



Consolidated Plan

U.S. Department of Housing & Urban Development (HUD)

What's Inside:

Needs Assessment
Market Analysis
Strategic Plan
Annual Action Plan

2025-2029

Table of Contents

.....	1
ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)	5
The Process	12
PR-05 Lead & Responsible Agencies 24 CFR 91.200(b).....	12
PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l).....	14
PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)	26
Needs Assessment	33
NA-05 Overview	33
NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)	35
NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)	48
NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)	54
NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)	60
NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)	62
NA-35 Public Housing – 91.205(b)	64
NA-40 Homeless Needs Assessment – 91.205(c).....	70
NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d).....	77
NA-50 Non-Housing Community Development Needs – 91.215 (f)	86
Housing Market Analysis.....	91
MA-05 Overview	91
MA-10 Number of Housing Units – 91.210(a)&(b)(2).....	93
MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)	97
MA-20 Housing Market Analysis: Condition of Housing – 91.210(a).....	101
MA-25 Public and Assisted Housing – 91.210(b)	105
MA-30 Homeless Facilities and Services – 91.210(c)	109



MA-35 Special Needs Facilities and Services – 91.210(d)	116
MA-40 Barriers to Affordable Housing – 91.210(e)	123
MA-45 Non-Housing Community Development Assets – 91.215 (f)	126
MA-50 Needs and Market Analysis Discussion	133
MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)	136
MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)	138
Strategic Plan	141
SP-05 Overview	141
SP-10 Geographic Priorities – 91.215 (a)(1)	143
SP-25 Priority Needs - 91.215(a)(2)	146
SP-30 Influence of Market Conditions – 91.215 (b)	151
SP-50 Public Housing Accessibility and Involvement – 91.215(c)	169
SP-55 Barriers to affordable housing – 91.215(h)	171
SP-60 Homelessness Strategy – 91.215(d)	174
SP-65 Lead based paint Hazards – 91.215(i)	177
SP-70 Anti-Poverty Strategy – 91.215(j)	181
SP-80 Monitoring – 91.230	184
Expected Resources	186
AP-15 Expected Resources – 91.220(c)(1,2)	186
Annual Goals and Objectives	192
AP-20 Annual Goals and Objectives	192
Projects	197
AP-35 Projects – 91.220(d)	197
AP-50 Geographic Distribution – 91.220(f)	199



Affordable Housing	201
AP-55 Affordable Housing – 91.220(g)	201
AP-60 Public Housing – 91.220(h).....	202
AP-65 Homeless and Other Special Needs Activities – 91.220(i).....	204
AP-75 Barriers to affordable housing – 91.220(j)	209
AP-85 Other Actions – 91.220(k)	211



Executive Summary

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

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. This plan outlines 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). Developed through extensive public input and collaboration with stakeholders, the Consolidated Plan provides a comprehensive framework to guide investment decisions, promote decent housing, expand economic opportunities, and support vibrant, inclusive neighborhoods, with a special focus on benefiting low- and moderate-income residents.

The Consolidated Plan includes a housing needs assessment to determine the current and future housing needs of the community and a market analysis to understand the demand for crucial community needs such as housing, services, community revitalization, employment, transportation, and more. These analyses are focused on identifying the needs of the county's most underserved and underrepresented populations. The Consolidated Plan is used to inform housing policies, planning decisions, and development strategies and detail the county's proposed budget for use of HUD funds towards eligible activities. This Consolidated Plan is for the period beginning October 1, 2025, and ending September 30, 2029 (five-years).

The amount of funds expected to be available for five years is based on proposed annual allocations. The county anticipates having available an estimated \$11,462,060 of CDBG funds, \$4,490,570 of HOME funds, and \$966,920 of ESG funds for Program Years (PY) 2025-2029. Funding amounts are subject to an approved federal budget and can change. Opportunities and projects will be affected by the final funding available to the county each year. Funds for future years have not been approved or committed by HUD.



Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

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: <ul style="list-style-type: none">- 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: <ul style="list-style-type: none">- 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: <ul style="list-style-type: none">- Public Facility or Infrastructure Activities Other Than Low/Moderate Income Housing Benefit: 35,000 Persons Assisted- Buildings Demolished: 3 Buildings
4	Priority Need: Ending Homelessness National Objective: Low Income Limited Clientele Objective: Create a Suitable Living Environment Outcome: Availability/Accessibility

	Indicators: <ul style="list-style-type: none"> - Homeless Person Overnight Shelter: 1,600 Persons Assisted - Tenant-based rental assistance / Rapid Rehousing: 25 Households Assisted - Other: 300 Other
5	Priority Need: Planning and Administration National Objective: N/A Objective: Create or Sustain a Suitable Living Environment Outcome: Sustainability Indicator: N/A

Evaluation of past performance

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 persons. The county has also maintained compliance with 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 23). Notably, accomplishments below are reported through the fourth year of the Consolidated Plan as the PY 24 CAPER has not yet been submitted, therefore actual accomplishments under certain indicators may be higher.



Affordable Housing

- Homeowner housing added – 92%
- Homeowner housing rehabilitated – 13%
- Rental units rehabilitated – 50%
- Direct financial assistance to homebuyers – 23%
- Tenant-based rental assistance/rapid re-housing – 86%

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) – 93%

Homeless

- Homeless person overnight shelter – 128%
- Tenant-based rental assistance/rapid re-housing – 74%
- Homeless person overnight shelter – 128%
- 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.

Summary of citizen participation process and consultation process

Seminole County recognizes that meaningful community engagement is essential to developing effective policies and programs that truly address local needs. The county values input from residents, community leaders, and stakeholders to ensure that decisions reflect the diverse perspectives and priorities of the community. Through public meetings, surveys, workshops, and collaborative partnerships, Seminole County actively seeks to involve citizens in shaping the future of their neighborhoods. By fostering open communication and encouraging active participation, the county strengthens trust, promotes transparency, and builds a more resilient and inclusive community.

The county began engaging citizens and other local governments in December 2024 with the launch of its virtual engagement page. The virtual experience offered multiple ways to



participate in the preparation of the consolidated plan including through a priority needs survey, a quick poll asking about barriers to service delivery, a guest book, and a space for residents and stakeholders to ask questions privately regarding the county's HUD programs, funding availability, the consolidated plan process, and more. All engagement features including the online survey were open for participation from December 2024 - May 2025.

The county facilitated three public meetings on March 12, 25, and 27, 2025 (one in-person and two virtual) to inform the community about the consolidated plan process, available CDBG, HOME, and ESG funding, and to solicit input from residents and stakeholders on priority housing, homeless, community revitalization, public service, and economic development needs. The county also hosted a virtual stakeholder dialogue session May 20, 2025 to connect with local organizations directly serving the county's most vulnerable populations.

Direct invitations to participate in public meetings and the stakeholder dialogue session were sent to stakeholder organizations including housing and homeless partners, non-profit organizations and direct service providers, local businesses, county departments, and leadership. In addition, the county provided outreach to residents and other stakeholders through newspapers, local media outlets, official governmental websites, and social media. Meetings were conducted to ensure the inclusion of all residents, target areas, beneficiaries of federal resources awarded through the public awards process, and public and private agencies operating in the county.

The county also solicited comments on the draft Consolidated Plan and Annual Action Plan from June 29 through July 29, 2025, and held a public hearing on July 22, 2025, for proposed plan adoption 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.

Summary of public comments

The county kept a record of all comments received through the public engagement process including from virtual engagement and on-site community meetings. All public input was considered and incorporated into the Consolidated Plan as applicable. The following outlines the trending priority needs identified through public input:



Housing

- Homeless shelters / transitional housing
- Purchase assistance
- Rental assistance
- Housing for homeless families
- Housing rehabilitation
- Accessible housing
- Assisted living
- Housing Choice Vouchers
- Supportive housing
- Redevelopment of abandoned properties for housing

Public Services

- Education programs
- Employment training
- Healthcare services
- Mental health services
- Financial literacy
- Employment training
- Transportation services
- Services for individuals with disabilities

Infrastructure and Public Improvements

- Community centers
- Parks, sports recreation facilities, and open space
- Public transportation and shelter/hub improvements
- Availability/quality of WiFi
- Electricity (underground power lines, improved sub stations)
- Sewer, potable water, and stormwater
- Public safety facilities (fire stations, police stations, emergency operations centers, etc.)

Economic Development

- Financial assistance to entrepreneurs and small businesses
- Storefront/business rehabilitation and façade improvements



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. Seminole County actively welcomes and encourages all comments from residents, community stakeholders, and partner organizations as part of the development and implementation of its HUD Consolidated Plan. 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. By providing multiple opportunities for public review, comment periods, and public hearings, Seminole County demonstrates its commitment to transparency, accountability, and community-driven decision-making. 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.

Summary

The Consolidated Plan serves as a strategic roadmap for addressing housing and community development needs within Seminole County over the next five years. It identifies priority needs, establishes goals, and outlines specific actions to improve housing affordability, support vulnerable populations, strengthen neighborhoods, and promote economic opportunities. Developed through extensive data analysis and meaningful public input, 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.



The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	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

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 35 full-time staff and several temporary workers.

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 city 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

Allison Thall, Director
Community Services Department
1101 East First Street
Sanford, FL 32771
Office: (407) 665-2302
Email: athall@seminolecountyfl.gov



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

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. This outreach effort included multiple stakeholder meetings, where organizations from across the community development spectrum, social service providers, lenders and financial institutions, realtors, community leaders, and faith-based organizations were invited to come together to discuss the County's needs.

The County advertised public meetings in newspapers of general circulation, published an online survey, and consulted directly with key stakeholders.

Advertisement of Outreach Activities

To maximize engagement, the county implemented various methods of advertisement for the outreach activities listed above. The county focused its efforts on reaching the broadest audience possible, while also employing methods specific to underserved populations.

The outreach approach included utilizing local and social media outlets. The county broadened outreach by utilizing their organizational websites, social media pages such as Facebook, and delivery of regional media releases. It is important to note that the county made every effort to advertise notices in an alternate language newspaper.

Seminole County created a user-friendly informational to advertise the public meetings and the on-line survey. Informationals were distributed through an email campaign to stakeholders including organizations representing populations that are typically underrepresented in the planning process such as persons who reside in target areas, persons who are limited English proficient (LEP), and persons with a disability. Informationals were also distributed at public offices and public libraries.

Direct Agency Consultation

The county developed a list of nearly 110 stakeholders to provide outreach to during the Consolidated Plan process. Stakeholders were invited to participate in public meetings, in an



on-line survey, and public hearings. Additionally, the county conducted interviews with pertinent stakeholders to gather supplemental information for the Consolidated Plan including the CoC, broadband connectivity providers, and emergency management departments.

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

Throughout the year, Seminole County Community Services Department administrators participate in a variety of meetings, conferences, and workshops, interacting with representatives from different agencies and organizations within Seminole County. This direct engagement is essential for building collaborative relationships in community development. On an ongoing basis, the Community Services Department collaborates with a diverse range of entities local government entities, quasi-governmental organizations, and non-government organizations, including:

- Homeless Services: The Sharing Center, Rescue Outreach Mission, HOPE Helps Inc., Salvation Army of Seminole County, Pathways to Care, We Walk By Faith Corporation, Resources for Human Development (RHD), Central Florida St. Vincent De Paul CARES, Seminole County Community Services, Homeless Services Network of Central Florida, Inspire of Central Florida
- Social Services: Meals on Wheels, Harvest Time International, US Hunger (formerly Feeding Children Everywhere), Seminole County Sheriff's S.C.O.R.E. program, Goldsboro Front Porch Council, Inc., Picnic Project, The Purple Leaf Foundation Inc., United Way, Second Harvest Food Bank of Central Florida, Goodwill Industries Sanford Self Sufficiency Job Center, Altamonte Springs South Seminole Optimist Club, United Cerebral Palsy of Central Florida, Kids House, and various centers for youth, seniors, and people with disabilities
- Housing: Various for-profit developers, Habitat for Humanity Seminole-Apopka, Seminole County Housing Authority, RISE community Solutions – Pathways to Home
- Economic Development: Christian HELP Employment and Resource Center, Seminole County Branch NAACP, Seminole County Chamber, Casselberry Chamber, Oviedo-Winter Springs Chamber, Sanford Chamber, East Central Florida Regional Planning Council, Seminole State College, CareerSource Central Florida, Manufacturers Association of Central Florida, UCF Business Incubation Program, SCORE, Prospera
- Health Services: Seminole County – Florida Health Department, Shepherd's Hope, True Health (Sanford, Casselberry, Goldsboro, Airport, Harvest Time International), Pop

Behavioral Health Services, Advent Health Central Florida Division, Aspire Health Partners Sanford, Central Florida Family Health Center, Seminole Behavioral Healthcare (Fern Park, Sanford), Seminole County Government's Community Health Initiative

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

The county works to address homelessness both within and outside of its geographic boundaries through collaboration with the Homeless Services Network of Central Florida, the region's Homelessness Continuum of Care (CoC) serving Orange, Osceola, and Seminole Counties. The County consulted with the CoC through various methodologies, including one-on-one interactions and public meetings.

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

The 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 located 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.

Consultation with HSNCF was conducted through multiple interactions, including direct engagement, invitations to participate in the stakeholder meetings, and review of the MFHC 10-Year Strategic Plan, point-in-time (PIT) homeless counts, housing inventory counts, and populations and subpopulations report.

Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities



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?	Housing Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Engaged through a stakeholder event. It's anticipated that coordination on housing and social services will be enhanced.
2	Agency/Group/Organization	American Muslim Social Services, Inc./American Muslim Community
	Agency/Group/Organization Type	Services - Health
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment, Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Engaged through a community meeting. It's anticipated that coordination on housing, homelessness, and social services will be enhanced.
3	Agency/Group/Organization	Dave's House
	Agency/Group/Organization Type	Services – Health, Housing, Services – Housing
	What section of the Plan was addressed by Consultation?	Housing needs assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Engaged through a community meeting. It's anticipated that coordination on housing, homelessness, and social services will be enhanced.
4	Agency/Group/Organization	Christian HELP
	Agency/Group/Organization Type	Services – Homeless, Services – Employment

	What section of the Plan was addressed by Consultation?	Housing needs assessment, Homeless needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Engaged through a community meeting. It's anticipated that coordination on housing, homelessness, and social services will be enhanced.
5	Agency/Group/Organization	Global Nonprofit Help
	Agency/Group/Organization Type	Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing needs assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Engaged through a community meeting. It's anticipated that coordination on housing, homelessness, and social services will be enhanced.

6	Agency/Group/Organization	Bright Community Trust, Inc.
	Agency/Group/Organization Type	Housing, Services-Housing
	What section of the Plan was addressed by Consultation?	Housing needs assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Engaged through a community meeting. It's anticipated that coordination on housing will be enhanced.
7	Agency/Group/Organization	HOPE Helps
	Agency/Group/Organization Type	Services – Homeless, Services – Employment
	What section of the Plan was addressed by Consultation?	Housing needs assessment, Homeless needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Engaged through a community meeting. It's anticipated that coordination on housing, job training, homelessness, and social services will be enhanced.
8	Agency/Group/Organization	IMPOWER
	Agency/Group/Organization Type	Services – Health, Services - Children
	What section of the Plan was addressed by Consultation?	Housing needs assessment, Homeless needs – families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Engaged through a community meeting. It's anticipated that coordination on housing, homelessness, and social services will be enhanced.
9	Agency/Group/Organization	The Sharing Center
	Agency/Group/Organization Type	Services – Homeless, Services – Employment
	What section of the Plan was addressed by Consultation?	Housing needs assessment, Homeless needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Engaged through a community meeting. It's anticipated that coordination on housing, job training, homelessness, and social services will be enhanced.
10	Agency/Group/Organization	Rescue Outreach Mission
	Agency/Group/Organization Type	Services – homeless, Services – victims of domestic violence, Services - Employment
	What section of the Plan was addressed by Consultation?	Housing needs assessment, Homeless needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Engaged through a community meeting. It's anticipated that coordination on housing, job training, homelessness, and social services will be enhanced.
11	Agency/Group/Organization	Habitat for Humanity Seminole Apopka
	Agency/Group/Organization Type	Services – Housing, Housing
	What section of the Plan was addressed by Consultation?	Housing needs assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Engaged through a community meeting. It's anticipated that coordination on housing will be enhanced.
12	Agency/Group/Organization	Central Florida Home for Good, Inc.
	Agency/Group/Organization Type	Housing, Services - Homeless
	What section of the Plan was addressed by Consultation?	Housing needs assessment, Homeless needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Engaged through a community meeting. It's anticipated that coordination on housing, job training, homelessness, and social services will be enhanced.
13	Agency/Group/Organization	Seminole County Public Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing needs assessment, Public housing needs, homeless needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Engaged via email and stakeholder consultation. It's anticipated that housing and housing services will be enhanced.
14	Agency/Group/Organization	City of Oviedo, Planning Division
	Agency/Group/Organization Type	Other Government- Local
	What section of the Plan was addressed by Consultation?	Housing needs assessment, Market analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Engaged via stakeholder consultation. It's anticipated that housing policy will be enhanced.
15	Agency/Group/Organization	Inspire of Central Florida
	Agency/Group/Organization Type	Services – people with disabilities, Services – employment, Housing, Services – housing
	What section of the Plan was addressed by Consultation?	Housing needs assessment, Non-homeless special needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Engaged via stakeholder consultation. It's anticipated that housing services and services for people with disabilities will be enhanced.
16	Agency/Group/Organization	Pathways to Care
	Agency/Group/Organization Type	Services – health, Services – homeless, Services – housing, Services – persons with HIV/AIDS
	What section of the Plan was addressed by Consultation?	Housing needs assessment, Homeless needs – veterans, Public housing assessment, Homelessness strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Engaged via stakeholder consultation. It's anticipated that homelessness services, especially for special needs populations and homeless veterans, will be enhanced.
	Agency/Group/Organization	True Health
	Agency/Group/Organization Type	Services – health
	What section of the Plan was addressed by Consultation?	Housing needs assessment, Non-homeless special needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Engaged via online survey. It's anticipated that public services will be enhanced.
	Agency/Group/Organization	Picnic Project
	Agency/Group/Organization Type	Services – health
	What section of the Plan was addressed by Consultation?	Housing needs assessment, Non-homeless special needs

	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Engaged via online survey. It's anticipated that public services will be enhanced.</p>
--	---	---

Table 2 – Agencies, groups, organizations who participated

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. While local publicly funded institutions such as mental health and correctional facilities were not available for consultation, the county did engage with local non-profit organizations that serve populations previously residing in or assisted by these agency types. These organizations, which provide services to homeless individuals, seniors, and others were consulted through public meetings, a stakeholder consultation meeting, and other means such as direct email or phone call as necessary.

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

Several local, regional, state, and federal planning efforts were considered in the preparation of this plan. Planning and housing efforts in the city jurisdictions within Seminole County were also considered. For example, the affordable housing planning efforts of the City of Sanford, which is a recipient of federal funds from HUD's CDBG program, were considered. In addition, the planning and affordable housing efforts of the Sanford Public Housing Authority and the Orlando Housing Authority, which operates a voucher program for residents of Sanford, were considered.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Seminole County SHIP Local Housing Assistance Plan (LHAP)	Seminole County	The Seminole County Local Housing Assistance Plan (LHAP) includes housing strategies; considering the limited funding which comes into the area, understanding what programs and how much money flows into Sanford through Seminole County's plans for affordable housing ensures that Sanford's programs don't duplicate or overlap Seminole County's programs.
Seminole County Local Mitigation Strategy	Seminole County	The data and analysis of environmental conditions and hazard risks in the LMS informs housing and economic developments needs related to housing; particularly in section MA-65 Hazard Mitigation in the Consolidated Plan.

