These protocols ensure that individuals have access to stable housing and necessary support services upon release, reducing the likelihood of homelessness. By coordinating with institutional partners, HSN facilitates smooth transitions and continuity of care.

Additionally, HSN partners with public and private agencies addressing housing, health, social services, employment, education, and youth needs to create a comprehensive support network. This collaborative approach allows for the pooling of resources and expertise, providing holistic support to vulnerable populations. By integrating services across different sectors, HSN enhances the effectiveness of interventions aimed at preventing homelessness.

Through these concerted efforts—implementing prevention programs, establishing discharge planning protocols, and fostering inter-agency collaborations—HSN is dedicated to reducing the incidence of homelessness among low-income and at-risk populations in Seminole County.

Discussion

Seminole County, in collaboration with the Continuum of Care (CoC) Lead Agency and its network of direct service provider agencies, remains committed to implementing effective, evidence-based strategies that have demonstrated success in reducing and ultimately ending homelessness. Through a coordinated approach, these agencies work together to enhance the housing crisis response system by focusing on prevention, rapid rehousing, and long-term stability for individuals and families experiencing homelessness.

The county continues to allocate resources to initiatives that support measurable progress toward these goals, ensuring that funding is directed toward programs that improve housing accessibility, provide supportive services, and strengthen pathways to self-sufficiency. This includes investments in emergency shelters, transitional housing programs, permanent supportive housing, and wraparound services such as employment training, mental health support, and case management.

Additionally, Seminole County actively engages in regional partnerships and policy development to address systemic challenges contributing to homelessness. This includes fostering collaborations with local governments, nonprofit organizations, and private sector partners to leverage funding opportunities and maximize the impact of available resources. The county also prioritizes data-driven decision-making, utilizing the Homeless Management Information System (HMIS) to track progress, identify gaps, and refine strategies for greater effectiveness.

Recognizing that financial constraints can impact service availability, the county remains committed to pursuing additional funding sources, including federal, state, and local grants, philanthropic contributions, and innovative public-private partnerships. By sustaining and expanding these efforts as resources allow, Seminole County aims to build a more resilient and responsive homelessness prevention and intervention system, ensuring that vulnerable individuals and families have the support they need to achieve stable housing and long-term well-being.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

Access to safe, decent, and affordable housing remains a critical need within Seminole County; however, various local, regional, and systemic barriers can limit housing opportunities for low- and moderate-income households. This section identifies the key obstacles that impede the development, preservation, and availability of affordable housing, such as restrictive land use policies, high construction costs, insufficient infrastructure, and community opposition. By analyzing these barriers, the county can better develop strategies to mitigate their impact and promote an inclusive housing market that meets the needs of all 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

As one of the fastest growing, most population-dense counties in the State of Florida, Seminole County is committed to ensuring new and existing residents have a place to call home while working towards an overall community vision which involves minimizing environmental impact and protecting agricultural lands. The county has implemented policies that ensure a variety of housing types that are attainable to a wide range of residents, and that provide access and mobility through walking, bicycling, and public transit as alternatives to driving.

Seminole County addresses housing issues through zoning, land use, and transportation planning. For example, the county allows ADUs and specifies that they must be used for long-term (minimum 30-day) rentals. Policies implementing shared parking, missing middle housing types, and walkable neighborhoods are also key policies aimed at ensuring housing attainability. One of the most impactful land use strategies being taken to reduce barriers to affordable housing is expansion of mobility and transit options accessible to residential areas through transit-oriented development. Seminole County allows parking reductions for developments utilizing a car share program, and developments complying with Transit-Oriented Development standards in the code (Sec. 30.11.4.2). The county partners with public and private entities, such as SunRail, to deliver transit-oriented development, including a Micro-Transit initiative which will provide zone-based transit service set to launch in October 2025.