Continuum of Care Strategic Plan	Homeless Services Network of Central Florida	The goals of the Homeless Services Network of Central Florida overlap with Hernando County's 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 Sanford's programs don't duplicate or overlap its programs.
Seminole County Public Housing Authority 5-Year PHA Plan	Seminole County Public Housing Authority	The PHA 5-Year Plan includes increasing access to affordable housing and supportive services to achieve self-sufficiency as goals which aligns with the county's affordable housing priorities.
Seminole County Comprehensive Plan	Seminole County	The county's Comprehensive Plan's Housing Element outlines goals, objectives, and policies for providing adequate and safe housing, eliminating substandard housing, and providing and preserving affordable housing in the county which aligns with the goals of this Consolidated Plan.

Table 3 – Other local / regional / federal planning efforts

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

The county partners with many local public and quasi-public agencies to support planning goals which follow HUD's National Objectives, including providing affordable, safe, and sanitary housing, creating a suitable living environment, and expanding economic opportunities for low and moderate-income individuals. The county will continue building partnerships with adjacent units of local and state government, particularly offices including emergency management, public works, and others in order to ensure the effectiveness of plan implementation.

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

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 consulted directly with stakeholders. The citizen participation process included:

Public Meetings

The county facilitated three (3) public meetings, one in-person and two virtual, one (1) stakeholder-specific meeting, and an additional public hearing before the County Commission for adoption of the Consolidated Plan. The public meetings informed residents and stakeholders about the PY 2025-2029 Consolidated Plan, described the process, and solicited input on priority community needs. The county considered times convenient for residents and stakeholders and offered a hybrid approach of on-site and virtual meetings. Meeting dates, times, and virtual platforms are detailed below.

Online Participation

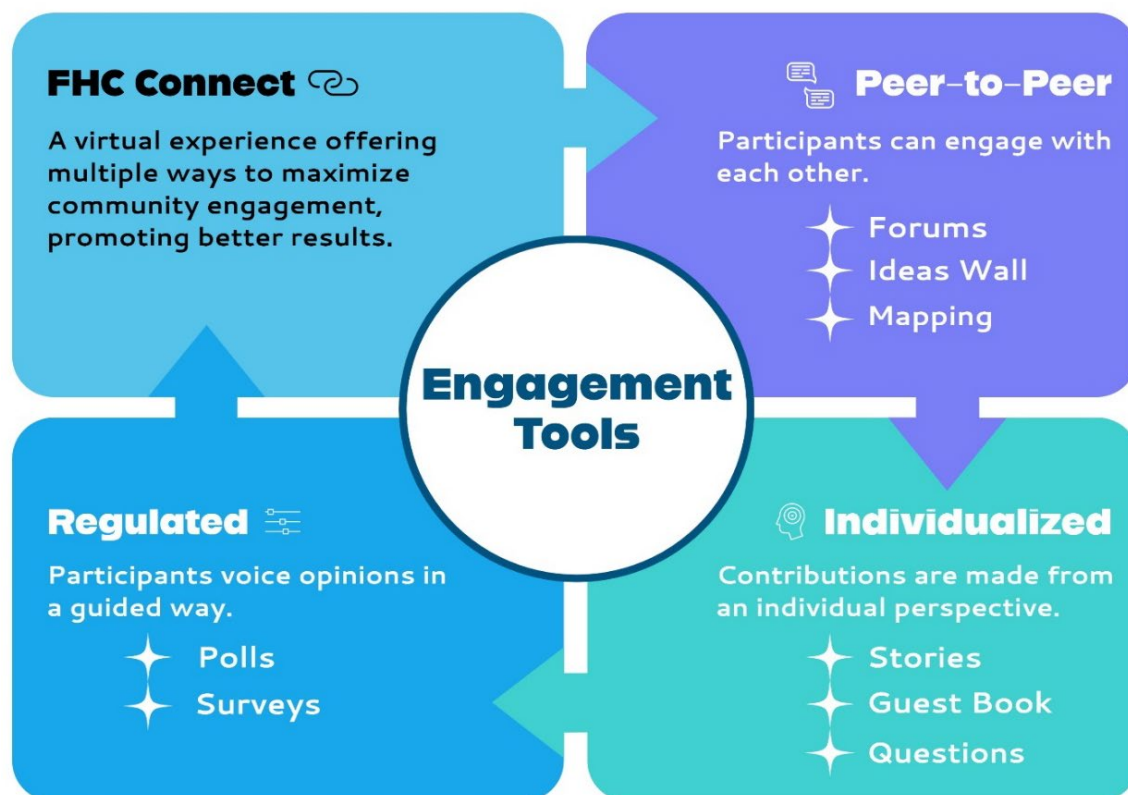
The county recognizes that traditional methods of outreach often unintentionally exclude underserved populations and is committed to making changes to its planning process with the intention of eliminating barriers to participation. While the county complied with federal citizen participation regulations, a key effort made to broaden participation was launching the FHC Connect virtual experience in addition to holding meetings at a physical location.

FHC Connect utilizes current technology to meet the increasing demand for a virtual presence. Outreach has changed, particularly since the pandemic, and FHC Connect is a progressive outreach method for maximizing citizen participation. This unique virtual experience is an all-in-one community engagement platform offering a set of comprehensive tools and widgets to collect stakeholder input and data.



The platform complies with Web Content Accessibility Guidelines (WCAG), offers convenience, and the ability to engage at a comfortable pace. These features often increase participation by marginalized populations. Through the platform, the county developed an online survey to maximize engagement. The survey gathered information related to priority needs in the county, including housing needs, homeless needs, public infrastructure/facility needs, economic development needs, and public service needs. Community input helped prioritize needs and goals to be incorporated into the Consolidated Plan and informed activities to be funded to address needs within the county’s regulatory and funding frameworks.

Available features of FHC Connect include:



The FHC Connect website was translated to Spanish, allowing limited English-speaking residents to engage. Engagement activities on both the English and Spanish-translated websites that were open to the public from January through May 2025 on the Consolidated Plan website included:

- Taking A Survey: Respond to specific questions about the housing, service, and economic needs of the county's most vulnerable populations.

- Answering A Poll: Select what you consider to be the greatest barrier to receiving essential services in Seminole County.
- Commenting in the Guestbook: Leave any comments or questions related to the plan's content or goals.
- Asking Questions: Inquire privately about the county's HUD grant programs, eligible use of funds, and more.

Direct Agency Consultation

Partner agencies and stakeholders were invited to participate in any of the public meetings held throughout the process. A special Stakeholders Meeting was also held, in which specific stakeholders including public housing authorities and homeless Continuum of Care agencies for the area were invited to provide direct input about their priority community needs and the specific needs of their clientele.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting, March 12, 2025, in-person	<p>All residents of Sanford</p> <p>Minorities</p> <p>Persons with Disabilities</p> <p>Recipients of local, state, and federal program funding and services</p> <p>Non-targeted/broad community</p>	In-person attendees: 6	Transportation, affordable housing, and economic development are biggest challenges; seniors are underserved, financial assistance, counseling, and senior assistance needed. Increasing access to affordable housing and resources are top needs.	N/A	N/A

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, March 25, virtual	<p>All residents of Sanford</p> <p>Minorities</p> <p>Persons with Disabilities</p> <p>Recipients of local, state, and federal program funding and services</p> <p>Non-targeted/broad community</p>	Virtual attendees: 10	Increasing access to affordable housing is top need, especially for seniors and disabled; those with mental health challenges and seniors are most underserved; downpayment and rental assistance needed.	N/A	N/A

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 Meeting, March 27, 2025, virtual	<p>All residents of Sanford</p> <p>Minorities</p> <p>Persons with Disabilities</p> <p>Recipients of local, state, and federal program funding and services</p> <p>Non-targeted/broad community</p>	Virtual attendees: 5	Access to affordable housing and supportive services are biggest needs; seniors most underserved; home buyer education is needed.	N/A	N/A

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)
4	Stakeholder Meeting, May 20, 2025, virtual	Key stakeholder organizations	Virtual attendees: 4	Affordable housing, rental/utility assistance, mental health/substance abuse services, and transportation identified as high priorities across organizations; childcare is needed; documentation requirements, stigma/NIMBYs, transportation, language barriers, and program eligibility criteria identified as key barriers.	N/A	N/A
5	Public Hearing	Non-targeted/broad community				

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment defines the county's priorities in affordable housing, community development, homelessness, and non-homeless special needs. It serves as the foundation for the Strategic Plan, ensuring the effective allocation of limited housing and community development resources. This assessment is based on a comprehensive analysis of quantitative data, supplemented by qualitative insights obtained through citizen engagement and stakeholder consultations.

The Needs Assessment is divided into the following sections:

Housing Needs Assessment – The analysis of American Community Survey (ACS) and Comprehensive Housing Affordability Strategy (CHAS) data, along with information from local sources, reveals a substantial need for affordable housing in Seminole County. The data indicates that residents face significant housing cost burdens, with cost burden identified as the most prevalent "housing problem," surpassing all other categories of housing challenges as defined by HUD.

Public Housing – Seminole County's jurisdiction encompasses two housing authorities: Seminole County and Sanford. Seminole County manages public housing units and administers the Housing Choice Voucher Program for eligible residents needing affordable housing. The Orlando Housing Authority manages the Sanford Housing Authority's day-to-day operations. By 2013, all Sanford Housing Authority public housing residents were relocated to private housing using housing choice vouchers. Sanford Housing Authority does not have a Housing Choice Voucher program, nor does it have a waitlist.

Homeless Needs Assessment – According to the 2024 PIT Count for the Central Florida Commission on Homelessness CoC, 439 persons were experiencing homelessness in Seminole County. Of that total, 257 persons were experiencing sheltered homelessness, and 182 persons were experiencing unsheltered homelessness.

Non-Homeless Special Needs Assessment – The county has identified non-homeless special needs populations requiring supportive services, including the elderly, frail elderly, persons with



disabilities, individuals with substance use disorders, victims of domestic violence, and persons living with HIV/AIDS and their families. Affordable housing, along with access to supportive services, remains a critical need for these populations.

Non-Housing Community Development Needs— Based on input from residents and stakeholders, along with a review of local studies, the county's non-housing community development needs include Public Facilities, such as neighborhood parks and recreational facilities; Public Improvements, specifically streets, sidewalks, and water/sewer infrastructure upgrades; and Public Services, including job training and employment opportunities, alternative educational opportunities, and health and mental healthcare services.

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

Summary of Housing Needs

When developing housing goals for a five-year period, Seminole County must consider household type, size, composition, and housing conditions, in addition to housing costs. Understanding the county's housing patterns enables the creation of a comprehensive strategy to address housing needs. Collected housing data allows the county to assess the type and condition of the existing housing stock and to identify the number and characteristics of families or individuals requiring housing assistance. This information supports the development of targeted housing services to sustain affordable housing and address the needs of residents across all income levels and demographic groups.

HUD definitions of the categories analyzed are as follows:

- Housing Cost Burden – Households spending greater than 30% of their total gross income on housing costs.
- Severe Housing Cost Burden – Households whose housing cost burden is greater than 50% of housing income.
- Overcrowding – Households having more than 1.01 to 1.5 persons per room excluding bathrooms, porches, foyers, halls, or half-rooms.
- Severe overcrowding – Households having more than 1.51 persons per room excluding bathrooms, porches, foyers, halls, or half-rooms.
- Lacking complete kitchen facilities – Kitchen facilities lacking a sink with piped water, a range or stove, or a refrigerator.
- Lacking complete plumbing facilities – Households without hot or cold piped water, a flush toilet and a bathtub or shower.
- Small Family- 5 or less people residing in a household.
- Large Family- 5 or more people residing in a household.

Between 2009 and 2020, Seminole County experienced steady demographic and economic growth. The population increased from 381,185 to 406,350, marking a 7% rise over the 11-year period. This growth reflects the area's continued appeal due to economic opportunity, quality of life, and regional development. More notably, the number of households grew by 17%, rising from 133,230 to 155,860. This faster pace of household formation compared to population growth suggests a trend toward smaller household sizes, potentially driven by an aging population, more single-person households, or changing family structures.



Regarding economic well-being, the median household income increased by 23%, from \$57,010 to \$70,297. This income growth indicates local economic expansion, increased employment opportunities, and post-recession recovery. However, it is important to consider this gain alongside the rising cost of living, which may affect residents' actual purchasing power. Collectively, these trends point to a growing and evolving community with emerging housing, infrastructure, and affordability needs.

Seminole County's household income distribution reveals that the majority of households, 85,870, earn above 100% of the Area Median Family Income (HAMFI), while 13,365 fall within the extremely low-income range (0–30% HAMFI). Small family households are most common across all income levels, especially among higher-income groups, whereas large family households are relatively rare and concentrated in higher income brackets.

Seniors make up a notable portion of households at all income levels. In the lowest income group, over 5,900 households include someone 62 or older, indicating a need for affordable, age-friendly housing and services. Households with children under six are also more prevalent in higher income brackets, though over 1,000 exist in the lowest income group, highlighting a vulnerable population that may face challenges securing stable housing and childcare support.

In summary, the data reflects strong economic segments in the county but underscore the needs of low-income seniors, families with young children, and large households, groups likely to benefit from targeted housing and supportive service interventions.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	381,185	406,350	7%
Households	133,230	155,860	17%
Median Income	\$57,010.00	\$70,297.00	23%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	13,365	15,655	25,615	15,335	85,870
Small Family Households	3,560	5,293	9,410	6,475	46,560
Large Family Households	464	680	1,583	815	7,110

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Household contains at least one person 62-74 years of age	3,170	3,834	6,375	3,830	19,200
Household contains at least one person age 75 or older	2,749	3,390	3,345	1,829	6,473
Households with one or more children 6 years old or younger	1,089	1,908	3,460	1,951	9,049

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	120	150	99	20	389	25	15	25	0	65
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	135	134	135	115	519	25	65	28	29	147
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	173	244	680	225	1,322	20	43	215	105	383
Housing cost burden greater than 50% of income (and none of the above problems)	4,385	4,260	1,335	95	10,075	3,879	3,028	1,965	209	9,081

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	149	2,190	6,315	1,265	9,919	1,070	2,155	4,630	2,800	10,655
Zero/negative Income (and none of the above problems)	1,260	0	0	0	1,260	1,065	0	0	0	1,065

Table 7 – Housing Problems Table

Data Source: 2016-2020 CHAS

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	4,810	4,775	2,245	450	12,280	3,949	3,163	2,234	339	9,685
Having none of four housing problems	1,760	2,695	8,840	4,710	18,005	2,849	5,024	12,310	9,830	30,013
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data Source: 2016-2020 CHAS



3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,835	3,214	3,190	8,239	1,249	1,442	2,690	5,381
Large Related	228	264	385	877	224	214	415	853
Elderly	1,090	1,264	1,279	3,633	2,764	2,773	2,296	7,833
Other	1,709	2,159	3,312	7,180	800	840	1,294	2,934
Total need by income	4,862	6,901	8,166	19,929	5,037	5,269	6,695	17,001

Table 9 – Cost Burden > 30%

Data Source: 2016-2020 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	1,874	1,874	1,085	962	0	2,047
Large Related	0	0	100	100	114	114	85	313
Elderly	1,040	869	270	2,179	2,099	1,389	633	4,121
Other	0	1,635	1,595	3,230	645	0	0	645
Total need by income	1,040	2,504	3,839	7,383	3,943	2,465	718	7,126

Table 10 – Cost Burden > 50%

Data Source: 2016-2020 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	214	293	558	300	1,365	45	104	199	99	447



	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	30	60	180	20	290	0	4	44	35	83
Other, non-family households	64	30	70	20	184	0	0	0	0	0
Total need by income	308	383	808	340	1,839	45	108	243	134	530

Table 11 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

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

Table 12 – Crowding Information – 2/2

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

According to the 2023 American Community Survey (ACS) 5-Year Estimates, single-person households comprise 25.6% (47,498) of all occupied housing units in Seminole County. Among these, individuals living alone occupy 32.6% of renter-occupied units and 22.0% of owner-occupied units. The largest share of single-person households falls within the 35 to 64 age group, accounting for 11.7% of total occupied housing, including 10.1% of owner-occupied units and 14.9% of renter-occupied units.

Single-person households, particularly those with low or fixed incomes such as Social Security, are more susceptible to housing cost burdens. This financial strain can lead to difficulties in affording necessities like healthcare, food, and transportation. While specific numbers of single-person households in need of housing assistance in Seminole County are not directly provided in the ACS summary tables, the presence of a significant elderly population living alone suggests a notable demand for affordable housing solutions tailored to single occupants.

Local housing assistance programs, such as those offered by Seminole County's Community Services Department, support residents facing housing challenges. These programs aim to assist

low-income households, including single-person households, to secure affordable and stable housing.

According to Seminole County's Attainable Housing Strategic Plan, approximately 27% of the county's 167,549 households are cost-burdened, meaning they spend more than 30% of their income on housing expenses.

This issue is particularly acute among lower-income households:

- 89% of households with incomes under \$20,000 are cost-burdened.
- 73% of households with incomes between \$20,000 and \$34,999 are cost-burdened.
- 57% of households with incomes between \$35,000 and \$49,999 are cost-burdened.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Disabled Families in Need of Housing Assistance

An estimated 57,506 individuals in Seminole County, 12% of the population, live with disabilities, according to 2023 ACS data. Many of these individuals, particularly the 3,560 who receive Supplemental Security Income (SSI), face significant housing challenges due to the mismatch between income and local rental costs. With the HUD Fair Market Rent for a studio at \$1,338 and SSI capped at \$914 per month, affordable rent (30% of income) would be \$274, well below market rates. This results in extreme rent burdens, making market-rate housing inaccessible without assistance.

Families with disabilities often require not only affordable housing but also accessible units equipped with features like ramps and modified bathrooms. However, such units are limited. These families also need supportive services, including healthcare access, transportation, and community-based resources to maintain independence and quality of life. The shortage of affordable, accessible housing and necessary services highlights the need for expanded rental subsidies, accessible housing development, and coordinated support systems. Addressing these needs requires joint efforts from local governments, nonprofits, and community partners.

Victims of Domestic Violence in Need of Housing Assistance

Estimating the number of families in Seminole County needing housing assistance due to domestic violence, dating violence, sexual assault, or stalking involves analyzing available crime statistics and understanding the support services in place.



In 2023, Seminole County recorded 2,649 domestic violence police reports. By May 2024, there were 981 reports, indicating a continuing trend. There is no information available on how many of these victims need housing assistance, however, the 2024 Point in Time Count identified 60 people experiencing homelessness who were also victims of domestic violence. Of those people, 43 were staying in Emergency Shelter, and 17 were identified as unsheltered.

What are the most common housing problems?

Housing problems are defined within categories that include: substandard housing (households lacking complete kitchen or plumbing facilities), overcrowding (more than 1.01- 1.5 persons per room), severe overcrowding (more than 1.51 persons per room), cost burden (more than 30% of the household's gross income is spent on housing costs), and severe cost burden (more than 50% of the household's gross income is spent on housing costs), and zero/negative income households who cannot be cost burdened but still require housing assistance.

Housing Problems in Seminole County, ranked in descending order:

- Housing cost burden greater than 30% of income (and none of the above problems): 20,574
- Housing cost burden greater than 50% of income (and none of the above problems): 19,156
- Zero/negative Income (and none of the above problems): 2,325
- Overcrowded - With 1.01-1.5 people per room (and none of the above problems): 1,705
- Severely Overcrowded >1.51 people per room (and complete kitchen and plumbing): 666
- Substandard Housing: 454

Residents of Seminole County face housing cost burden as the most prevalent housing challenge. Table 7 indicates that the number of households experiencing housing cost burden and severe housing cost burden significantly surpasses all other housing-related issues. Among these, 2,325 households report having zero or negative income. While these households technically cannot be classified as cost-burdened due to the absence of income, they still require housing assistance. All households with zero or negative income fall within the 0-30% Area Median Income (AMI) category, comprising 1,260 renters and 1,065 homeowners.



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

The data indicates that certain household types and income groups in Seminole County are more significantly impacted by housing problems, particularly renters with lower incomes. The most prevalent issue across all income groups is housing cost burden, with the most severe effects felt by households earning 0-30% of AMI. Among renters in this category, 4,385 households spend more than 50% of their income on housing, while 3,879 owner households face the same severe cost burden. Additionally, cost burden greater than 30% is particularly high among middle-to-low-income households (50-80% AMI), affecting 6,315 renter households and 4,630 owner households. These figures highlight the financial strain on households with limited incomes, particularly renters, who are disproportionately affected.

Overcrowding and severe overcrowding are also more common among renters than homeowners. A total of 1,322 renter households experience overcrowding (1.01-1.5 persons per room), compared to 383 owner households. Severe overcrowding (more than 1.51 persons per room) is even more pronounced, affecting 519 renter households but only 147 owner households. The most significant impact is seen among renters earning 50-80% AMI, where 680 households face overcrowding, indicating that even moderate-income renters struggle to secure adequate living space.

Substandard housing conditions (lacking complete plumbing or kitchen facilities) further impact renters more than homeowners. A total of 389 renter households live in substandard housing, compared to only 65 owner households. The highest concentration of substandard housing exists among renters earning 0-50% AMI, highlighting a critical need for housing rehabilitation and improvements in affordable rental units. Additionally, 1,260 renter households and 1,065 owner households report zero or negative income, making them the most financially vulnerable and at high risk of homelessness without continued housing assistance.

Overall, renters, particularly those earning 0-50% AMI, are the most affected by severe housing problems, including high housing cost burdens, overcrowding, and substandard living conditions. Even among middle-income renters, overcrowding remains a significant concern, indicating that affordability issues extend beyond the lowest income brackets. Meanwhile, households with zero or negative income face the highest risk of housing instability and require urgent intervention. These findings emphasize the need for affordable rental housing, rental assistance programs, subsidized homeownership opportunities, and housing rehabilitation efforts to improve housing conditions for the most vulnerable populations in Seminole County.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

In Seminole County, low-income individuals and families with children, particularly those classified as extremely low-income (earning less than 30% of the Area Median Income or AMI), face significant challenges that place them at imminent risk of homelessness. According to Seminole County's housing data, approximately 27% of households are cost-burdened, spending more than 30% of their income on housing, while a large subset is severely cost-burdened, spending over 50%. For extremely low-income households, this percentage is even more pronounced, with nearly 89% of households earning less than \$20,000 annually experiencing housing cost burdens. These families often allocate the majority of their limited income to rent, leaving insufficient resources for basic needs such as food, healthcare, and transportation, making them vulnerable to eviction or displacement.

Employment instability is another significant factor contributing to housing insecurity. Many low-income families rely on low-wage jobs that offer inconsistent hours, making it difficult to maintain a steady income. Additionally, Seminole County faces a shortage of affordable housing units, which forces families into substandard, overcrowded living conditions that can further exacerbate their instability. In Seminole County's housing market, the demand for affordable units far exceeds supply, with many households placed on waitlists for public housing or rental assistance programs. Compounding this issue is limited access to support services such as affordable childcare, job training, and mental health care, which are critical for achieving long-term financial stability.

Formerly homeless families and individuals who are receiving rapid re-housing assistance and nearing the termination of that assistance also face significant challenges. These households need sustainable employment to afford housing independently once subsidies end, yet many lack the training or resources to secure higher-paying jobs. Affordable housing options are crucial during this transition, but the scarcity of affordable rental units can force families back into housing insecurity. Additionally, the availability of ongoing support services, such as case management, financial literacy programs, and employment counseling, plays a vital role in maintaining housing stability. Without this support, families are at a higher risk of returning to homelessness. Building community connections can also be important in preventing future housing crises, as informal networks often provide emotional and practical support during difficult times.



In summary, addressing the needs of low-income and formerly homeless families in Seminole County requires a multifaceted approach. This includes increasing the supply of affordable housing, expanding supportive services, and improving access to economic opportunities. Providing targeted interventions for households nearing the end of rapid re-housing assistance is essential to breaking the cycle of homelessness and ensuring long-term housing stability.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Seminole County does not provide estimates of at-risk populations and, therefore, does not have a methodology for this.

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

Housing instability and an increased risk of homelessness are often linked to specific housing characteristics. One of the most significant factors is housing cost burden, where households spend more than 30% of their income on housing costs, and severe cost burden, where more than 50% of income is allocated to housing. These financial pressures leave little room for other essential expenses, such as food, healthcare, and transportation, making eviction or displacement more likely. Substandard housing conditions, such as structural deficiencies, mold, inadequate heating or cooling, and electrical or plumbing issues, also contribute to instability, as units can become uninhabitable or condemned. Overcrowding, where more individuals live in a home than is suitable for its size, can lead to health concerns and conflicts, prompting households to seek alternative arrangements.

A lack of affordable housing exacerbates the issue, as low-income households struggle to find stable, long-term housing options within their budget. Households with eviction histories or poor credit may face additional barriers when seeking new housing, perpetuating a cycle of instability. Fixed-income households, such as those relying on Social Security or disability benefits, are particularly vulnerable to rising rents and property taxes, which can outpace their ability to pay and lead to displacement. Survivors of domestic violence are also at heightened risk, as fleeing unsafe situations often leaves them without secure housing options.

Additionally, inadequate access to supportive housing services, such as units designed for seniors or individuals with disabilities, can lead to instability for populations with specific needs. High turnover in rental markets, driven by rent hikes, buyouts, or "renovictions," further contributes to displacement. Lastly, the absence of transitional and permanent supportive

housing options, including case management and other resources, can hinder at-risk households from maintaining long-term housing stability. Addressing these interconnected housing challenges is crucial to preventing homelessness and promoting secure, affordable living conditions.

Discussion

Investing in affordable housing in Seminole County will help residents prevent homelessness and improve housing conditions, fostering long-term housing stability. This investment may involve the development of new units, rehabilitation of existing properties, and the provision of housing subsidies. Since permanent housing is the key solution to homelessness, it is essential to increase opportunities for low- and moderate-income (LMI) households to access affordable and available housing units. Additionally, providing financial assistance when needed is crucial to help residents maintain housing stability and avoid displacement.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

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

Introduction

This section of the Plan provides an assessment of housing needs for each racial and ethnic group that demonstrates a disproportionately greater need compared to the overall need within the same income category. According to HUD regulations, a disproportionately greater need exists when members of a racial or ethnic group at a specific income level experience housing problems—such as housing cost burden, substandard living conditions, or overcrowding—at a rate that exceeds the average for that income level by 10 percentage points or more. The four income categories analyzed are:

- Extremely Low-Income (ELI) Households: 0%–30% of Area Median Income (AMI)
- Very Low-Income (VLI) Households: 30%–50% of AMI
- Low-Income (LI) Households: 50%–80% of AMI
- Moderate-Income (MI) Households: 80%–100% of AMI

This evaluation aims to identify disparities and inform targeted strategies to address housing challenges vulnerable populations face.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,980	3,404	0
White	5,915	2,029	0
Black / African American	1,035	544	0
Asian	217	139	0
American Indian, Alaska Native	70	30	0
Pacific Islander	0	0	0
Hispanic	2,490	624	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS



*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	12,274	3,364	0
White	6,885	2,479	0
Black / African American	1,479	325	0
Asian	375	69	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	3,365	478	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	15,420	10,200	0
White	7,809	7,090	0
Black / African American	2,125	850	0
Asian	454	338	0
American Indian, Alaska Native	0	40	0
Pacific Islander	15	4	0
Hispanic	4,300	1,789	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2016-2020 CHAS



*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,850	10,485	0
White	3,115	6,980	0
Black / African American	500	774	0
Asian	79	390	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,085	2,115	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

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

Discussion

Extremely Low-Income Households (<30% AMI)

Across the jurisdiction, 9,980 households experience one or more of these issues, while 3,404 households report no housing problems. Notably, households with zero or negative income do not report additional housing problems, though they still face significant economic hardship due to their income status.

When broken down by race and ethnicity, white households represent the largest share of those experiencing housing problems, with 5,915 affected households, while 2,029 report none. Black/African American households show 1,035 households with at least one housing problem, while 544 do not face any. Among Asian households, 217 households experience housing problems, compared to 139 without. American Indian or Alaska Native households have 70 experiencing housing issues, while 30 do not. Pacific Islander households report no housing data, suggesting a very small population or insufficient reporting. Hispanic households



make up a significant portion, with 2,490 experiencing housing problems, while 624 do not face these issues.

The data highlights significant disparities in housing challenges among different racial and ethnic groups. While white and Hispanic households represent the largest numbers of affected households in absolute terms, Black/African American and other minority households may be disproportionately affected relative to their population size. These findings underscore the need for targeted housing interventions, particularly for racial and ethnic groups facing higher rates of housing instability, cost burdens, and substandard living conditions. Addressing these disparities through affordable housing programs, rental assistance, and housing rehabilitation efforts is crucial to promoting housing stability across all communities in Seminole County.

Very Low-Income Households (30%-50% AMI)

Across the jurisdiction, 12,274 households experience at least one of these housing challenges, while 3,364 households report no such issues. Notably, households with zero or negative income do not report additional housing problems, although their financial vulnerability remains significant.

When broken down by race and ethnicity, white households make up the largest group affected by housing problems, with 6,885 households experiencing issues, while 2,479 households report no problems. Black/African American households show 1,479 with housing problems, while 325 households report none. Among Asian households, 375 experience at least one housing issue, while 69 households do not. American Indian or Alaska Native households report 4 households with housing problems and none without, while Pacific Islander households have no reported data. Hispanic households represent a significant portion of those affected, with 3,365 experiencing housing problems, while **478 report none.

The data highlights that white and Hispanic households account for the largest number of housing problems in absolute terms. However, when considering proportions relative to population size, Black/African American households and some minority groups appear disproportionately affected. This suggests a need for targeted housing support, particularly for racial and ethnic groups that experience higher rates of cost burdens, overcrowding, and inadequate housing conditions. Addressing these disparities through affordable housing initiatives, rental assistance programs, and housing rehabilitation efforts is crucial for improving housing stability and equity across Seminole County.



Low-Income Households (50%-80% AMI)

Across the jurisdiction, 15,420 households experience at least one housing problem, while 10,200 households report no housing issues. Notably, no households with zero or negative income are recorded as experiencing these specific housing problems, though they remain financially vulnerable due to their income status.

When broken down by race and ethnicity, white households account for 7,809 households with housing problems, while 7,090 households report no issues, indicating a relatively balanced distribution. Black/African American households show 2,125 experiencing housing problems, while 850 households do not, highlighting a disproportionately higher rate of housing challenges compared to their overall population size. Asian households report 454 with housing problems and 338 without, while American Indian or Alaska Native households show 0 with housing problems and 40 without, suggesting a small population size within the county. Pacific Islander households report 15 households with housing problems and 4 without, indicating another small population group. Hispanic households, however, face a significant impact, with 4,300 households experiencing housing problems, while 1,789 report no issues, making them one of the most affected demographic groups.

The data reveals that while white households have the highest total number of housing problems, Black/African American and Hispanic households appear disproportionately affected relative to their population size. This underscores the need for focused interventions to address housing disparities, particularly for minority populations facing greater housing instability. Expanding affordable housing programs, rental assistance initiatives, and housing rehabilitation efforts will be essential to improving housing conditions and stability for vulnerable communities in Seminole County.

Moderate Income Households (80%-100% AMI)

Across the jurisdiction, 4,850 households experience at least one housing problem, while 10,485 households report no such issues. Notably, no households with zero or negative income are recorded as having any of the identified housing problems, though they remain economically vulnerable due to a lack of income.

When broken down by race and ethnicity, white households make up the largest share of affected households, with 3,115 experiencing housing problems, while 6,980 report none. Black/African American households show 500 households with housing problems and 774 without, highlighting a smaller but potentially more impacted group relative to their overall population. Asian households account for 79 experiencing housing problems and 390 without.



American Indian or Alaska Native and Pacific Islander households show no reported data, indicating minimal or no representation in the dataset. Hispanic households represent a significant portion of those affected, with 1,085 experiencing housing problems, while 2,115 report no such issues.

The data reveals that while white households make up the majority of those experiencing housing problems in absolute numbers, Hispanic households also represent a significant share of the affected population. Though smaller in number, Black/African American and Asian households may face disproportionate challenges relative to their community size. This emphasizes the need for targeted housing interventions and support programs to address housing disparities and promote stability among vulnerable groups in Seminole County.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

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

Introduction

This section of the Plan assesses the housing needs of each racial and ethnic group that demonstrates a disproportionately greater need compared to the overall needs within the same income category. According to HUD regulations, a disproportionately greater need occurs when members of a racial or ethnic group at a specific income level experience severe housing problems—such as severe housing cost burden, substandard housing conditions, or overcrowding (defined as more than 1.5 persons per room)—at a rate that exceeds the average for that income level by 10 percentage points or more.

The analysis focuses on four income categories:

- Extremely Low-Income (ELI) Households: 0%–30% of Area Median Income (AMI)
- Very Low-Income (VLI) Households: 30%–50% of AMI
- Low-Income (LI) Households: 50%–80% of AMI
- Moderate-Income (MI) Households: 80%–100% of AMI

This evaluation aims to identify disparities and inform targeted strategies to address housing challenges faced by vulnerable populations.

0%–30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,759	4,609	0
White	5,140	2,784	0
Black / African American	855	719	0
Asian	213	143	0
American Indian, Alaska Native	40	60	0
Pacific Islander	0	0	0



Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Hispanic	2,270	848	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,938	7,719	0
White	4,330	5,059	0
Black / African American	944	865	0
Asian	290	164	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	2,239	1,609	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,479	21,150	0



Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	2,124	12,785	0
Black / African American	780	2,180	0
Asian	240	556	0
American Indian, Alaska Native	0	40	0
Pacific Islander	15	4	0
Hispanic	999	5,079	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	789	14,540	0
White	235	9,875	0
Black / African American	300	979	0
Asian	19	450	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	228	2,980	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%



Discussion

Extremely Low-Income Households (<30% AMI)

Across the jurisdiction, 8,759 households experience one or more severe housing problems, while 4,609 households report no such issues. Notably, no households with zero or negative income are recorded as experiencing severe housing problems, though they remain financially vulnerable due to their income status alone.

When examining the data by race and ethnicity, white households make up the largest group affected by severe housing problems, with 5,140 households experiencing issues, while 2,784 households report no problems. Black/African American households account for 855 with severe housing problems, while 719 report none. Among Asian households, 213 experience severe housing problems, while 143 do not. American Indian or Alaska Native households show 40 with severe housing problems and 60 without. Pacific Islander households have no reported data, indicating either minimal representation or insufficient reporting. Hispanic households represent a significant portion of those affected, with 2,270 experiencing severe housing problems, while 848 report none.

The data indicates that while white households have the highest absolute number of severe housing problems, Black/African American and Hispanic households appear disproportionately affected relative to their population size. This suggests a pressing need for targeted interventions, such as affordable housing initiatives, rental assistance programs, and housing rehabilitation efforts, to address these disparities and improve housing stability for vulnerable communities in Seminole County.

Very Low-Income Households (30%-50% AMI)

Across the jurisdiction, 7,938 households experience at least one severe housing problem, while 7,719 households report no such issues. No households with zero or negative income are listed as experiencing severe housing problems, though they remain financially vulnerable due to the absence of income.

When analyzed by race and ethnicity, white households have the highest number of severe housing problems, with 4,330 affected households, while 5,059 households report no issues. Black/African American households account for 944 experiencing severe housing problems, while 865 households do not. Among Asian households, 290 face severe housing challenges, while 164 do not. American Indian or Alaska Native households report 4 households with severe housing problems and none without, indicating a small sample size. Pacific Islander households have no recorded data, suggesting either minimal representation or insufficient

reporting. Hispanic households are significantly affected, with 2,239 households experiencing severe housing problems, while 1,609 households report no issues.

The data shows that while white households represent the largest share of those experiencing severe housing problems in absolute numbers, Black/African American and Hispanic households account for a significant proportion relative to their overall population size. This suggests that minority populations, particularly Hispanic and Black households, may face disproportionately higher rates of severe housing challenges. These findings emphasize the need for targeted housing policies, rental assistance programs, and affordable housing initiatives to address these disparities and promote housing stability across all racial and ethnic groups in Seminole County.

Low-Income Households (50%-80% AMI)

Across the jurisdiction, 4,479 households experience at least one severe housing problem, while 21,150 households report none of these issues. No households with zero or negative income are recorded as having additional housing problems, though they remain economically vulnerable due to the absence of income.

When broken down by race and ethnicity, white households account for 2,124 with severe housing problems, while 12,785 households report no such issues, indicating a relatively low proportion of affected households relative to their overall population. Black/African American households report 780 experiencing severe housing problems, while 2,180 households do not, suggesting a higher rate of severe housing challenges relative to their total population. Asian households show 240 with severe housing problems and 556 without. American Indian or Alaska Native households report 0 households with severe housing problems and 40 without, indicating a small sample size. Pacific Islander households report 15 experiencing severe housing problems and 4 without, suggesting a minimal population size or limited reporting. Hispanic households account for 999 households with severe housing problems, while 5,079 households report no issues, highlighting a significant portion of affected households within this group.

The data indicates that while white households have the highest raw number of severe housing problems, minority groups, particularly Black/African American and Hispanic households, are disproportionately impacted relative to their population size. This underscores the importance of targeted housing programs, rental assistance initiatives, and affordable housing policies to address these disparities and improve housing stability for vulnerable households in Seminole County.



Moderate Income Households (80%-100% AMI)

Across the jurisdiction, 789 households experience at least one severe housing problem, while 14,540 households report none of these issues. No households with zero or negative income are recorded as experiencing additional housing problems, though they remain financially vulnerable due to a lack of income.

When broken down by race and ethnicity, white households account for 235 with severe housing problems, while 9,875 households report none, indicating that only a small portion of white households face severe housing issues relative to their total population. Black/African American households show 300 experiencing severe housing problems, while 979 households report none, suggesting a higher rate of housing challenges within this group. Asian households report 19 experiencing severe housing problems, while 450 households do not. American Indian or Alaska Native and Pacific Islander households report zero households in both categories, indicating minimal or no representation in this dataset. Hispanic households account for 228 experiencing severe housing problems, while 2,980 report none, reflecting a substantial portion of affected households within the Hispanic community.