To implement affordable housing programs, Seminole County receives SHIP funds from the state, and HOME, CDBG, and ESG funds from HUD. The county has programs for renters/rentals, homeownership, and homeless prevention. For homelessness, programs include homeless reduction strategies such as rapid-rehousing and emergency rent and utility assistance, and tenant-based rental housing assistance. For homeownership, the county has programs for minor home repair, rehab/reconstruction, and purchase assistance for income-qualified applicants. The maximum award for purchase assistance is $145,000 for very-low income applicants, for emergency repair is $20,000, and for owner-occupied rehab/reconstruction is $150,000 for rehabilitation and $250,000 for reconstruction. The county also has an acquisition/rehab program and a new construction program, providing up to $225,000 to an eligible sponsor to acquire a property/land and either rehabilitate an existing structure or build new housing for homeownership, to be made affordable to income-qualified owners. For income-qualified rentals and renters, the county has a rental construction/rehabilitation program, providing up to $70,000 per unit for apartment dwelling and $150,000 per unit for single-family dwelling units, and a rental security and utility deposit program, providing $5,000 for tenant-based rental assistance, $7,500 for security/utility deposits, and $20,000 for rapid-rehousing assistance.

Discussion:

The county continues to face a range of barriers that may limit the production, preservation, and accessibility of affordable housing, but also continues initiatives to improve affordability for residents. Rising land and construction costs, coupled with inflationary pressures on building materials and labor, have significantly increased development expenses and also make it difficult for affordable housing projects to be financially feasible without substantial subsidy.

AP-85 Other Actions – 91.220(k)

Introduction:

In addition to the activities specifically identified for funding, Seminole County will undertake a range of complementary actions to address obstacles to meeting underserved needs, foster and maintain affordable housing, reduce lead-based paint hazards, reduce the number of poverty-level families, develop institutional structure, and enhance coordination between public and private housing and social service agencies. These efforts are designed to strengthen the overall impact of HUD-funded programs and ensure that resources are used effectively to meet the community's priority needs.

Actions planned to address obstacles to meeting underserved needs

Seminole County's FY 2026 Annual Action Plan outlines targeted strategies to overcome obstacles in meeting underserved housing and community needs. The county will allocate nearly $3.4 million in HUD funds—including CDBG, HOME, and ESG—to tackle key barriers like lack of affordable housing, homelessness, and aging infrastructure. To address these underserved needs, the county will:

- Prioritize low and very low income residents: At least 70% of funds will benefit households earning less than 80% of area median income, with additional dedicated support for households at or below 50% AMI.
- Promote fair housing and inclusivity: The county completed a Housing Equity Plan during PY 2025, designed to dismantle systemic barriers and combat segregation based on protected classes.
- Fund critical supportive services and homelessness prevention: ESG funding will be directed toward rapid rehousing, emergency shelters, and stability case management for the homeless and those at risk.
- Improve community infrastructure and neighborhood revitalization: Investments under CDBG & HOME will support public facilities upgrades, housing rehab, homebuyer assistance, and infrastructure improvements in underserved neighborhoods.
- Engage the community and foster collaboration: Through multiple public meetings and public hearings, the county solicits input specifically from low income, minority, non English speakers, and individuals with disabilities—ensuring funds are directed where needs are greatest.

These concerted efforts aim to remove structural and economic obstacles—such as limited housing supply, discrimination, and lack of services—helping underserved populations gain access to stable, affordable housing and essential community resources.

Actions planned to foster and maintain affordable housing

Seminole County employs a multi-pronged strategy to foster and maintain affordable housing, combining state and federal funding with local policy innovations. It uses federal HUD allocations—

Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and Emergency Solutions Grant (ESG)—to support affordable housing preservation, infrastructure upgrades, homelessness prevention, and community services for low and moderate-income residents. The county also administers the State Housing Initiatives Partnership (SHIP) program, funding home repairs, down-payment assistance, new construction, and owner counseling, with strict income targeting (e.g., at least 30% directed to very low-income households).

Under the Live Local Act, unincorporated areas are rezoning-capable for multifamily and mixed-use developments if at least 40% of units remain affordable for 30 years, removing permitting barriers to encourage such construction. Additionally, Seminole County has an Affordable Housing Advisory Committee (AHAC) to review and recommend zoning, land-use incentives, density bonuses, and fee waivers to promote affordable projects.

Ongoing HUD-required consolidated and fair housing planning ensures transparency, community engagement, and fair housing compliance, guiding annual funding decisions and highlighting anti-displacement and inclusionary strategies.