Although white households represent the largest total number of households, Black/African American and Hispanic households experience severe housing problems at disproportionately higher rates relative to their overall population size. This highlights the need for targeted interventions, such as affordable housing programs, rental assistance, and housing rehabilitation initiatives, to address the disproportionate housing challenges faced by minority groups in Seminole County.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

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

Introduction:

A disproportionately greater housing cost burden occurs when members of a racial or ethnic group at a specific income level experience a housing cost burden or severe housing cost burden at a rate that exceeds the jurisdiction's overall rate by 10 percentage points or more. The table below presents the cost burden rates for each racial and ethnic group, followed by a discussion highlighting any households identified as disproportionately cost-burdened.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	108,288	24,975	20,187	2,430
White	77,688	14,865	11,435	1,365
Black / African American	7,319	2,529	2,410	465
Asian	4,370	693	627	109
American Indian, Alaska Native	205	30	44	0
Pacific Islander	46	0	0	0
Hispanic	16,529	6,244	4,980	475

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

The table provides an overview of housing cost burden in Seminole County, categorizing households based on the percentage of income spent on housing. Households spending 30% or less of their income on housing are considered not cost-burdened, those spending 30-50% are cost-burdened, and households spending more than 50% of their income on housing are classified as severely cost-burdened. Households with no or negative income are listed separately, as their cost burden cannot be calculated in the traditional sense.

Across the jurisdiction, 108,288 households spend 30% or less of their income on housing, indicating no cost burden, while 24,975 households are cost-burdened, and 20,187 households



experience severe cost burden. Additionally, 2,430 households report no or negative income, making them economically vulnerable despite not having a calculable cost burden.

When broken down by race and ethnicity, white households make up the largest group across all categories, with 77,688 not cost-burdened, 14,865 cost-burdened, and 11,435 severely cost-burdened. Black/African American households account for 7,319 not cost-burdened, 2,529 cost-burdened, and 2,410 severely cost-burdened households, indicating a significant portion of this population struggles with housing affordability. Asian households report 4,370 not cost-burdened, 693 cost-burdened, and 627 severely cost-burdened, showing a relatively smaller but notable level of housing stress. American Indian or Alaska Native households have a small representation, with 205 not cost-burdened, 30 cost-burdened, and 44 severely cost-burdened households. Pacific Islander households report minimal data, with 46 not cost-burdened and no cost-burdened or severely cost-burdened households reported. Hispanic households account for 16,529 not cost-burdened, 6,244 cost-burdened, and 4,980 severely cost-burdened households, highlighting a substantial share of this population facing affordability challenges.

The data shows that white households represent the largest share of each category due to their larger population size. However, Black/African American and Hispanic households have a disproportionately higher share of cost-burdened and severely cost-burdened households relative to their total population. This suggests that these minority groups are experiencing significant housing affordability challenges. Additionally, the presence of 2,430 households with no or negative income further underscores the economic vulnerability in Seminole County. These findings emphasize the need for housing assistance programs, rental subsidies, and policies aimed at addressing cost burdens and improving housing stability for at-risk populations.

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

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

Based on the previous tables provided, there are racial and ethnic groups within specific income categories that exhibit a disproportionately greater need compared to the overall needs of that income category. A disproportionately greater need is present when a racial or ethnic group at a given income level experiences housing problems, such as cost burden, overcrowding, or substandard housing, at a rate at least 10 percentage points higher than the income category's overall rate.

Among extremely low-income households, Black/African American and Hispanic households show a disproportionately higher rate of severe housing cost burden, overcrowding, and substandard housing conditions compared to the overall 0-30% AMI population. Additionally, a significant portion of households with zero or negative income falls within these racial and ethnic groups, further highlighting their extreme financial vulnerability. In the very low-income category, Black/African American households exhibit higher-than-average cost burden rates and are more likely to experience severe housing problems than their counterparts. Similarly, Hispanic households in this income range face high rates of cost burden and overcrowding, indicating a lack of affordable housing options that meet their needs.

For low-income households, Hispanic households continue to experience higher overcrowding rates, particularly among renters, compared to the overall population in this income category. Black/African American households also show greater cost burden rates, suggesting that affordability remains a significant challenge even as incomes increase. At the moderate-income level, Black/African American and Hispanic households still exhibit higher housing cost burden rates, particularly among renters, highlighting persistent affordability challenges even at higher income levels.

The data indicates that Black/African American and Hispanic households earning 0-50% AMI are disproportionately affected by severe housing problems, while Hispanic households also experience high rates of overcrowding at the 50-80% AMI level. This suggests a strong need for targeted housing assistance programs, rental subsidies, and affordable housing development that specifically address the challenges faced by these minority groups. Furthermore, the high rates of cost burden among Black/African American and Hispanic households in the moderate-income category suggest that affordability concerns persist even as household incomes rise. Expanding homeownership assistance programs, down payment support, and access to

affordable rental units would help alleviate these challenges and promote greater housing stability for these vulnerable populations.

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

In addition to affordability, overcrowding, and substandard housing, Black/African American and Hispanic households in Seminole County, particularly those in lower income brackets, face broader, systemic housing challenges. These include limited access to homeownership due to low credit, lack of generational wealth, and discriminatory lending practices, even among moderate-income families. Many also face displacement from rising rents and redevelopment, compounded by a lack of tenant protections and affordable units in high-opportunity areas. Rental discrimination, especially against voucher holders, further limits housing stability for minority households. Access to transit, jobs, and essential services is often inadequate in the areas where affordable housing is located, while aging populations lack accessible, senior-friendly units. Hispanic households, especially those with language barriers, also face challenges navigating housing programs. Economic instability caused by underemployment and limited access to better jobs adds to housing insecurity. Addressing these multifaceted needs requires coordinated strategies, including affordable housing development, anti-displacement measures, rental protections, transit investments, homeownership support, culturally competent outreach, and workforce development tailored to minority communities.

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

Yes, in Seminole County, certain racial and ethnic groups are more concentrated in specific areas or neighborhoods. While White residents constitute the majority across the county, comprising approximately 60.1% of the population, their presence is notably higher in the eastern regions. Conversely, Hispanic communities, accounting for about 21.5% of the county's population, are predominantly situated in the southwestern parts of Seminole County.

These demographic patterns highlight that certain racial and ethnic groups in Seminole County tend to reside in specific neighborhoods or regions, reflecting a distribution that may influence community dynamics and access to resources.

NA-35 Public Housing – 91.205(b)

Introduction

This section examines public housing needs in Seminole County by analyzing the availability and types of public housing units and rental assistance vouchers allocated to households in need. Public housing refers to government-owned rental properties managed by public housing authorities (PHAs) to provide safe and affordable housing for eligible low-income families, seniors, and individuals with disabilities.

Seminole County’s jurisdiction encompasses two housing authorities: Seminole County and Sanford. Seminole County manages public housing units and administers the Housing Choice Voucher Program for eligible residents needing affordable housing. The Orlando Housing Authority manages the Sanford Housing Authority’s day-to-day operations. By 2013, all Sanford Housing Authority public housing residents were relocated to private housing using housing choice vouchers. Sanford Housing Authority does not have a Housing Choice Voucher program, nor does it have a waitlist.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	30	429	0	429 – Seminole County 400- Port Ins	64	12	89

Table 22 - Public Housing by Program Type



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

Data Source: Seminole County Housing Authority

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	27,123	23,095	0	23,095	17,958	13,606
Average length of stay	0	0	8	11.4	0	11.4	4.1	2.12
Average Household size	0	0	2.8	2.2	0	2.2	1.36	2.75
# Homeless at admission	0	0	2	13	0	13	55	22
# of Elderly Program Participants (>62)	0	0	7	207	0	207	34	0
# of Disabled Families	0	0	0	267	0	267	0	0
# of Families requesting accessibility features	0	0	0	0	0	0	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: Seminole County Housing Authority



Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	15	349	0	349	32	0	33
Black/African American	0	0	15	381	0	381	26	0	54
Asian	0	0	0	3	0	3	0	0	0
American Indian/Alaska Native	0	0	0	3	0	3	0	0	0
Pacific Islander	0	0	0	3	0	3	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: Seminole County Housing Authority

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	267	0	267	5	2	22
Not Hispanic	0	0	0	583	0	583	54	7	65



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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: Seminole County Housing Authority



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

There are currently no public housing tenants or applicants on the waiting list requesting accessible units.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Residents of public housing and Housing Choice Voucher (HCV) holders face several immediate needs that are essential for maintaining stable and secure housing. One of the most pressing challenges is access to affordable housing units, as many individuals struggle to find available housing that meets their needs, leading to prolonged housing instability. Even for those already housed, timely maintenance and repairs remain a critical issue, as ensuring that public housing units are well-maintained is essential for providing safe and livable conditions. Additionally, supportive services, such as employment assistance, healthcare, and childcare, are vital for residents to achieve self-sufficiency and improve their overall quality of life.

HCV holders also face discrimination from landlords, many of whom refuse to accept vouchers, severely limiting housing options and making it difficult for voucher recipients to secure stable housing. Furthermore, the stability of funding and program administration plays a crucial role in the effectiveness of public housing and voucher programs. Inconsistent funding or inefficient program management can create uncertainty, disrupt assistance, and increase the risk of housing loss for residents. Addressing these challenges requires a comprehensive approach, including expanding the availability of affordable housing, ensuring prompt maintenance and repairs, enforcing anti-discrimination protections for voucher holders, and securing stable funding to support housing programs effectively.

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

Residents of public housing and Housing Choice Voucher (HCV) holders in Seminole County face specific challenges that, while overlapping with those of the general population, are often more acute due to their economic circumstances. Both groups struggle with the limited availability of affordable housing, a concern echoed across the county. However, for public housing residents and HCV holders, this issue is intensified by their reliance on subsidized housing options, which are in short supply.

The cost burden of housing is a significant issue for many county residents. Approximately 30% of homeowners in Seminole County spend more than 30% of their income on housing costs, classifying them as housing cost-burdened. While specific data on cost burdens for public

housing residents and HCV holders is limited, it is reasonable to infer that, without assistance, these populations would face even greater financial strain. □

Supportive services such as job training, affordable childcare, and financial counseling are vital for public housing residents and HCV holders to achieve self-sufficiency. These services address barriers that are more pronounced within these groups due to limited resources and opportunities. While the broader population may also benefit from such services, the need is particularly acute among subsidized housing recipients. □

Discrimination poses an additional hurdle for HCV holders, as some landlords are reluctant to accept housing vouchers, thereby limiting their housing options. This issue is less prevalent among the general population, who are not reliant on such assistance programs.

In summary, while the general population of Seminole County faces challenges related to affordable housing and cost burdens, residents of public housing and HCV holders experience these issues more intensely. Their reliance on limited subsidized housing, coupled with the necessity for supportive services and the potential for discrimination, underscores the need for targeted interventions to address their unique housing needs.

Discussion

Public housing residents in Seminole County face a range of housing and supportive housing needs to ensure stability and improve their quality of life. Affordable housing availability remains a primary concern, as demand for public housing units exceeds supply, leading to long waiting periods. Many residents also require timely maintenance and repairs to address aging infrastructure and ensure safe living conditions.

Beyond housing, residents need supportive services such as job training, childcare, healthcare access, and financial literacy programs to achieve self-sufficiency. Transportation access is another critical need, as affordable housing is often located away from major employment centers and essential services. Additionally, seniors and individuals with disabilities require accessible units and in-home support services to maintain independent living. Addressing these needs requires a comprehensive approach, combining increased affordable housing options, enhanced tenant services, and stronger community support programs to help residents achieve long-term stability.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Homelessness is a particularly troublesome and complex issue that plagues communities across the nation. Often, persons experiencing homelessness face multiple and overlapping challenges, which present real challenges to local jurisdictions, social service providers, and Continuums of Care (CoC) working to address homelessness. This reality is no different in Seminole County. Beyond persistent challenges in addressing the varied needs of individuals, the region faces an increasingly expensive housing market. The economic realities of the housing market at the time this plan was written impose constant pressure on the supply of housing, particularly for those most vulnerable to homelessness.

The Stewart B. McKinney Homeless Assistance Act defines the ‘homeless’ or ‘homeless individual’ or ‘homeless person’ as an individual who lacks a fixed, regular, and adequate night-time residence; and who has a primary night-time residence that is:

- A supervised publicly or privately-operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);
- An institution that provides a temporary residence for individuals intended to be institutionalized; or
- A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

The Central Florida Commission on Homelessness Continuum of Care is responsible for executing the housing crisis response system within Seminole County. The Homeless Services Network (HSN) of Central Florida, serving as the Lead Agency, oversees daily facilitation, financial accountability, and operational management in developing a tri-county homelessness response system. Working alongside a network of direct service providers, HSN collaborates with the Central Florida Commission on Homelessness as the Collaborative Applicant, ensuring that strategies are effectively implemented to meet the needs of individuals experiencing homelessness in the region.

The Central Florida Commission on Homelessness Continuum of Care is also responsible for coordinating the annual point-in-time (PIT) count. The PIT Count estimates the number of homeless individuals and families in the CoC region on a given night, typically held in January.



Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	77	0				
Persons in Households with Only Children	0	0				
Persons in Households with Only Adults	180	163				
Chronically Homeless Individuals	48	88				
Chronically Homeless Families	N/A	N/A				
Veterans	20	7				
Unaccompanied Child	16	13				
Persons with HIV	19	0				
Total	257	163	5,396	4,564	42%	105 Average

Data Source: Seminole County Point-In-Time, System Performance Measures the CoC region.

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

The 2023 System Performance Measures (SPM) data for FL-507 (CoC) accounts for the entire region. During 2023, the average length of time homeless enrolled in Emergency Shelter, Safe Haven, and Transitional Housing increased slightly from 103 days in 2022 to 105 days in 2023,

an increase of 2%. Persons experiencing homelessness for the first time increased by 6%, from 4,031 people to 4,271 people when including the number of people who have not accessed the crisis response system prior to enrolling in Emergency Shelter, Transitional Housing, or Permanent Housing. The CoC reported that 45% exited from Emergency Shelter, Transitional Housing, Safe havens, and Rapid Rehousing to Permanent Housing in 2023, whereas only 43% exited in 2022. Additionally, persons in Permanent Supportive Housing and other permanent housing retained or exited to permanent housing at a 97% success rate. Data is not available to analyze the length of time homeless or persons entering and exiting the system for each population.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
Black or African American	120	62
White	109	95
Asian	0	1
American Indian or Alaska Native	1	0
Pacific Islander	0	1
Multiple Races	14	3
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	47	22
Non-Hispanic	204	160

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

The CoC identified 439 persons experiencing homelessness in the Seminole County CoC jurisdiction. Of that total, 257 persons were sheltered homeless and 182 persons were unsheltered at the time of Count. Among the sheltered population, 217 were located at an Emergency Shelter (ES) and 40 were in Transitional Housing (TH).

The 2024 Point in Time (PIT) Count revealed there were 80 households with at least one adult and one child. Of those persons, 77 were experiencing sheltered homelessness, while 3 were unsheltered. Among persons in households with one adult and one child, there were 48 children under the age of 18 residing in ES and none were unsheltered during the PIT Count. Within the same category, persons aged 18 to 24, 2 individuals were sheltered at ES and none in an unsheltered location. Persons over the age of 24 in households with at least one adult and one child totaled 27 persons in ES, and none remained unsheltered at the time of the count. There were no households identified as being composed of only children.

At the time of this report, there were 29 homeless veterans. Eighteen (18) veterans were staying at the ES, there were 2 in TH, and 9 veterans remained unsheltered.

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

The nature and extent of homelessness in Seminole County varies significantly across racial and ethnic groups, with Black or African American individuals and White individuals, including those of Hispanic/Latino origin, representing the largest share of the homeless population. Black or African American individuals experience the highest rates of homelessness, with 174 individuals in emergency shelters, 62 in transitional housing, and a total of 236 individuals experiencing homelessness. Additionally, Black or African American individuals identifying as Hispanic/Latino account for 7 in emergency shelters, 1 in transitional housing, and a total of 8 individuals, highlighting the disproportionate impact of homelessness on this racial group.

White individuals, including those of Hispanic/Latino origin, also experience significant levels of homelessness. Among non-Hispanic White individuals, 71 are in emergency shelters, 12 in transitional housing, totaling 83 individuals experiencing homelessness. For White individuals who identify as Hispanic/Latino, 21 are in emergency shelters, 5 in transitional housing, bringing the total to 26 individuals. Similarly, Hispanic/Latino individuals not categorized under another race account for 12 in emergency shelters, 0 in transitional housing, with a total of 12 individuals experiencing homelessness.

Multi-racial individuals, including those of Hispanic/Latino origin, represent a smaller yet notable portion of the homeless population, with 7 individuals in emergency shelters and 0 in transitional housing, totaling 7 individuals. Non-Hispanic multi-racial individuals account for 7 in emergency shelters, 0 in transitional housing, totaling 7 individuals experiencing homelessness. Other racial and ethnic groups, such as Asian, Indigenous, Middle Eastern/North African, and Pacific Islander individuals, report minimal cases of homelessness. For example, Native Hawaiian or Pacific Islander individuals total 1 in transitional housing and 1 in emergency shelters, while Asian or Asian American individuals total 1 in emergency shelters.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The 2024 Point-in-Time Count for Seminole County provides a comprehensive overview of the extent and nature of homelessness, highlighting disparities between sheltered and unsheltered populations across different demographics. The total number of individuals experiencing homelessness in Seminole County is 439, with 379 in emergency shelters or transitional housing and 182 living unsheltered.



The sheltered homeless population (those in emergency shelters or transitional housing) accounts for 379 individuals, while 182 individuals remain unsheltered, living in public spaces, vehicles, or other uninhabitable locations. Among those in shelters, 217 are adults and children in emergency housing, and 40 are in transitional housing.

Households without children make up the largest share of both sheltered and unsheltered homeless individuals. This group includes 352 individuals in shelters (140 in emergency shelters and 40 in transitional housing) and 173 unsheltered individuals. The data suggests that most individuals experiencing homelessness in Seminole County are single adults or unaccompanied individuals rather than families.

Households with children represent a smaller portion of the total homeless population, with only 77 individuals in shelters, all in emergency housing, and three unsheltered individuals. This indicates that families with children are more likely to access emergency shelter services than remain unsheltered.

The homeless population is disproportionately male, with 133 men and 84 women in emergency shelters, compared to 120 unsheltered men and 60 unsheltered women.

Among racial and ethnic groups, Black or African American individuals experience the highest rate of homelessness, with 174 sheltered individuals and 62 unsheltered individuals, followed by White individuals (176 sheltered and 93 unsheltered). Hispanic/Latino individuals also represent a significant portion, accounting for 31 sheltered and 19 unsheltered individuals. Smaller racial groups, such as Native Hawaiian/Pacific Islander, Asian, and Indigenous individuals, report minimal cases of homelessness.

Chronic homelessness remains a significant issue, with 147 individuals identified as chronically homeless. Additionally, vulnerable subpopulations, including those with serious mental illness (100 individuals), substance use disorders (79 individuals), and victims of domestic violence (60 individuals), highlight the complex needs of this population.

Discussion:

The data underscores the disproportionate impact of homelessness on Black or African American individuals, followed by White individuals and Hispanic/Latino subgroups. The presence of Hispanic/Latino individuals across multiple racial categories suggests that homelessness among this ethnic group may be underreported when categorized solely by race. Multi-racial individuals also experience notable, though smaller-scale, housing instability. Addressing these disparities requires targeted prevention efforts, particularly for Black or African American and White populations, along with culturally competent outreach programs



to assist Hispanic/Latino and multi-racial individuals. Expanding transitional housing options could reduce reliance on emergency shelters and provide long-term stability. Additionally, further research on smaller racial groups (e.g., Indigenous, Middle Eastern, Asian, and Pacific Islander populations) is needed to identify gaps in services and address potential underreporting. A data-driven, targeted approach to homelessness prevention, emergency assistance, and transitional housing programs is essential to support the most affected racial and ethnic groups in Seminole County.