Together, these programs reflect a coordinated effort—spanning grants, regulatory rezoning, financial incentives, and planning oversight to expand and sustain affordable housing countywide.

Actions planned to reduce lead-based paint hazards

As a recipient of federal funding, the county is required to comply with the HUD/EPA Lead-Based Paint Disclosure Rule and HUD's lead-based paint regulation, known as the Lead Safe Housing Rule. These rules require disclosure about LBP and LBP hazards in most pre-1978 housing units and ensure that young children are not exposed to LBP hazards in Federally assisted or Federally owned housing.

When selecting homes for rehabilitation/resale, the county will give priority to homes that were constructed after 1978. However, if this is not possible, the specific actions that Seminole County will take to address LBP hazards and increase access to housing without LBP hazards include:

- Assess state and local capacity for reducing lead hazards.
- Establish a strategic plan to address needs through capacity development and targeted interventions.
- Coordinate and provide guidance to contractors and housing providers involved in prevention efforts periodically.
- Ensuring that contractors completing work write-ups on housing units are certified to complete the proper testing. Contractors utilizing any federal funding provided by the county are required to be certified in conducting these types of hazard prevention methods when completing construction or rehabilitation projects.
- Maintaining a collaborative comprised of contractors and housing providers dedicated to

conducting healthy home concepts.

- Performing visual assessments and healthy housing needs assessments for deteriorated paint surfaces for all properties considered for rehabilitation or restoration.
- When indicated based on the risk assessment, take appropriate steps to reduce the hazard.
- Coordinate with the local health department to maintain statistics on housing units identified to contain LBP.
- Distributing educational lead-based pamphlets and materials, as it applies, to clients participating in the county’s housing rehabilitation program.

Actions planned to reduce the number of poverty-level families

Seminole County actively implements a multi-faceted anti-poverty strategy aimed at lifting families above the poverty line and plans to continue to utilize its local, state, and federal resources towards poverty reduction strategies in FY2026. Together, these initiatives cover the full spectrum—from immediate crisis relief to long-term sustainable solutions—aligning housing assistance, fiscal education, job readiness, and nonprofit collaboration to systematically reduce poverty among Seminole County families.

Actions planned to reduce the number of poverty-level families in Seminole County include:

1. HUD-Funded Housing & Infrastructure

Under its 2025–2029 Consolidated Plan, Seminole County will direct federal CDBG, HOME, and ESG funding toward preserving and expanding affordable housing, strengthening infrastructure in lower-income areas, offering homelessness prevention services, and investing in community revitalization—at least 70% must benefit low-to-moderate income households.

2. Rental Assistance

Seminole County administers rental assistance programs such as Tenant-Based Rental Assistance (TBRA) and Rapid Re-Housing (RRH) funded through HOME and ESG. Tenant-Based Rental Assistance (TBRA) and Rapid Re-Housing (RRH) are effective tools for reducing poverty by providing immediate and flexible housing support to low-income households and individuals experiencing homelessness.

3. Homeownership Assistance

Through the State Housing Initiatives Partnership (SHIP) program, the county promotes upward mobility by increasing access to homeownership opportunities, particularly for low-income populations. The Purchase Assistance Program offers down-payment aid and gap financing for income-qualified, first-time buyers earning up to 120% of area median income.

4. Shelter & Homeless Support

In response to rising homelessness, including families living in cars, the county is proposing to increase annual funding for non-profit partners, as funding is available. The county currently supports shelters and homeless services through its CDBG, HOME, ESG, and CSBG funds. The county provides funding for shelter operations, rapid re-housing, and street outreach.

5. Community Services & Economic Mobility

Seminole County is leveraging Community Services Block Grant (CSBG) funds and conducting a Community Needs Assessment to shape programs that improve economic self-sufficiency and workforce readiness among low-income residents.

6. Nonprofit Partnerships

The county partners with local nonprofits offering essential services (food pantries, utility/rental aid, clothing, school supplies, emergency funds) and connecting families to budgeting, employment referrals, tax prep, and SNAP enrollment.

7. Financial Education

Grants from the FAIRWINDS Foundation support Habitat for Humanity's financial literacy and homebuyer counseling programs—over 700 residents received training and credit-support services in 2024, empowering them to build stronger financial futures.