The disproportionate representation of Black and White individuals in the homeless population calls for targeted outreach and support services, while the prevalence of mental illness and substance use disorders underscores the need for integrated healthcare and housing solutions.

Expanding rapid rehousing programs, permanent supportive housing, and mental health services, along with increased rental assistance and eviction prevention efforts, can help address homelessness in Seminole County. Addressing these challenges requires a collaborative, multi-agency approach to ensure all individuals have access to stable, long-term housing solutions.

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

Introduction:

This section explores the characteristics and needs of vulnerable subpopulations in Seminole County who are not necessarily homeless but may require supportive services to maintain stability. These groups include the elderly, individuals with disabilities (mental, physical, and developmental), people living with HIV/AIDS and their families, individuals struggling with substance abuse, victims of domestic violence, and public housing residents.

Many members of these populations face additional challenges that affect their ability to live independently, communicate effectively, access transportation, receive adequate supervision, and obtain necessary medical care. Addressing these challenges requires targeted support services that promote self-sufficiency, safety, and an improved quality of life for both these individuals and their families.

Describe the characteristics of special needs populations in your community:

Elderly and Frail Elderly – The elderly population, defined as individuals aged 65 and older, comprises a significant portion of the community. As of the latest estimates, approximately 16.31% of the county's residents fall into this age group. This demographic is projected to grow in the coming years, reflecting broader state and national trends.

Within this cohort, the frail elderly, typically characterized as individuals aged 85 and older who often experience more pronounced health challenges, represent a smaller yet notable segment. In Seminole County, individuals aged 85 and above constitute approximately 1.95% of the total population. This group is particularly susceptible to chronic illnesses, mobility limitations, and cognitive impairments, necessitating increased medical care and support services.

The aging population in Seminole County underscores the importance of tailored healthcare services, accessible housing options, and community programs designed to support the unique needs of both the elderly and frail elderly residents.

People with Mental, Physical, and/or Developmental Disabilities – In Seminole County, individuals with disabilities make up a significant portion of the population, facing various challenges that impact their daily lives. Approximately 8.0% of residents under the age of 65 have a disability, highlighting the need for accessible services and support. Disabilities in the county vary, including ambulatory difficulties (serious difficulty walking or climbing stairs), cognitive impairments (challenges in concentrating, remembering, or making decisions), hearing and vision difficulties, self-care limitations (difficulty performing daily personal care

tasks), and independent living challenges (inability to run errands alone, such as visiting a doctor or shopping).

Among students aged 6-21 with disabilities, 42% are White, 21% are Black, 31% are Hispanic, 2% are Asian, and 4% identify as two or more races, showing that disability affects a diverse demographic across the county. Economic and employment challenges are also prevalent, as individuals with disabilities face lower employment rates and higher poverty levels, often due to limited job opportunities and increased medical expenses.

To better support residents with disabilities, Seminole County requires a comprehensive approach that includes accessible healthcare services, tailored educational programs, employment training and job placement initiatives, and improved community integration through inclusive public spaces and activities. Expanding resources in these areas will help improve the quality of life, independence, and social participation of individuals with mental, physical, and developmental disabilities, fostering a more inclusive and supportive community.

Persons with Alcohol or other Drug Addiction – In Seminole County, individuals struggling with alcohol or other drug addictions come from diverse backgrounds, encompassing various ages, genders, and socioeconomic statuses. Substance use disorders affect a broad spectrum of the community, highlighting the need for comprehensive prevention and intervention strategies.

According to the 2022 Florida Youth Substance Abuse Survey, substance use among middle and high school students in Seminole County presents notable trends. For instance, the survey indicates that 14% of high school students reported past-30-day alcohol use, while 7% reported past-30-day marijuana use. These figures underscore the importance of targeted prevention efforts within the youth demographic. The survey also identified several risk factors prevalent among Seminole County youth, including laws and norms favorable to drug use, perceived availability of drugs, poor family management, and lack of commitment to school. These factors can contribute to the initiation and continuation of substance use among adolescents.

Locally, Seminole County has experienced significant challenges related to drug overdoses. In 2020, there were 71 overdose deaths, which increased to 95 in 2021 and 2022. This trend highlights the ongoing impact of substance use disorders within the community.

In summary, substance use disorders in Seminole County affect a wide range of individuals, from adolescents experimenting with alcohol and marijuana to adults facing life-threatening addictions. Addressing these challenges requires a multifaceted approach, including prevention programs targeting youth, accessible treatment options for adults, and community-wide efforts to mitigate risk factors associated with substance abuse.



Persons with HIV/AIDS and their Families – Individuals living with HIV/AIDS and their families represent a diverse demographic, reflecting various ages, genders, ethnicities, and socioeconomic backgrounds. As of 2022, Seminole County reported a cumulative total of 1,362 adult HIV/AIDS cases.

The Florida Department of Health in Seminole County offers comprehensive services to support individuals with HIV/AIDS and their families. These services include HIV testing and counseling, medical treatment, case management, and prevention education. Additionally, programs like the Ryan White Services provide assistance with medication adherence and access to necessary treatments. These efforts aim to enhance the quality of life for affected individuals and mitigate the impact of HIV/AIDS within the community.

Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking – Victims of domestic violence, dating violence, sexual assault, and stalking encompass diverse demographics, affecting individuals across various ages, genders, and socioeconomic backgrounds. In 2023, the county reported 2,049 domestic violence offenses, equating to a rate of 417.3 incidents per 100,000 population, which is higher than the state average of 314.9 per 100,000.

Sexual violence also poses significant concerns in the community. In 2018, Seminole County recorded a rape rate of 26.6 per 100,000 population, marking a 17.8% decrease from the previous year. Notably, 82% of sexual assaults were perpetrated by non-strangers, with 47% committed by friends or acquaintances, highlighting the prevalence of assaults by known individuals.

The Seminole County Sheriff's Office has been proactive in addressing these issues. In 2023, their Domestic Violence Unit reviewed 1,278 domestic cases and conducted 323 follow-ups, underscoring their commitment to supporting victims and enhancing community safety.

These statistics reflect the pervasive nature of these crimes in Seminole County, emphasizing the need for continued support services, preventive measures, and community awareness to protect and assist victims effectively.

Public Housing Residents - Public housing residents in Seminole County, Florida, exhibit diverse demographic characteristics, reflecting a range of ages, household compositions, and racial and ethnic backgrounds. The Seminole County Housing Authority reported an average annual income of approximately \$14,000 among public housing residents, with an average household size of three individuals. Notably, 57% of applicants on the public housing waiting list identified



as Black/African American, indicating a significant representation within the public housing community.

The public housing population includes vulnerable groups such as elderly individuals and persons with disabilities. Specifically, there were five elderly program participants and eight families with disabilities residing in public housing units. Additionally, 30 families had requested accessibility features to accommodate specific needs.

Regarding ethnicity, approximately one-third of public housing residents identified as Hispanic or Latinx, which is higher than the county's overall Hispanic or Latinx population of just over 20%.

These demographics underscore the importance of tailored supportive services, including job training, affordable childcare, and financial counseling, to effectively meet the diverse needs of public housing residents in Seminole County.

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

Elderly and Frail Elderly - The elderly and frail elderly population requires a range of housing and supportive services to maintain health, safety, and quality of life. These needs are identified through comprehensive assessments conducted by various agencies and organizations. Affordable and accessible housing is a primary concern, as many seniors require housing with features that accommodate mobility limitations, such as single-level layouts, wheelchair ramps, and grab bars. For those who need assistance with daily activities but do not require constant medical supervision, Assisted Living Facilities provide personal care services and limited nursing assistance, offering a supportive environment that allows seniors to remain as independent as possible.

Beyond housing, many seniors require in-home support services, including personal care, housekeeping, and meal preparation, to continue living safely in their homes. Programs such as the National Family Caregiver Support Program provide resources to family members caring for elderly individuals, ensuring caregivers receive the necessary training and support. Access to healthcare services is also a critical need, as seniors often require routine medical care and chronic disease management. Mobile health clinics and home healthcare services help bridge gaps for those with limited mobility or transportation challenges. Additionally, fall prevention programs play an essential role in senior safety, offering environmental assessments, nutritional counseling, and physical mobility evaluations to reduce the risk of falls in the home.

The needs of Seminole County's elderly population are assessed through several methods. Community Health Needs Assessments collect data on health indicators, service utilization, and community feedback, identifying priority health concerns and service gaps. Healthcare professionals conduct Comprehensive Geriatric Assessments to evaluate an individual's medical, psychosocial, and functional capabilities, helping to create personalized care plans. Additionally, community participation and surveys provide direct input from seniors about their challenges, allowing programs to be adjusted to meet their needs effectively. The Florida Department of Elder Affairs also conducts periodic assessments to determine the specific requirements of seniors in Seminole County and across the state.

People with Mental, Physical, and/or Developmental Disabilities – Individuals with mental, physical, and developmental disabilities require accessible and supportive housing, along with a range of supportive services to promote independent living, employment, and healthcare access. Their needs are identified through community assessments, individual evaluations, and public engagement initiatives. Accessible and supportive housing is a primary concern, with programs like supportive housing for people with disabilities providing rental housing with subsidies and integrated support services, including case management and employment assistance. Additionally, group homes offer structured residential settings for individuals needing assistance with daily activities, medication management, and personal care.

Beyond housing, in-home support services such as personal care, meal preparation, and housekeeping help individuals maintain independence. Organizations like Bright Star Care of Seminole County offer skilled nursing and respite care, addressing the specialized needs of residents with disabilities. Vocational rehabilitation services are crucial in promoting economic independence, with the Florida Division of Vocational Rehabilitation providing job training, career counseling, and supported employment opportunities. Educational services are also vital, especially for children with developmental disabilities. Seminole County Public Schools offer special education programs, therapy services, and individualized instruction to support students in reaching their full potential.

The housing and supportive service needs of individuals with disabilities are determined through Community Health Needs Assessments, which collect data on health indicators, service utilization, and community feedback. Agencies like the Florida Agency for Persons with Disabilities conduct individual evaluations based on medical documentation to determine eligibility for specialized services. Additionally, community participation initiatives, including surveys and public forums, provide direct input from individuals with disabilities and their families to identify service gaps and areas for improvement.

Persons with Alcohol or other Drug Addiction – In Seminole County, individuals grappling with alcohol or other drug addictions require a comprehensive array of housing and supportive services to facilitate recovery and reintegration into the community. Stable housing is paramount, as it provides a foundation for individuals to focus on their recovery without the added stress of insecurity. Transitional housing programs and supportive housing arrangements offer not only shelter but also essential services such as counseling, life skills training, and employment assistance, which are crucial for sustained recovery.

The determination of these needs involves systematic assessments conducted by healthcare professionals and social service agencies. One such tool is the Global Appraisal of Individual Needs (GAIN), a standardized biopsychosocial assessment designed to support diagnosis, placement, and treatment planning across various treatment settings. The GAIN evaluates multiple aspects of an individual's life, including substance use patterns, physical and mental health status, and environmental factors, thereby informing tailored intervention strategies.

Another integral component in identifying and addressing substance use disorders is the Screening, Brief Intervention, and Referral to Treatment (SBIRT) model. This evidence-based, public health approach is designed to deliver early intervention and treatment services for individuals at risk of developing substance use disorders, as well as those who have already developed these disorders. The SBIRT model emphasizes routine screenings in healthcare settings to identify risky substance use behaviors, followed by brief interventions to promote awareness and motivate behavioral change, and, when necessary, referrals to specialized treatment services.

Persons with HIV/AIDS and their Families – People living with HIV/AIDS and their families face significant challenges in securing stable housing and accessing necessary supportive services. Affordable housing is a critical need for this population, as it directly impacts their ability to manage health effectively and maintain a good quality of life.

To address these needs, programs like the Housing Opportunity for Persons with HIV/AIDS (HOPWA) provide essential assistance. HOPWA offers various services, including short-term rent, mortgage, and utility assistance, as well as permanent housing placement support. These services are designed to prevent homelessness and promote housing stability among low-income individuals living with HIV/AIDS.

Determining the specific housing and supportive service needs of persons with HIV/AIDS involves comprehensive assessments conducted by local health departments and community organizations. For instance, the Florida Department of Health funds Ryan White Part B HIV care

consortia within Florida, including those serving Seminole County. These consortia plan, develop, and deliver comprehensive outpatient health and support services tailored to the identified needs of people living with HIV.

Additionally, organizations like Miracle of Love, Inc. play a pivotal role in addressing these needs by offering housing assistance programs specifically tailored for individuals living with HIV/AIDS. Their services encompass housing assessments, placement, and advocacy, ensuring that clients receive the support necessary to achieve housing stability.

Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking – Victims of domestic violence, dating violence, sexual assault, and stalking require a comprehensive range of housing and supportive services to ensure their safety and facilitate recovery. Emergency shelters provide immediate refuge, offering temporary housing and essential resources to those escaping abusive situations. These shelters often extend services such as counseling, legal advocacy, and support groups, addressing the multifaceted needs of survivors. For instance, Harbor House of Central Florida, a state-certified domestic violence shelter near Orlando, operates a 24-hour crisis hotline and provides a 110-bed safe shelter for women, children, and men, alongside community outreach and professional education programs.

Beyond immediate shelter, transitional housing programs offer longer-term accommodations, enabling survivors to rebuild their lives in a supportive environment. These programs often include life skills training, employment assistance, and childcare services, promoting self-sufficiency and stability. Additionally, legal assistance is crucial, as navigating protective orders, custody arrangements, and other legal matters can be complex and daunting for survivors. Organizations may provide legal advocacy services to guide individuals through these processes, ensuring their rights are upheld.

The determination of these needs is conducted through comprehensive assessments by local agencies and organizations. The Office on Violence Against Women (OVW), a component of the U.S. Department of Justice, administers grant programs to enhance services for victims nationwide, including those in Seminole County. These programs support the development of coordinated community responses, ensuring that law enforcement, legal systems, and service providers collaborate effectively to address and prevent violence against women.

Locally, organizations like Harbor House of Central Florida conduct needs assessments to tailor their services effectively. By engaging with survivors and analyzing service utilization data, they identify gaps and emerging needs, adapting their programs accordingly to provide comprehensive support. This client-centered approach ensures that the housing and supportive

services offered align with the specific circumstances and challenges faced by victims in Seminole County.

Public Housing Residents – Public housing residents face several critical needs, primarily centered around securing affordable housing and accessing supportive services that promote self-sufficiency and improve quality of life. The Seminole County Housing Authority (SCHA) manages approximately public housing units and Housing Choice Vouchers, aiming to provide affordable housing solutions for low-income families, the elderly, and individuals with disabilities.

To identify and address these needs, Seminole County conducts comprehensive assessments, such as the Community Needs Assessment, which evaluates housing, homelessness, and economic profiles to determine priority community needs and inform funding strategies. Additionally, the county engages residents, housing partners, service providers, and other stakeholders through surveys and public forums to gather valuable input on community needs and resources. This collaborative approach ensures that the housing and supportive service needs of public housing residents are accurately identified and effectively addressed.

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

In the Orlando-Kissimmee-Sanford Metropolitan Statistical Area (MSA), encompassing Lake, Orange, Osceola, and Seminole counties, the prevalence of HIV/AIDS has been notably high. In 2017, there were 12,735 individuals living with HIV in this MSA, with 730 new diagnoses that year, marking a five-year peak. By 2021, the number of people living with HIV in the Orlando area exceeded 14,000, with over 600 new diagnoses reported that year.

The epidemic disproportionately affects certain demographics within the MSA. In 2017, 38% of those living with HIV were Black, and 28% were Hispanic/Latinx. Transmission patterns indicate that men who have sex with men constitute a significant portion of cases; in the Orlando MSA, 74% of male persons living with HIV/AIDS are men who have sex with men.

Geographically, within the MSA, Orange County has the highest prevalence, with 7,382 individuals living with HIV, accounting for 0.77% of its population. Seminole County reports 1,364 cases. These statistics underscore the ongoing challenge of addressing HIV/AIDS in the Orlando-Kissimmee-Sanford MSA, highlighting the need for targeted prevention, testing, and treatment initiatives, particularly among disproportionately affected communities.



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

Discussion:

In Seminole County, several vulnerable subpopulations may not be homeless but require supportive services to maintain stability and improve their quality of life. These groups include the elderly, individuals with disabilities (mental, physical, and developmental), persons with HIV/AIDS, survivors of domestic violence, individuals struggling with substance abuse, and public housing residents.

These populations face challenges such as accessing affordable housing, securing employment, obtaining healthcare, and receiving specialized support services. Many require in-home assistance, mental health counseling, vocational training, legal advocacy, and transportation services to remain self-sufficient. Their needs are identified through community health assessments, case management evaluations, and local service provider reports. Addressing these needs requires coordinated efforts between government agencies, nonprofit organizations, and healthcare providers to ensure equitable access to resources and long-term support.

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

Describe the jurisdiction's need for Public Facilities:

HUD's definition of public facilities encompasses centers for the disabled, elderly, homeless, and youth, fire stations and equipment, health facilities, parks and recreation facilities, and more.

The Seminole County fiscal year 2024/25 budget totaled \$1.05 billion. Over 40% of the county's expenditures goes towards public safety services, including the Sheriff's Office, Fire Department, ambulance, and animal services. General government services account for 19% of the budget. Around 16% goes towards sewer, water, and solid waste. Nearly 11% goes towards transportation services including roads, traffic control, stormwater drainage, water quality, and public transit. Some highlights in the budget include \$10.3 million to fund SunRail operating costs to being January 1, 2025; \$ 10 million to construct three fire stations and renovate several others; improvement of the turf at the Boombah Sports Complex as well as \$8 million for other deferred maintenance of county facilities; and contributions towards the Seminole Forever Natural Lands program. Most of the Capital Improvement Projects are concentrated northwest of Lake Mary, east of Sanford, west of Altamonte Springs, southwest of Oviedo in unincorporated county.

Seminole County is the fourth smallest county by land area and 13th highest in population in Florida; the county has preserved nearly a third of its wildlands and become the fourth densest county in the state. The country highly values its parks and conservation land, and continues to invest in them.

In FY 24/25, ad velorum tax revenue increased by 8%. For future years, the county anticipates a shift away from the high inflationary environment of previous years. Voters also approved a continuation of a one-penny sales tax in 2024 which funds Seminole County Public Schools, pedestrian and bicycle infrastructure, road and traffic improvements, drainage and stormwater management, utilities and infrastructure, parking and public spaces, and safety and emergency services. However, one area of concern for the county in 2025 is transitioning away from having Covid federal stimulus funds. Another area of concern is the low millage rate. Countywide, including for the School Board, the millage in Seminole County is in the bottom quarter of all of Florida's 67 counties.



How were these needs determined?

In addition to qualitative data collected through community engagement, these needs were determined through analysis of various plans and studies, particularly the county's Capital Improvement Plan (CIP) and its current and future projects. Capital projects always include a consideration of operational funds needed for new facilities; operating costs may be met using recurring funds, such as sales taxes.

Describe the jurisdiction's need for Public Improvements:

HUD's definition of public improvements includes street improvements, sidewalks, water/sewer improvements, flood drainage improvements, parking facilities, tree planting, and other design and functionality treatments. With population growth, the county understands that it has a need for new and improved water and sewer facilities, transportation infrastructure, and utilities.

Seminole County has five distinct county commission districts for different regions of the county, each represented by an elected County Commissioner, and seven incorporated cities, including Altamonte Springs, Casselberry, Lake Mary, Longwood, Oviedo, Sanford, and Winter Springs. There are also three Community Redevelopment Areas (CRA) with associated agencies within the county: Casselberry CRA, Oviedo CRA, and Sanford CRA. CRA areas represent neighborhoods with additional public facility needs; at the same time, with the official incorporation of a CRA that utilizes tax increment financing (TIF), additional infrastructure and service projects can be funded. Ultimately, since these are located within incorporated cities, they can relieve Seminole County from responsibility for spending on critical infrastructure within those areas.

Seminole County is currently included in the Active Transportation Plan (ATP) Network managed by MetroPlan. The plan includes side paths and trails particularly throughout the eastern part of the county, and corridor and intersection projects in the more urban central and western parts of the county. However, only one project prioritized for funding in the ATP Plan, safety improvements on SR 414/Maitland Boulevard from Rose Avenue to Magnolia Homes Road, is located in Seminole County.

According to MetroPlan data about the annual cost of traffic delay per capita, in 2022, the annual delay per capita was 62 hours, costing \$1,392 per capita in the MPO's service area – the highest cost of delay in the region's history. Vehicle miles traveled in Seminole County were higher than any year prior as well, at 12.9 million vehicle miles traveled in 2023, according to the Florida Department of Transportation (FDOT). In addition, according to Signal4 Analytics



provided by FDOT, there were 10,054 crashes, 145 serious injuries, and 28 fatalities due to car or motorcycle crashes in Seminole County in 2024. Of the fatalities, 10 were bicyclists and pedestrians. While Seminole County and other local agencies are investing in other mode options, further investment, particularly in safety features, can help relieve congestion, crashes, and other transportation-related issues.

Furthermore, MetroPlan's 2024 Transportation for All Nondiscrimination Plan reports that 17% of the County is 65 years or older (79,871 people), 20% are 18 years or younger (97,846 people), 13% of the county lives with a disability (63,593 people), 8% of the county speaks English "less than very well" (36,556 people), and 4% of the county lives without a vehicle in the household (8,258 people). These people likely rely on public transit, walking, biking, or other non-single-occupant-vehicle mode of transportation.

According to the County's Local Mitigation Strategy (LMS), there are currently 38 residential and 2 commercial repetitive loss properties in Unincorporated county. These repeat losses may be due to insufficient drainage in those areas, particularly considering 7 of these properties are not located within the Special Flood Hazard Area (SFHA). Repeat flood loss properties and critical facilities at risk of flood intrusion should be considered in the prioritization of public funds.

How were these needs determined?

In addition to qualitative data collected through community engagement, these needs were determined through analysis of various plans and studies, including the county's Capital Improvement Plan (CIP), Local Mitigation Strategy (LMS) vulnerability assessments, MetroPlan's 2024 Nondiscrimination Plan, and Active Transportation Plan.

Describe the jurisdiction's need for Public Services:

The County provides assistance to residents for rent, deposits, mortgage payments, utilities, dental, minor home repair, purchase assistance, and veteran's services. The county's Community Health department also facilitates a variety of services, including cremation/burial assistance, a healthy lifestyle program, elderly assistance, substance use disorder resources, mental health awareness, and drowning prevention. Regarding elderly services, there are four Senior Centers in the County, located in Altamonte Springs, Casselberry, Lake Mary, and Sanford. The county also provides computer and scanner access at the Application Center located in Sanford.



There are additional needs for public services in the County. The 2022 Community Needs Health Assessment for Seminole County provides a list of the county's top needs based on an extensive analysis. They include:

1. Increase system capacity
 - a. Mental health outpatient services capacity
 - b. Mental health inpatient bed capacity
2. Enhance Mental Health (including substance use disorder) outreach and treatment
 - a. Mental health crisis services and community awareness of available resources
 - b. Behavioral health outpatient services for children
 - c. Youth mental health services
 - d. Suicide prevention
 - e. Mental health and substance use disorder transition care for inmates being released from jail
3. Streamline access to care
 - a. Access to free or low-cost health care services for all residents
4. Refine primary care and specialized medical care (e.g., chronic conditions) services
 - a. Information sharing among providers
 - b. Case managers, Community Health Workers and similarly credentialed professionals to guide high-need patients
 - c. Mental health stigma reduction
 - d. Co-located case managers and behavioral health providers at community-based primary care sites
 - e. Integrated community collaborations (e.g., schools, Criminal Justice System, health care providers and Public Health Departments) to share information and ultimately identify and more efficiently serve high-need community members
5. Address housing and other social determinants
 - a. Support for additional affordable, quality housing – affects recruitment and retention of culturally diverse and informed providers, as well as access to free or low-cost health care for families
 - b. Access to healthy food.

These top needs were ranked one to fifteen. The top need ranked at number 1 is support for additional affordable, quality housing; the second top need is information sharing among health service providers; the third is increasing system capacity for mental health outpatient services capacity, and the fourth is enhancing mental health crisis services and community awareness of existing resources.



How were these needs determined?

In addition to qualitative data collected through community engagement, these needs were determined through analysis of various plans and studies, particularly the 2022 Community Needs Health Assessment for Seminole County. The Community Needs Health Assessment utilized a secondary data analysis, qualitative research, and community survey. These methods generated a list of approximately 50 granular needs. The needs were then prioritized by a group of Seminole County leaders using the Modified Delphi method (i.e., a three-stage mixed qualitative and quantitative) process. The results of the prioritization process yielded a rank-ordered set of prioritized needs falling into five specific categories. The top 15 granular needs were then folded under the five specific categories.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The Housing Market Analysis provides a snapshot of the county's current housing stock and housing facilities. Housing market characteristics reviewed include the supply of housing, availability of affordable housing, housing cost and condition of housing units, and the supply of housing or facilities for individuals with disabilities and individuals experiencing homelessness.

The Housing Market Analysis is divided into the following sections:

Number of Housing Units – A basic count of the total number of housing units and occupied housing units in the county by property type, unit size, and tenure. There are 197,167 housing units in the county including a limited supply of subsidized or affordable units.

Cost of Housing – Compares the cost of housing in the county to household incomes to determine if there is a sufficient supply of affordable housing. Home values and rents remain high for Seminole County with the median home value being \$425,440 as of 2025 and the median contract rent being \$2,550.

Condition of Housing – Analyzes the age of the housing, risk of exposure to lead-based paint, and presence of housing problems to identify the supply of decent housing and the condition of the county's housing inventory. Most of Seminole County's housing (owner and rental) is about 26-45 years old, indicating a need to provide preventative maintenance and preserve the existing affordable housing stock through housing rehabilitation.

Public and Assisted Housing – Examines the public housing inventory for the Seminole County Housing Authority. The Seminole County Housing Authority owns and operates a rental complex in the City of Oviedo offering 30 units. The authority has 4 one-bedroom units, 10 two-bedroom units, 10 three-bedroom units and 6 four-bedroom units. The Seminole County Housing Authority also manages 429 Housing Choice Vouchers (HCVs).

Homeless Facilities and Services – Looks at the availability of beds for individuals experiencing homelessness. The CoC identified 439 persons experiencing homelessness in the Seminole County CoC jurisdiction. Of that total, 257 persons were sheltered homeless and 182 persons were unsheltered at the time of Count. Among the sheltered population, 217 were located at an Emergency Shelter (ES) and 40 were in Transitional Housing (TH).



Special Needs Facilities and Services – Provides information on facilities and services that meet the needs of the populations considered to be special needs. Special needs populations in Seminole County require housing stability and access to supportive services.

Barriers to Affordable Housing – An insight into public policy that may impede access to or development of affordable housing. In Seminole County, restrictive policy surrounding density and Accessory Dwelling Units (ADUs) may be impeding affordable housing development as well as parking and set-back requirements and Not In My Back Yard (NIMBY).

Non-Housing Community Development Assets – Provides an overview of economic development needs such as the need for employment training/education for workers to better align with the major employment sectors and the need for business assistance to support economic growth.

Broadband Needs of Housing occupied by Low- and Moderate-Income Households – Examines the availability of internet and broadband services to low- and moderate-income households within the county. Although base-level internet is widely accessible, higher-speed options are far less consistent in Seminole County. The county also conducted a broadband study that identified several areas of the county that were underserved in relation to internet services.

Hazard Mitigation – Reviews the risk climate change has on low- and moderate-income households. Seminole County is threatened by a variety of natural hazards that could cause loss to affordable housing, and climate change has led to increased heat during summer months with record-high temperatures every year, and more unpredictable weather and storm patterns. Seminole County is especially at risk of drought, flooding, tropical cyclones, and tornadoes.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

The Housing Supply Analysis provides an estimate of the current housing supply in Seminole County and helps determine if there is a diverse housing stock which increases access to affordable housing. Data will also provide information about gaps in the housing supply to help identify specific housing needs.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	121,347	62%
1-unit, attached structure	16,140	8%
2-4 units	11,212	6%
5-19 units	27,688	14%
20 or more units	16,132	8%
Mobile Home, boat, RV, van, etc	4,648	2%
Total	197,167	100%

Table 26 – Residential Properties by Unit Number

Data Source: 2019-2023 ACS, Table B25024

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	268	0%	2,505	4%
1 bedroom	1,958	2%	14,480	23%
2 bedrooms	15,455	13%	24,421	38%
3 or more bedrooms	104,236	85%	22,073	35%
Total	121,917	100%	63,479	100%

Table 27 – Unit Size by Tenure

Data Source: 2019-2023 ACS, Table B25042 (Numbers presented in this table are for occupied units, not total units)

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

Seminole County will continue to contribute to improving access to affordable units using its state and federal allocations including HOME, CDBG, and SHIP. The county targets very low, low, and moderate-income families for participation in its housing programs, in accordance with HUD regulation. Assistance will increase access to affordable housing and support housing



stability for families and individuals whose incomes are at or below 80% AMI. Household types assisted include family, elderly, disabled, homeless or at-risk of becoming homeless, and special needs households.

The county intends to invest an estimated \$3,271,327 of CDBG and HOME funds during the 2025-2029 Consolidated Plan towards creating or preserving access to affordable units for 46 households. The county will also commit \$1,000,000 of HOME funds to assist 125 households through Tenant-Based Rental Assistance (TBRA) and dedicate an estimated \$239,255 in ESG funding to Rapid Rehousing to provide housing stability for 25 households experiencing homelessness or at risk of homelessness. The county will assist 196 units in total through the new construction, housing rehabilitation, and rental assistance activities.

The Local Housing Assistance Plan (LHAP) details the county's strategy for the State Housing Incentive Partnership (SHIP) program, passing through state Housing Trust Fund dollars into the community through rental and homeownership activities for extremely low, very low, and sometimes moderate-income Seminole County residents. For PY 24/25 the county aims to serve 30 VLI, 26 LI, and 6 MI units through its SHIP housing strategies.

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

Data from the Shimberg Center for Housing Studies indicates that during the 2025-2029 Consolidated Plan, the affordability period for 266 assisted units will expire and are expected to be lost from Seminole County's affordable housing inventory.

To address the net loss of affordable housing units, the county implements innovative policy, such as allowing accessory dwelling units, continues to expand its preservation programs through housing rehabilitation activities, and intends to partner with developers to ensure that redevelopment projects maintain or increase the stock of affordable homes available to low- and moderate-income households.

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

In Seminole County, the number and types of available housing units are not sufficient to match the size, income levels, and specific needs of the local population. This mismatch appears in several ways:

- Insufficient quantity: There are simply not enough housing units to accommodate the growing number of households, leading to overcrowding, long waitlists, and increased

homelessness. Seminole County has a population of 406,350 and 197,167 total housing units.

- **Mismatch in affordability:** Much of the available housing is too expensive for low- and moderate-income households. This forces families to spend an excessive share of their income on housing or to live in substandard or overcrowded conditions. In Seminole County, 24,975 households are cost-burdened and 20,187 households experience severe cost burden.
- **Lack of appropriate types:** The available housing stock may not meet the diverse needs of Seminole County households. The housing inventory for Seminole County is primarily single-family, detached housing with 3+ bedrooms, however most households in the county are small-family (2-4 person) households.
- **Geographic imbalance:** Affordable and suitable housing may not be located near jobs, transportation, or good schools, making it hard for families to live where they work or study.

These gaps between what's available and what's needed contribute to housing instability, displacement, and socioeconomic challenges for many residents.

Describe the need for specific types of housing:

Smaller units (less than 3-bedrooms) are likely needed to support affordability for the county's small family households, which represent a significant portion of the county's population. While the county's housing tenure is primarily homeowners, recent economic and housing market trends have contributed to a significant rise in the number of renters. This may indicate a need for rental units, specifically duplexes and triplexes, which currently represent only 6% of the housing stock. The city has implemented a policy allowing accessory dwelling units which could help with affordable rental housing needs.

The Seminole County Housing Authority operates 30 units of affordable housing and provides housing choice vouchers, however the demand for both exceeds availability demonstrating the need for additional public housing units.

Qualitative data from community engagement also indicates the need for affordable housing for seniors to age in place and short-term or transitional housing for those experiencing homelessness or at-risk of becoming homeless.

As the population continues to grow, the need for additional housing units, both renter and owner, continues to increase. The challenges to this are the costs of construction and adequate infrastructure to support an increased supply of housing that can help meet the fast-paced market demands. Development costs and tax credit restrictions can exclude the creation of affordable units entirely or limit it to certain areas.

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

Introduction

The following tables show the cost of both owner and renter housing in Seminole County to help determine housing affordability for residents. Data will also provide a better understanding of any housing market shifts in recent years. The median home value for “most recent year” has been updated using Realtors Property Resource (RPR) and the contract rent for “most recent year” has been updated using ZillowRentals to better reflect the current market.

Cost of Housing

	Base Year: 2020	Most Recent Year: 2025	% Change
Median Home Value	\$263,700	\$425,440	61%
Median Contract Rent	\$1,323	\$2,550	92%

Table 28 – Cost of Housing

Data Source: ACS 2016-2020 Five-Year Estimates, Table DP04 (Median Home Value Base Year), Realtors Property Resource, May 2025 (Median Home Value Most Recent Year); ACS 2016-2020 Five-Year Estimates, Table DP04 (Median Contract Rent Base Year), ZillowRentals June 2025 (Median Contract Rent Most Recent Year).

Rent Paid	Number	%
Less than \$500	344	0%
\$500-999	3,972	7%
\$1,000-1,499	18,050	29%
\$1,500-1,999	23,168	37%
\$2,000 or more	16,424	27%
Total	61,958	100.0%

Table 29 - Rent Paid

Data Source: 2019-2023 ACS, Table DP04

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	609	No Data
50% HAMFI	2,898	3,914
80% HAMFI	21,233	17,554
100% HAMFI	No Data	30,784
Total	24,740	52,252

Table 30 – Housing Affordability

Data Source: 2016-2020 CHAS



Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$1,636	\$1,727	\$1,958	\$2,486	\$2,960
Low HOME Rent	\$922	\$988	\$1,186	\$1,370	\$1,528
High HOME Rent	\$1,179	\$1,264	\$1,519	\$1,747	\$1,930

Table 31 – Monthly Rent

Data Source: HUD 2025 FMR for Orlando-Kissimmee-Sanford, FL MSA and 2025 HOME Rents for Orlando-Kissimmee-Sanford, FL MSA.

Is there sufficient housing for households at all income levels?

Lack of affordable housing affects households of all income categories in Seminole County, but as expected the income level most impacted by the lack of affordable and sufficient housing is households making less than 30% of the HUD Area Median Family Income (HAMFI). According to the housing affordability table above, only 609 rental units, or less than 1% of the county's total rental units, are available and affordable to those earning 30% or less of the HAMFI and 2,898 rental units, or 5% of total rental units, are available and affordable to households earning at or below 50% HAMFI. For owner-occupied units, no data is available for the number of units affordable for homeowners earning or below 30% of the HAMFI but it is likely that those at this income level are severely housing cost-burdened. The table indicates that only 3,914 units, or 3% of total owner units, are affordable to those earning at or below 50% HAMFI.

The county's affordable housing trends align with national trends that lower income households, particularly those at or below the 30% HAMFI threshold, have limited access to sufficient housing. Affordability in Seminole County is further exacerbated by a consistently shifting market, inflation, high home values and rents, and stagnant wages.

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

In Seminole County, home values have increased significantly over the past few years, driven by low housing supply, strong demand, and higher construction costs. If this trend continues, buying a home will remain less affordable for many households, particularly for low-income populations. Even if price growth slows, high interest rates may keep monthly mortgage payments elevated.

The Realtors Property Resource (RPR) reports that Seminole County's market is still a seller's market, but it may be heading towards a more balanced market. There may be potential for the market to stabilize due to home values growing more slowly because of affordability limits



and higher borrowing costs. If this persists, it may ease the pace of worsening affordability but likely won't restore it to pre-pandemic levels.

Rents have also increased sharply in Seminole County since 2020 due to low vacancies, strong demand, and fewer people moving into homeownership. Rents are not likely to reduce significantly soon, exacerbating housing affordability challenges. Many renters will continue to spend over 30% of their income on housing, which meets the definition of "cost-burdened". High rents also make it harder to save for a down payment, keeping more people in the rental market.

Overall, the outlook of affordable housing in Seminole County is dependent on the following:

- If home values and rents keep rising faster than incomes, housing affordability will keep deteriorating.
- If price growth slows but interest rates stay high, affordability may not improve much because buyers face higher monthly costs even if home prices stop climbing.
- For renters, relief depends on how much new housing is built and whether wages keep up with rent increases.

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

In Seminole County the Fair Market Rent for a 3-bedroom is slightly lower than the county's median contract rent of \$2,550 as of 2025. However, the HOME Rents are much lower than the median contract rent for Seminole County. When these limits are much lower than the typical market rent, it means there's a big gap between what low-income households can afford under assisted programs and what landlords can get on the open market.

Lower HOME/FMR rents mean low-income households won't exceed 30% of their income — keeping housing costs reasonable. However, this could cause access challenges. If most landlords can get significantly higher rents in the private market, they have little incentive to participate in programs like HOME or accept Housing Choice Vouchers (which use FMRs). This can reduce the number of available units for low-income households — creating longer waitlists or forcing families to live in poorer-quality housing.

For developers and owners, projects restricted to HOME rents may generate less income than market-rate properties. This can make it harder to cover operating costs, maintenance, and debt. Without other subsidies or incentives (like tax credits), developers may find it financially

unattractive to build or maintain affordable units. The large rental gaps can also cause supply constraints.

Seminole County considers all the above factors when assessing its housing programs and determining its affordable housing strategies. The county is committed to increasing the supply housing and reducing costs for its residents and has incorporated several strategies intended to produce or preserve affordable housing including supporting new construction of units, rehabilitating the existing affordable housing stock, providing housing stability through rental assistance, and promoting homeownership using SHIP.

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

Introduction

It is important to understand the condition of Seminole County's housing stock as it directly impacts affordability for homeowners and renters. The following section outlines "selected" housing conditions as defined by the Census Bureau and HUD. These conditions are generally considered identifiers of substandard housing, although the last two conditions on the list relate to the household, not the housing unit.