Actions planned to develop institutional structure

The county partners and collaborates with a number of agencies and organizations to address the housing and community development needs of low- and moderate-income persons and has developed an effective institutional structure involving the establishment of clear roles, responsibilities, and processes that support the county's goals and ensure accountability. This process includes continuously assessing current capacities and identifying gaps in governance, staffing, and operational systems. To support its institutional structure, the county has developed policies and procedures and implemented robust communication channels to facilitate coordination across departments and stakeholders.

The county also seeks training and capacity-building initiatives to help strengthen staff competencies and leadership skills. One of the main gaps in the county's institutional structure is the lack of a long-term partnership with a Community Housing Development Organization (CHDO) to carry out affordable housing activities. CDHOs are a special type of non-profit organization that must meet certain criteria to be certified to perform eligible HOME activities. The county will partner with the Florida Housing

Coalition to provide technical assistance to county staff and non-profit organizations that have expressed a desire to become certified CHDOs. Participating in trainings fosters collaboration with external partners critical to the success of programs.

The county regularly reviews and refines the structure to ensure that the institution remains adaptable, resilient, and responsive to changing needs and priorities. In the event gaps are identified, Seminole County Community Services Department will take all appropriate measures and implement any additional actions necessary to resolve those issues. The county, in conjunction with the municipalities, elected officials, citizens, non-profit agencies, and for-profit organizations, will continue networking and trying to assess what residents need and how best to meet those needs. Keeping the private and public sector aware of all services provided will be a key objective for the county.

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

Seminole County works to strengthen coordination between public and private housing providers and social service agencies in various ways. The county is committed to ensuring comprehensive and efficient delivery of services to residents in need. Actions the county may take to foster partnerships include regular interagency meetings, collaborative planning sessions, and information-sharing initiatives aimed at aligning resources and reducing service gaps.

Furthermore, Seminole County will complete the following actions to enhance coordination between public and private housing and social services agencies:

- Seminole County will continue the annual Request for Applications process for local non-profit organizations to submit requests for consideration of grant funding to carry out the goals and objectives set forth in this Plan;
- Seminole County will enhance coordination with the Homeless Services Network of Central Florida, and other local private homeless providers, to expand access to data and needs for Seminole County's homeless population through participation on various housing and homeless committees; and
- Seminole County will enhance coordination with public entities, such as the Seminole County Health Department, on issues such as lead based paint data collection and reporting and through public events promoting health and wellness.

By encouraging cooperation among nonprofit organizations, affordable housing developers, health and mental health providers, and other community-based agencies, Seminole County seeks to create a more integrated support network. These efforts will help improve access to housing, expand supportive services, and promote long-term housing stability for vulnerable populations throughout the county.

Discussion:

The county will take coordinated actions to address underserved needs, reduce barriers to affordable housing, overcome obstacles to meeting underserved needs, reduce poverty, and enhance institutional structure and coordination among stakeholders. Efforts will focus on leveraging federal, state, and local resources to address housing affordability, preserve existing housing stock, and improve access to supportive services. The county will strengthen partnerships with nonprofit organizations, service providers, and regional agencies to ensure an efficient delivery system for housing and community development programs. Capacity building and technical assistance will be provided to partners to improve program performance. Additionally, the county will encourage collaboration between public and private sectors to expand economic opportunities, promote fair housing choice, and integrate housing initiatives with transportation and infrastructure planning.

Program Specific Requirements

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

Introduction:

This section outlines the specific program requirements for the federal funding sources administered by Seminole County, including the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and Emergency Solutions Grant (ESG). It details how funds will be used in compliance with each program's statutory and regulatory requirements, the planned uses of program income, and other targeted objectives that ensure the effective and efficient delivery of resources to address identified community needs.

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
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%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

   In addition to the eligible activities specified under 24 CFR 92.205, the county leverages a variety of complementary funding sources and investment strategies to enhance program impact. These may include state and local housing trust funds, private equity contributions, tax-exempt bond financing, Low-Income Housing Tax Credits (LIHTC), in-kind contributions from nonprofit partners, foundation grants, and developer-provided infrastructure improvements. Such investments are coordinated to maximize resources, reduce financing gaps, and accelerate project delivery while maintaining compliance with all applicable federal, state, and local requirements.