Various factors also in this section help determine the need for housing rehabilitation for owners and renters. The quality of the housing stock is contingent on housing conditions, age of the structure, and the risk of lead-based paint in the unit.

The Census Bureau and HUD defines a "selected" condition as:

- Lacking complete plumbing facilities;
- Lacking complete kitchen facilities;
- More than one person per room; and/or
- Housing costs are greater than 30% of household income.

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

The county strives to increase the availability of permanent affordable housing in standard condition. To ensure housing projects and activities meet this goal, it is important to define the terms standard condition and substandard condition but suitable for rehabilitation.

As required by HUD regulation, the county's definitions are as follows:

Standard Condition

- The unit meets all state and local codes.
- The unit does not have any life, health, and safety conditions.

Substandard Condition

- The housing unit lacks complete plumbing and kitchen facilities.



Substandard but Suitable for Rehabilitation

- The unit does not meet standard conditions, but it is both structurally and financially feasible to rehabilitate.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	27,401	22%	33,326	53%
With two selected Conditions	520	1%	2,090	3%
With three selected Conditions	106	0%	51	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	93,890	77%	28,012	44%
Total	121,917	100%	63,479	100%

Table 32 - Condition of Units

Data Source: 2019-2023 ACS, Table B25123

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	29,653	24%	18,846	30%
1980-1999	54,563	45%	27,538	43%
1950-1979	35,756	29%	15,758	25%
Before 1950	1,945	2%	1,337	2%
Total	121,917	100%	63,479	100%

Table 33 – Year Unit Built

Data Source: 2019-2023 ACS, Table B25036

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	37,701	31%	17,095	27%
Housing Units built before 1980 with children present	13,948	37%	8,763	51%

Table 34 – Risk of Lead-Based Paint

Data Source: 2019-2023 ACS (Total Units), 2016-2020 CHAS (Units with Children present)



Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			11,771
Abandoned Vacant Units	484	322	806
REO Properties	9	1	10
Abandoned REO Properties	63	7	70

Table 35 - Vacant Units

Data Source: 2019-2023 ACS Five-Year Estimates, Tables B25004 (Vacant Units) and B25131 (Abandoned Vacant Units – Vacant for 24 months or longer). RealtyTrac Listing Data (REO Properties – Bank Owned, Abandoned REO Properties - Auction Homes). **Data Comments:** Vacant Units column includes for rent, for sale, and seasonal homes that likely do not need rehabilitation therefore only the total number of vacant units is given. Units not suitable for rehabilitation calculated as 40% of total abandoned vacant units and 10% of REO properties and abandoned REO properties.

Need for Owner and Rental Rehabilitation

Seminole County's housing stock is aging with most homes (owner and renter) being built 26-45 years ago. Age is an indicator of the need for moderate rehabilitation or maintenance. Homes at this age often need rehabilitation as building systems start to deteriorate. Most roofing materials have a lifespan of 20–30 years — so homes in this age range often need new roofs to prevent leaks and water damage. Furnaces and air conditioners in Florida generally last 10–15 years; older systems are inefficient and more prone to failure. Pipes, wiring, and fixtures may not meet current codes or may have deteriorated, increasing risk of leaks, shorts, or safety hazards. Homes built 26–45 years ago often lack modern insulation and air sealing. Windows and doors may be single-pane or poorly sealed. This results in high energy bills and lower comfort for residents.

In accordance with the table above, a significant portion of the county's housing stock is also reports having at least one selected substandard housing condition, particularly rental households at 53%. When a home has at least one of these conditions, it usually means the home may not meet basic health and safety standards; the structure may be physically inadequate for the household size; or if affordability issues are present, the household may not have resources to maintain or upgrade the home, leading to deferred maintenance and further deterioration.

Timely rehabilitation prevents properties from falling into disrepair, which would lead to higher costs later or even loss of affordable units. It extends the useful life of the structure and protects neighborhood stability.



Estimated Number of Housing Units Occupied by Low- or Moderate-Income Families with LBP Hazards

Lead-based paint is highly toxic and can cause health problems, especially in young children. The use of lead-based paint was banned in 1978. However, for purposes of this plan, the number of units built before 1980 and occupied by households with children serves as a baseline for estimating the number of housing units occupied by LMI families with lead-based paint hazards. An estimated 31% of owner units (37,701 units) and 27% percent of renter units (17,095 units) in the county were built prior to 1980 and 37% of those owner units (13,948) and 51% (2,763) of those renter units have children present and may be at risk for lead-based paint hazards.

Regarding the risk for lead-based paint exposure for lower income families, the CHAS data in the “number of households” table in the needs assessment of this plan, reports that of the total households with children under the age of 6 in the county 1,081 are extremely low income, 1,908 are very-low income, and 3,460 are low income. If these children are living in homes built prior to 1980, there may be a risk of lead-based paint hazard. The data indicates a potential risk for a total of 6,449 low-income households with children present. Based upon the age of the housing stock, the risk for lead-paint poisoning for Seminole County’s low-income households is low.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Seminole County Housing Authority serves the Seminole County jurisdiction administering both the public housing and Housing Choice Vouchers (HCV) programs. While the Sanford Housing Authority is located within Seminole County, the City of Sanford is a separate Entitlement Community and no longer owns or operates any public housing. The county's public and assisted housing programs serve low- and moderate-income families, seniors, and individuals with disabilities by providing rental assistance and expanding affordable housing options through tools like Housing Choice Vouchers, LIHTC properties, and HUD programs. These efforts aim to reduce cost burdens and support residents' stability and self-sufficiency through integrated services such as financial counseling, job training, and accessibility features.

The Seminole County Housing Authority owns and operates a rental complex in the City of Oviedo offering 30 units. The authority has 4 one-bedroom units, 10 two-bedroom units, 10 three-bedroom units and 6 four-bedroom units.

At present the Public Housing and the HCV wait lists are closed. It is common practice to close waiting lists when the expected wait time for an available unit exceeds 12 months. The current wait time for a public housing unit is 36 months and several years for the vouchers.

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			30	429		429	64	12	89
# of accessible units			2						
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)



Describe the supply of public housing developments:

The Seminole County Housing Authority (SCHA) administers 30 public housing units and approximately 602 Housing Choice Vouchers to provide affordable housing solutions for low-income families, the elderly, and individuals with disabilities.

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

The Seminole County Housing Authority (SCHA) administers approximately 30 public housing units and 602 Housing Choice Vouchers, aiming to provide affordable housing solutions for low-income families, the elderly, and individuals with disabilities. The physical condition of these public housing units is evaluated through the Public Housing Assessment System (PHAS), which assesses housing authorities based on physical condition, financial condition, management operations, and capital fund management. SCHA has an overall PHAS score of 87 out of 100, indicating a generally well-maintained housing stock. One specific property under SCHA's management is Academy Place Villas, located at 251 Academy Place in Oviedo, Seminole County.

Overall, the available data indicates that the public housing units managed by SCHA are in satisfactory physical condition. The agency continues to participate in HUD-approved plans, such as the MTW program, to enhance its operations and address any identified financial challenges.

Public Housing Condition

Public Housing Development	Average Inspection Score
Academy Place Villas	87

Table 37 - Public Housing Condition

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

Academy Place Villas, located in Oviedo, Florida, is a public housing development owned and operated by the Seminole County Housing Authority (SCHA). Constructed in 1959, this 30-unit complex received a HUD Real Estate Assessment Center (REAC) inspection score of 87 out of 100, indicating a need for significant restoration and revitalization efforts.

To address these needs, the SCHA has initiated plans under Section 18 of the U.S. Housing Act of 1937 to demolish and dispose of the existing structures at Academy Place Villas. In 2020, the agency applied for Low-Income Housing Tax Credits (LIHTCs) through the Florida Housing

Finance Corporation (FHFC) to facilitate the redevelopment of the site. This redevelopment aims to replace the outdated units with modern, energy-efficient housing that meets current standards and better serves the community.

The proposed project, known as Villas at Academy Place, involves the new construction of a 60-unit affordable housing complex. This initiative is spearheaded by Seminole County Affordable Housing Partners, Inc., a nonprofit development subsidiary of the SCHA, which will oversee all aspects of the development process, including financing, design, construction, and ongoing management.

To support this redevelopment, Seminole County has committed \$230,000 in HOME Investment Partnerships Program (HOME) funds over two years as a local contribution for the LIHTC application. This financial support underscores the county's dedication to improving affordable housing options for its residents.

In addition to the physical redevelopment, the SCHA has implemented recent improvements to enhance the living environment for residents. These include establishing a computer lab for Academy Place Villas residents, securing a Community Development Block Grant (CDBG) to replace the property's sewer lines, and achieving a high performer SEMAP score, reflecting excellence in program management.

Through these comprehensive restoration and revitalization efforts, the SCHA aims to provide safe, modern, and affordable housing that meets the evolving needs of low- and moderate-income families in Seminole County.

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

The Seminole County Housing Authority is committed to enhancing the living environment for low- and moderate-income families residing in public housing through a comprehensive strategy that promotes affordability, self-sufficiency, and community revitalization. A key initiative is SCHA's participation in the Moving to Work Program, which allows public housing authorities the flexibility to design and test innovative strategies that improve housing services. Through this program, SCHA is developing asset-building initiatives, such as matching funds for residents' savings accounts, encouraging financial literacy, and helping families work toward economic independence.

In addition to financial empowerment, homeownership programs are a critical component of SCHA's strategy. The agency aims to transition more families into the Homeownership portion

of the Housing Choice Voucher program, offering support through initiatives like the Family Self-Sufficiency Program, which provides residents with resources and assistance to achieve homeownership. SCHA is also involved in collaborative development projects, working with local organizations and government entities to expand affordable housing options.

To further enhance the quality of life for public housing residents, SCHA actively supports community development programs funded through the Community Development Block Grant and HOME Investment Partnerships Program. These programs focus on stabilizing and revitalizing low-income neighborhoods, including capital improvements, housing rehabilitation, and public service activities. By integrating affordable housing expansion, financial empowerment, homeownership assistance, and neighborhood revitalization efforts, SCHA is creating a sustainable and supportive environment that improves the overall well-being and stability of public housing residents in Seminole County.

The restoration and revitalization needs of public housing units, specifically Academy Place Villas, highlight the importance of redevelopment efforts to ensure safe, modern, and energy-efficient housing for low- and moderate-income families. Given the age of the property and its REAC inspection score, Seminole County Housing Authority has taken steps to demolish and redevelop the site through Low-Income Housing Tax Credits and other funding sources. The planned Villas at Academy Place project aims to increase the number of affordable housing units, improve accessibility, and provide long-term stability for residents.

Additionally, the SCHA's strategy for improving public housing environments focuses on financial empowerment, homeownership programs, and housing expansion. Participation in the Moving to Work Program enables SCHA to test innovative approaches such as matching savings accounts for residents. Employment training, financial literacy, and homeownership assistance further support self-sufficiency, reducing reliance on public housing. Collaborations with local agencies and developers also facilitate affordable housing construction and community revitalization efforts. Through these coordinated initiatives, SCHA actively enhances living conditions, promotes economic independence, and creates sustainable housing solutions for Seminole County's low- and moderate-income families.

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

Introduction

In Seminole County, several facilities and housing programs are dedicated to addressing the needs of homeless households, offering emergency shelter, transitional housing, and permanent supportive housing. These programs provide safe, stable environments while also integrating wraparound services such as case management, employment assistance, mental health support, and substance abuse treatment to help individuals and families achieve long-term stability. Organizations like Rescue Outreach Mission, Family Promise of Greater Orlando, and the Homeless Services Network of Central Florida play a vital role in providing immediate shelter and pathways to permanent housing. Additionally, initiatives such as Housing First and Rapid Re-Housing programs focus on securing permanent housing solutions for vulnerable populations, including chronically homeless individuals, veterans, families with children, and unaccompanied youth. By combining housing assistance with supportive services, Seminole County's homeless assistance programs aim to reduce homelessness, promote self-sufficiency, and improve overall community well-being.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	585	0	341	90	0
Households with Only Adults	695	0	360	1,582	0
Chronically Homeless Households	0	0	0	739	0
Veterans	10	0	92	805	0
Unaccompanied Youth	11	0	61	10	0

Table 38 - Facilities and Housing Targeted to Homeless Households

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Mainstream services such as healthcare, mental health support, and employment programs play a vital role in complementing targeted services for individuals experiencing homelessness. These services are integrated into a comprehensive support system that helps individuals transition from homelessness to stability. Health services are provided through organizations like the Health Care Center for the Homeless, which operates mobile medical and dental units that travel across the county, delivering essential healthcare directly to individuals in need. These services include behavioral health counseling and substance use disorder treatment, ensuring a holistic approach to addressing health concerns among the homeless population.

Mental health services are another key component of the county's support system. The Florida Department of Health in Seminole County provides mental health resources, including the 988 Suicide and Crisis Lifeline, offering 24/7 confidential crisis support. Additionally, Aspire Health Partners operates the Homeless Outreach Partnership Effort (HOPE) team, which assists homeless individuals with mental health and co-occurring disorders by providing assessment, screening, and linkage to long-term services. These efforts aim to stabilize individuals in crisis and connect them with ongoing mental health care.

Employment services also play a crucial role in helping individuals regain self-sufficiency. CareerSource Central Florida offers job training, placement assistance, resume writing workshops, career counseling, and job fairs, helping individuals—including those experiencing homelessness—secure stable employment. For individuals with physical or mental disabilities, the Florida Division of Vocational Rehabilitation provides specialized support, including job-site assessments, accommodations, and supported employment programs, ensuring that those with disabilities have equitable access to job opportunities.

These services are coordinated by organizations such as the Homeless Services Network of Central Florida, which collaborates with multiple agencies to provide stable housing solutions for veterans, youth, individuals with disabilities, and families with children. Over the past year, these efforts have helped house approximately 4,700 homeless individuals in Central Florida. Locally, the Seminole County Community Services Department leads efforts to reduce homelessness by implementing support programs through the Homeless Advocacy Office and connecting individuals with available housing and assistance.

By integrating mainstream services such as healthcare, mental health care, and employment support with targeted homeless assistance programs, Seminole County is working toward a

comprehensive and sustainable approach to helping individuals experiencing homelessness achieve long-term stability and self-sufficiency.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Chronically Homeless Individuals and Families - In Seminole County, several facilities and programs are dedicated to meeting the needs of homeless individuals and families, particularly those who are chronically homeless. These facilities provide essential services tailored to address the unique challenges faced by these populations, aiming to promote stability and self-sufficiency.

The Sharing Center's Oasis Program: The Oasis is the only drop-in resource center in Seminole County for individuals experiencing hunger and homelessness. It offers services such as warm showers, laundry facilities, hot meals, haircuts, and on-the-go food. By addressing basic needs in a compassionate environment, The Oasis helps individuals regain dignity and stability, serving as a critical entry point to additional support services.

Rescue Outreach Mission: Located in Sanford, this shelter provides accommodations for men, women, and children. Women and children stay in private rooms that can accommodate between one to five children, while individual women and men stay in dormitory-style rooms. The mission offers a safe environment and essential services, including meals and support, to help residents transition out of homelessness.

Family Promise: As part of a national network, Family Promise Affiliates collaborate with local congregations and community organizations to provide temporary shelter, meals, and support services to homeless families. The program emphasizes sustainability and community involvement, offering case management, financial literacy classes, and assistance in securing permanent housing.

Homeless Services Network of Central Florida (HSN): HSN works to provide stable, long-term housing to individuals experiencing homelessness, focusing on veterans, youth, people with disabilities, and families with minor children. Over the past year, HSN has assisted in housing approximately 4,700 homeless individuals in Central Florida. By coordinating resources and services, HSN addresses the complex needs of the chronically homeless population.

Housing First and Rapid Re-Housing Programs: These approaches prioritize providing permanent housing to homeless individuals without preconditions, followed by supportive



services as needed. The Housing First model operates on the principle that housing is a basic human right, offering permanent, affordable housing as quickly as possible for individuals and families experiencing homelessness, and then providing the supportive services and connections to community-based supports needed to maintain housing and prevent a return to homelessness. Rapid Re-Housing, a subset of the Housing First approach, provides short-term rental assistance and services, with the goals of helping people obtain housing quickly, increasing self-sufficiency, and remaining housed.

Families with Children - In Seminole County, several facilities and programs are dedicated to supporting homeless families with children, offering services tailored to their unique needs to promote stability and self-sufficiency.

Rescue Outreach Mission (ROM): Located in Sanford, ROM provides emergency shelter and resources through two onsite shelters and a "Housing for Families" program. They offer a safe, supportive environment where families receive necessities such as food, clothing, and access to comprehensive case management. Additional services include mental health counseling, assistance with employment, and referrals to other community resources, all aimed at helping families transition to stable housing and regain independence.

The Sharing Center's Oasis Program: The Oasis serves as a drop-in resource center for individuals and families experiencing homelessness in Seminole County. It provides essential services such as warm showers, laundry facilities, hot meals, haircuts, and on-the-go food. By addressing these basic needs in a compassionate environment, The Oasis helps families maintain dignity and stability during challenging times. Additionally, they offer housing guidance, internet access, and mail services to assist families in their journey toward permanent housing.

Family Promise of Greater Orlando: As part of a national network, Family Promise collaborates with local congregations and community organizations to provide temporary shelter, meals, and support services to homeless families. The program emphasizes sustainability and community involvement, offering case management, financial literacy classes, and assistance in securing permanent housing. By engaging volunteers and utilizing existing community resources, Family Promise creates a supportive environment that empowers families to achieve long-term stability.

Homeless Services Network of Central Florida (HSN): HSN works to provide stable, long-term housing to individuals and families experiencing homelessness, focusing on veterans, youth, people with disabilities, and families with minor children. Over the past year, HSN has assisted

in housing approximately 4,700 homeless individuals in Central Florida. By coordinating resources and services, HSN addresses the complex needs of homeless families, facilitating access to housing and supportive services.

Veterans and Their Families - Several facilities and programs are dedicated to addressing the needs of homeless veterans and their families, offering services tailored to promote stability and self-sufficiency.

Supportive Services for Veteran Families (SSVF): This program is designed to rapidly rehouse veterans and their families experiencing homelessness and to prevent homelessness for those at imminent risk due to a housing crisis. SSVF provides a short, intensive period of case management to link families to benefits and offers limited Temporary Financial Assistance (TFA) with housing or moving expenses. Supportive services are available to eligible veterans and other household members based on an assessment of their needs and individualized housing stability plan.

HUD-VA Supportive Housing Program: A collaborative effort between the Department of Housing and Urban Development and the Department of Veterans Affairs, the HUD-VASH Program provides housing choice vouchers combined with VA supportive services. This program assists homeless veterans and their families in obtaining and sustaining permanent housing, offering case management and clinical services to support their transition.

Homeless Veteran Reintegration Program (HVRP): Operated by Goodwill Industries of Central Florida, HVRP is designed to help homeless veterans gain and maintain employment in the community. The program offers job training, placement assistance, and support services to enhance employability and promote economic stability among veterans.

Seminole County Veterans' Services: Staffed by accredited Veteran Service Officers, this office provides assistance with claims and appeals for benefits, including service-connected disabilities, burial and memorial benefits, property tax exemptions, pensions, education and training benefits, and resources to aid veterans experiencing financial hardship. The office also participates in the Seminole County Veterans Treatment Court, offering a therapeutic justice program for veterans in the criminal justice system who suffer from post-traumatic stress disorder and other illnesses.