   Primary investments being used beyond those identified in Section 92.205 include:

- State Housing Initiatives Partnership (SHIP) Grant
- Tenant-Based Rental Assistance (TBRA) Prior Year Funding – Requires tenant contribution

   While Seminole County's HOME TBRA tenants may have a portion of the rent they must pay on their own, Seminole County does not have any specific HUD approved investments beyond those identified in 24 CFR 92.205. The tenant based rental assistance program falls within the auspices of 92.205 and are not additional investments.

   Further, the County will use the HOME Affordable Homeownership limits that are set forth by HUD when providing purchase assistance to first-time homebuyers with HOME funds. If funds through the HOME program are allocated for purchase assistance and/or homeowner's request for rehabilitation of primary residence, the County will advertise the opening of the waiting list for the respectable activity. The number of applicants accepted will be based on the amount of funds available and this will be provided in the advertisement. The County will use an online application software system but will also provide in-person assistance in the one-stop shop on-site. This will allow applicants to still apply online with help by staff. Once the online application portal is closed, applicants will be placed on the waiting list based on the time/date the application was received and names will be pulled for income qualifying as the funding becomes available. If the applicant is income qualified, then funds are encumbered to assist them in the activity, or they will receive a written notice that their application has been denied if they were not income eligible.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

   If the property or any interest is sold, transferred, or refinanced during the affordability term without notice to consent by the County, then the County may require immediate payment in full of all sums due under the recorded instrument minus any amount of the Note which may have been forgiven

In the event of death of the homeowner prior to the forgiveness date or final payment due date, full repayment of the outstanding principal balance is due, unless the property is assumed by a surviving household member, heir, or beneficiary, who must meet the current income qualifications applicable to the program and maintain the home as their primary residence and homestead. If the property is being assumed, then the Community Development will send out an application to qualify the applicant. Any such assumption is subject to approval by the County.

During the term of the loan, full repayment of the outstanding principal balance is due upon default. The terms of default include:

- If the mortgagor no longer resides in the home as the primary residence
- Loss of homestead exemption
- Loss of homeowner’s insurance and/or flood insurance (if located within a designated flood zone)
- If any part of the property or any interest in it is sold or refinanced (procurement of new, additional, financing), transferred, gifted, or possession is otherwise conveyed to another person, without prior County approval and consistent with County policies, whether by voluntary act, involuntary, by operation of law or otherwise. (A subordination of mortgage for the purpose of refinancing is subject to current subordination policies).
- If the mortgagor is divested of title by judicial sale, levy, or other proceedings
- If foreclosure is instituted against the property
- If the property is leased, subleased, or rented

In the event of foreclosure, or other involuntary loss of title or possession of home by the homeowner, repayment will be required, subject to the amount available from net proceeds of any judicial sale or other forced liquidation or refinancing.

Refer to the attached HOME Resale and Recapture Guidelines for the full policy.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

   To ensure the long-term affordability of units acquired with HOME funds, the county implements strict income qualification requirements and enforces affordability terms through written policy. All applicants must be income-eligible at or below the applicable HOME income limits at the time of purchase or initial occupancy, verified through third-party documentation. The county's written policy establishes clear affordability periods based on the level of HOME investment per unit, as outlined in 24 CFR 92.252 and 92.254, and requires ongoing compliance monitoring throughout the affordability term. The County has established a longer affordability period than the minimum period required by HUD. This policy includes provisions for resale or recapture, as applicable, to ensure that if the property is sold or transferred before the end of the affordability period, it will remain affordable to other income-qualified households or the HOME funds will be recaptured and reinvested in other eligible housing activities, thereby preserving the program's long-term impact.

Please refer to attached resale and recapture guidelines and HOME Policy guidelines.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

   Not applicable. Seminole County has no plans to use HOME funds to refinance existing debt secured by multifamily housing rehabilitated with HOME funds.

5. 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)).

   Pursuant to 24 CFR 92.209(c)(2)(i), the county has provided a preference for disabled and/or elderly and TBRA funds will be used to assist these households. The TBRA program is administered by the local Seminole County Housing Authority and it maintains the waiting list for any potential TBRA clients.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

   Seminole County has provided a preference for disabled elderly households. HOME funds will provide tenant-based rental assistance for persons who are elderly and disabled who are in extremely low and low-income households. This preference is needed to narrow the gap in benefits for this group as it will prevent homelessness and allow them to be stably housed and continue living independently in place.

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

   When applications are taken, the applicants are placed on the waiting list based on the time/day of receipt of the application. Within the application, there is an opportunity for the applicant to self-declare that he/she meets the disability preference and a place to provide date of birth to establish if he/she meets the definition of elderly. When the applicant is pulled off the waiting list for income qualification, it is then that the SCHA will ask for proof of preference(s). If the applicant does not meet the preferences for TBRA, they will not be immediately eligible for the program but will remain on the waiting list based on their original time/day. This will provide them the opportunity to possibly qualify for the program when their name is pulled again. When the waiting list is opened, it is advertised on the SCHA website and through the local newspaper, and it explains that applications are taken through an online website portal, however, SCHA will offer paper application as a reasonable accommodation for a person with disabilities.

Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)

1. Include written standards for providing ESG assistance (may include as attachment)

   Please refer to attached Emergency Solutions Grant (ESG) Internal Policy.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

   Per the COC FL-507 (Homeless Services Network) website, the Coordinated Entry System (CES) is a person-centered process that through a data driven process streamlines access to the most appropriate housing intervention for each individual or family experiencing homelessness. The system ensures all homeless individuals are known by name, increases seamless connections between agencies, prioritizes clients based upon greatest need allowing for more efficient use of community resources, includes Hubs (pop-up sites) and Diversion practices, and incorporates special processes for Victims of Crime (Domestic Violence & Human Trafficking)

   Seminole County accepts referrals through the Coordinated Entry System managed by the Homeless Services Network (HSN). Referrals are accepted for ESG Rapid Re-Housing (RRH) Programs as well as Shelter Plus Care and other Permanent Supportive Housing (PSH) programs; there is no other way to enter those programs than direct referral from CES. This is also included in our written standards and workflow.

   Additionally, the COC-FL507 (HSN) tracks system performance measures (SPMs) through an online dashboard and our programs use those SPMs to determine evaluate program effectiveness. The SPMs that are currently tracked are Length of Time Homeless, Returns to Homelessness, Number of Persons Homeless, Employment and Income Growth, First Time Homeless, and Permanent Housing Placement. These measures are compared against the previous year’s performance to show how our community is improving and/or where we need to focus more on our efforts to end homelessness.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

   Seminole County publishes a Notice of Funding Availability (NOFA) each year to solicit the submission of proposals under the County's entitlement programs CDBG, HOME, and ESG. Proposals are accepted for CDBG-Public Facility, Public Services, as well as HOME construction projects, and ESG shelter operations and rapid re-housing activities. Proposals are reviewed and scored by a Grant Review Team which makes recommendations to the Community Services Director and County Manager. The recommendations are also made available for Public Comment and then to the Board of County Commissioners for approval.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

   While completing the 2025-2029 Consolidated Plan, the Continuum of Care and homeless service providers were contacted, in addition to anyone in the public, and asked to participate in the Public Hearings and in the Community Needs Survey, at the meeting homeless issues were specifically discussed. In addition, the Point-In-Time Survey is available for review and referenced to assist in considering policies and funding decisions. The Citizen Participation Plan is followed when making funding decisions. All funding recommendations are provided for public comments. Public hearings are held to solicit feedback on the county's performance in November/December each year and are held to solicit recommendations for funding in April or May of each year. Homeless service providers are contacted and asked to participate in the public hearings to solicit feedback regarding the homeless and formerly homeless individuals.

   Seminole County's Board of County Commissioners is made up of elected officials and does not have a homeless or formerly homeless individual serving in that capacity. Seminole County partners with the Homeless Services Network (HSN), the lead agency in the Continuum of Care. HSN has membership that represents the Homeless and formerly homeless populations. Seminole County also participates in CoC meetings for feedback.

5. Describe performance standards for evaluating ESG.

   Please refer to attached Emergency Solutions Grant (ESG) Internal Policy.

Not Applicable