Homeless Services Network of Central Florida: HSN works to provide stable, long-term housing to individuals experiencing homelessness, with a primary focus on veterans, youth, people with disabilities, and families with minor children. Over the past year, HSN has assisted in housing



approximately 4,700 homeless individuals in Central Florida, coordinating resources and services to address the complex needs of homeless veterans and their families.

Unaccompanied Youth - Several facilities and programs are dedicated to addressing the unique needs of unaccompanied youth experiencing homelessness. These services provide essential support to promote stability and self-sufficiency among this vulnerable population.

Families In Need (FIN) Program – Seminole County Public Schools (SCPS): The FIN program, authorized under the McKinney-Vento Homeless Education Assistance Act, ensures that homeless children and youth, including unaccompanied minors, have access to free and appropriate public education. The program provides services such as immediate school enrollment, transportation assistance, free school meals, and coordination with community resources to remove educational barriers due to homelessness.

The Village – IMPOWER: The Village offers safe, affordable transitional housing for homeless and former foster youth aged 18-24. Located in Central Florida, this program provides a dorm-like setting with comprehensive wraparound supports, including assistance with employment skills, educational needs, and life skills training. The goal is to prevent homelessness and assist young adults as they transition to independent adulthood.

Covenant House Florida (CHF): While not located within Seminole County, CHF in nearby Orlando serves youth aged 18-24 who are experiencing or at risk of homelessness. They offer a drop-in center, street outreach, transitional housing, education counseling, and workforce development services. These programs aim to provide a safe and supportive environment for youth to achieve stability and independence.

The Oasis – The Sharing Center: The Oasis is the only drop-in resource center in Seminole County for individuals experiencing hunger and homelessness. It offers services such as warm showers, laundry facilities, hot meals, haircuts, and on-the-go food. While not exclusively for unaccompanied youth, The Oasis provides essential services that can benefit young individuals facing homelessness.

Homeless Services Network of Central Florida: HSN coordinates resources and services to address the complex needs of homeless individuals, including unaccompanied youth. Through initiatives like the Brighter Days Community Initiative, HSN aims to combat youth homelessness by creating a network of community support and innovative housing solutions. This effort ensures dignity and safety by providing immediate access to housing, followed by access to education, jobs, healthcare, and peer support to empower youth towards stability and growth.



These facilities and programs in and around Seminole County are designed to address the specific needs of unaccompanied youth experiencing homelessness by providing immediate shelter, basic necessities, educational support, and comprehensive services. By focusing on both immediate relief and long-term solutions, they aim to empower these young individuals to achieve stability and independence.

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

Introduction

This section offers a brief outline of the facilities and services available to the special needs population in Seminole County.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Elderly and Frail Elderly – The elderly population requires supportive housing options that promote independence, safety, and a high quality of life. As individuals age, they often face challenges such as mobility limitations, chronic health conditions, and the need for assistance with daily activities. To address these needs, several supportive housing options are available. Assisted living facilities provide housing, personal care services, and healthcare support for seniors who require assistance with daily activities but do not need intensive medical care. According to the Shimberg Center's Assisted Housing Inventory, Seminole County has seven assisted housing properties targeting elderly individuals. Additionally, the Section 202 Supportive Housing for the Elderly Program offers affordable housing with integrated support services such as cleaning, cooking, and transportation to help very low-income seniors live independently.

In-home care services provide personal care assistance, medication management, and daily living support for seniors who prefer to age in place. Organizations such as Bright Star Home Care Seminole County deliver customized services, ranging from companion care to skilled nursing. Community assistance programs also play a crucial role in supporting at-risk seniors. Seminole County's Community Assistance Deposit Program helps households experiencing homelessness or housing insecurity by providing funds for security and utility deposits, ensuring stable housing for seniors in need. Additionally, programs like Meals on Wheels help combat mobility limitations by delivering nutritious meals to homebound seniors, while transportation services ensure they can attend medical appointments and engage in community activities.

Despite these available resources, several challenges persist. Financial constraints remain a significant issue, as many seniors live on fixed incomes, making it difficult to afford housing modifications, in-home care, or other supportive services. Accessibility modifications, such as installing ramps or grab bars, are often necessary but can be expensive, highlighting the need for assistance programs that fund these adaptations. Moreover, comprehensive care



coordination is essential to integrating healthcare services with supportive housing, ensuring seniors receive both medical care and daily living assistance.

By expanding and enhancing supportive housing options and services, Seminole County can better meet the growing needs of its elderly and frail elderly populations, allowing them to age with dignity and receive the necessary support to maintain housing stability, health, and overall well-being.

Persons with Disabilities (mental, physical, developmental) – Individuals with mental, physical, or developmental disabilities in Seminole County require supportive housing solutions that address their unique needs while promoting independence, safety, and community integration. Supportive housing combines affordable housing with essential services, offering a stable environment that improves residents' quality of life. To accommodate individuals with disabilities, housing units should be designed or modified with accessible features such as wheelchair ramps, widened doorways, adjustable countertops, and specialized fixtures to enhance mobility and usability. Additionally, on-site support services—including personal care assistance, medical management, counseling, and life skills training—are crucial to helping residents maintain daily routines, manage their health, and achieve stability. Furthermore, community integration programs are essential in reducing isolation and providing opportunities for social engagement, employment support, and recreational activities to help individuals with disabilities become active community participants.

Despite the importance of supportive housing, several challenges limit access for individuals with disabilities. Funding limitations often restrict the development and maintenance of specialized housing facilities, leading to a shortage of available units and services. Additionally, there is often a scarcity of housing units specifically designed for individuals with disabilities, resulting in long waiting lists and limited options. Ensuring comprehensive service provision requires coordinated efforts among service providers, government agencies, and nonprofit organizations to meet the diverse needs of individuals with disabilities.

Collaborations between nonprofit organizations, government agencies, and private developers have proven effective in creating inclusive housing communities. Implementing universal design principles and reserving a percentage of housing units for individuals with disabilities can help increase accessibility. By expanding housing availability, improving service coordination, and fostering an inclusive community, Seminole County can better meet the supportive housing needs of individuals with disabilities, ensuring they can access stable housing and the necessary services to live independently and thrive.

Persons with Alcohol or Other Drug Addictions – Individuals struggling with alcohol or drug addictions require supportive housing solutions that provide stable living environments while integrating comprehensive treatment and recovery services. Supportive housing is essential for addressing the complex needs of this population, offering a foundation for sustained recovery and long-term well-being. A safe and secure living environment is critical in reducing exposure to triggers and providing individuals with the stability needed to rebuild their lives. In addition to housing, integrated treatment services—including counseling, medication-assisted treatment, and peer support groups—play a crucial role in addressing the underlying causes of addiction. Furthermore, comprehensive support services, such as mental health counseling, vocational training, educational programs, and life skills development, are necessary to help individuals reintegrate into the community and maintain their recovery.

Several local initiatives and organizations in Seminole County are working to expand supportive housing options for individuals with substance use disorders. Dave's House, a nonprofit organization focused on providing permanent supportive housing for individuals with mental health challenges, is expanding its reach in Seminole County to house 39 adults needing stable housing and recovery support. Aspire Health Partners offers various behavioral health services, including assessment, detoxification, outpatient programs, and residential treatment, ensuring that individuals receive personalized care tailored to their recovery needs. Additionally, Central Florida Cares Health System coordinates behavioral health services across the region, working with local providers to improve access to supportive housing and treatment.

Despite these efforts, significant challenges remain in meeting the supportive housing needs of individuals recovering from substance use disorders. Housing stability is a key factor in successful recovery as individuals experiencing housing insecurity face a higher risk of relapse and overdose. A community-based support system that includes peer recovery services, mental health counseling, and daily living assistance is essential for long-term success. Expanding affordable supportive housing programs, improving access to treatment, and strengthening community-based recovery support will help ensure that individuals with substance use disorders in Seminole County have the resources needed to achieve stability, recovery, and reintegration into society.

Persons with HIV/AIDS and Their Families - Individuals living with HIV/AIDS and their families face unique housing challenges that require specialized supportive housing solutions. Stable and affordable housing is essential for maintaining health, adhering to treatment regimens, and improving overall quality of life. Many individuals with HIV/AIDS experience financial hardship, making it difficult to secure housing, which increases their risk of homelessness and housing instability. Additionally, proximity to healthcare facilities and support services is vital for

ongoing medical treatment, case management, and psychosocial support. Housing programs that integrate healthcare and social services can significantly improve health outcomes and reduce barriers to care.

Another critical aspect of supportive housing for individuals with HIV/AIDS is confidentiality and the reduction of stigma. Many individuals fear discrimination in housing and healthcare, which can deter them from seeking the services they need. Housing programs should foster a safe, inclusive environment that ensures privacy and promotes access to comprehensive support. The Housing Opportunities for Persons With AIDS (HOPWA) program provides housing assistance and related services for low-income individuals living with HIV/AIDS. Organizations such as Miracle of Love, Inc. in nearby Orlando offer case management and HOPWA-related services, helping individuals find and maintain stable housing. Aspire Health Partners, which serves Seminole County, also provides housing assistance, mental health counseling, and substance abuse treatment for individuals with HIV/AIDS.

Despite these available resources, challenges remain in fully meeting the supportive housing needs of this population. Limited funding and resources can restrict the availability of housing programs, making it necessary to expand services to accommodate growing demand. Beyond housing, many individuals require assistance with employment, transportation, and daily living activities to achieve stability and independence. Addressing these housing and supportive service gaps will help ensure that individuals living with HIV/AIDS in Seminole County have access to safe, stable, and affordable housing, enabling them to maintain their health, well-being, and overall quality of life.

Public Housing Residents - Public housing residents in Seminole County face various challenges that require supportive housing services to improve their quality of life and promote self-sufficiency. The Seminole County Housing Authority manages public housing units and Housing Choice Vouchers, providing affordable housing solutions for low-income families, the elderly, and individuals with disabilities. Many residents require additional health and social services, including healthcare assistance, mental health counseling, and substance abuse treatment. Integrating these services within housing programs can improve health outcomes and community well-being.

Beyond healthcare, economic empowerment programs are crucial in helping public housing residents achieve financial independence. Programs that provide employment training, financial literacy workshops, and educational opportunities enable residents to build skills, secure stable employment, and reduce reliance on housing assistance. Additionally, community

engagement initiatives encouraging participation in social networks, neighborhood events, and resident-led programs help reduce isolation and enhance overall quality of life.

Seminole County's Community Development Division administers affordable housing and community improvement programs, including infrastructure enhancements, public services, housing activities, homeless services, and economic development initiatives. These programs are funded through resources such as the Community Development Block Grant, HOME Investment Partnerships Program, and Emergency Solutions Grants, which support housing stability and community revitalization. Another important resource is the Community Assistance Deposit Program, which helps households experiencing or at risk of homelessness by providing funds for security and utility deposits, ensuring residents can secure stable housing.

Despite these available programs, several challenges persist, including limited funding, increasing demand for affordable housing, and the need for comprehensive support services. Meeting these challenges requires ongoing collaboration between government agencies, nonprofit organizations, and community stakeholders to develop innovative solutions that address the evolving needs of public housing residents. By focusing on expanding supportive housing services, increasing access to economic opportunities, and fostering community engagement, Seminole County can enhance the well-being of public housing residents and create a more self-sufficient and vibrant community.

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

Programs supporting individuals transitioning from mental and physical health institutions focus on coordinated discharge planning, supportive housing, and community reintegration. The Central Florida Cares Health System (CFCHS) ensures that individuals discharged from state mental health treatment facilities receive appropriate services. CFCHS oversees community case management and forensic specialists who track individuals during treatment and post-discharge to facilitate continued engagement in medical and mental health care, stable housing placement, reinstatement or acquisition of benefits, and meaningful community involvement.

To address housing stability for individuals with severe mental health, behavioral health, and substance use conditions, Seminole County prioritizes Permanent Supportive Housing, particularly for those who have experienced chronic homelessness. Programs such as Homes for New Beginnings provide housing solutions for individuals meeting HUD's definition of chronic homelessness. Eligibility requirements for such programs often include receiving

Supplemental Security Income or Social Security Disability, possession of identification and proof of income, and a clean record regarding specific criminal offenses.

Beyond housing, community assistance initiatives are essential in helping individuals reintegrate successfully. These initiatives focus on support services, life skills training, healthcare access, and employment assistance, ensuring that individuals leaving mental and physical health institutions can achieve long-term stability and independence. Strengthening these programs and expanding access to permanent supportive housing, case management, and wraparound services will continue to be critical in addressing the needs of this vulnerable population in Seminole County.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

In the upcoming year, Seminole County plans to implement several activities to address the housing and supportive service needs of non-homeless individuals with special needs. These initiatives align with the FY2024-2025 One-Year Action Plan, which supports the goals outlined in the county's 2020-2024 Consolidated Plan. One of the key strategies is affordable housing development, with funds from the Community Development Block Grant and HOME Investment Partnerships Program allocated toward the construction and rehabilitation of affordable housing units. This effort aims to increase the availability of safe, accessible housing for low- and moderate-income individuals, particularly those with disabilities, mental health conditions, or other special needs.

Beyond housing, supportive services will be expanded through collaborations with local nonprofit organizations, providing mental health counseling, substance abuse treatment, and case management. These services are designed to help individuals with special needs maintain housing stability and improve their overall quality of life. Additionally, public facility improvements will be prioritized, with investments made to upgrade community centers, parks, and other public spaces to ensure ADA compliance and accessibility for individuals with disabilities.

To promote self-sufficiency, Seminole County will implement economic empowerment programs, including job training, financial literacy workshops, and educational advancement initiatives. These programs aim to provide individuals with the skills to achieve economic independence and reduce long-term reliance on housing assistance. The county has set specific

goals for the upcoming year, including the development or rehabilitation of 50 affordable housing units, providing supportive services to 200 individuals, completing accessibility improvements in three public facilities, and enrolling 100 residents in economic empowerment programs.

Through these initiatives, Seminole County is committed to enhancing housing stability, expanding access to critical services, and promoting economic opportunities for non-homeless individuals with special needs. By leveraging available funding and fostering community partnerships, the county aims to create a more inclusive, supportive, and self-sufficient environment for all residents.

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

Not applicable. Seminole County is not part of a Consortium. Please see information in previous question.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

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 \$55,000 for very-low income applicants, for emergency repair is \$20,000, and for owner-occupied rehab/reconstruction is \$100,000 for rehabilitation and \$200,000 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 \$2,500 for tenant-based rental assistance, \$7,500 for security/utility deposits, and \$20,000 for rapid-rehousing assistance.

Seminole County recognizes that there can be institutional, regulatory, or policy barriers to development and promotion of access to affordable housing. Housing land development code policy can either support the development of smaller, more creative, and therefore more affordable housing types and units, and can increase housing supply which can lead to lower rent and mortgage costs—or they can do the opposite by preventing the development of creative housing types, affordable housing, and housing units overall. The County has several policies in the land development code designed to incentivize affordable housing development, such as the Affordable Housing Dwelling District (Sec. 30.8.4), affordable housing (80% AMI and below) exemptions for impact fees (Sec. 115.21), and the Alternate Density Option (ADO) for affordable housing (Sec. 30.9.7). However, the following barriers may impact the development of affordable housing:

- Density restrictions. Seminole County is largely zoned for single-family housing, with limited density increases allowed in the future land use section of the Comprehensive Plan. The county's urban areas are largely zoned Planned Development, which are more flexible zoning districts allowing for either single or multifamily, but the density level of each development is difficult to determine; since many are between low-density A-1

and low-density R-1 districts, it is likely that they are largely single-family. Large setbacks, low minimum lot coverage requirements, and other lot-related requirements can also negatively impact housing supply.

- Accessory Dwelling Unit (ADU) restrictions. ADUs are allowed in all Single Family, Agricultural, Rural, and single-family Planned Development districts, including by-right in districts A-3, A-5, and A-10. While the code language is thoughtfully written (for example, by including consideration of long-term (minimum 30-day) rental use and manufactured homes as ADUs), one example of restrictive criteria is the requirement of 1 parking space which must be on-site and not located within a required setback or buffer area, nor at the rear of the unit.
- Parking and setback requirements and affordable housing access to transit. Depending on the restrictions of parking and setbacks in the local land use code and comprehensive plan, minimum parking requirements may prohibit development of affordable housing. In addition, low-income households are more likely to depend on public transportation as a means of mobility; a lack of affordable housing near public transportation networks places an inherent restriction on a family's ability to reasonably access housing. 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). However, considering the availability of public transit that meets the criteria (such as the requirement that the transit in consideration come at 15 minute frequencies from 7 a.m. to 7 p.m.), these policies may be too restrictive.
- R-AH Affordable Housing Dwelling District not used. The R-AH district is not being used. This may be due to a variety of factors, such as height and setback restrictions, or affordability requirements. A study or analysis may be needed to understand the limitations of this district and calibrate requirements and incentives.
- Not In My Back Yard (NIMBY) Syndrome. The social and financial stigma of affordable housing can lead to significant resistance from surrounding properties, and the accessibility of educational information may only be accessible to those with the time and funds to participate.

There are many concerns being balanced by Seminole County leaders. For example, while being environmentally-conscious, the county has implemented a requirement that parking spaces for affordable multifamily housing developments included 20% that are EV-capable, adding

additional cost to develop required minimum parking which is already a barrier to affordable housing development. Seminole County has also had concerns about protecting its rural communities from development, even affordable housing. For example, a 300-unit Live Local Act development faced opposition in early 2025 from local conservation groups including Friends of the Wekiva River. The County also opted out of providing tax breaks to Live Local Act developments as of 2024. It is important for the county to take into consideration the deficit of housing units that are attainable to the population of the county when making housing policy decisions, and carefully consider implementation of the tools available to create housing types and a housing market with units that are more affordable.

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

Introduction

The Seminole County Economic Development department focuses heavily on business retention, using in-house resources to help local companies navigate programs and incentives, with many strategic regional partners including the Orlando Economic Partnership (OEP), Seminole State College, and CareerSource of Central Florida. The county's Office of Strategic Initiatives also plays a role, seeking new partnerships from the private and public sector and funding opportunities for economic well-being and digital equity initiatives to ensure that Seminole County is sustainable and adaptable through

Workforce development plays a central role in the county's economic strategy. The county supports employer-driven training programs, work-based learning opportunities, and targeted initiatives to upskill existing workers and lead them through a career advancement pipeline. Education forms the backbone of the workforce supply. The public primary school system, managed by Seminole County Public Schools, is consistently graded "A" by the state. Seminole State College of Florida further strengthens the county's educational ecosystem by offering stackable credentials, career certificates, and associate and bachelor's degrees, including fields like construction, healthcare, design, and engineering. Their collaboration with employers helps tailor workforce credentials to high-demand industries and supports students through pathways like UCF's DirectConnect transfer program.

The local job market reflects both opportunities and challenges. Florida Commerce shows that the county has a net outflow of -5,543 workers, with a lower number of workers with Bachelors degrees working in the county than those who live in the county. However, unemployment is at 2.8% (five-year average) for the civilian labor force, which is slightly lower than for Florida. The county is working towards the growth of local jobs that cater to the county's higher-educated population. The county is also committed to preserving and supporting the success of existing rural businesses and industries, and identifies this as a priority in the 2045 Envision Seminole Vision Plan under Rural Strategy 4. For example, the County partners with UF/IFAS Extension Seminole County to provide educational programs related to Food and Agricultural Sciences.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	286	661	0	0	0
Arts, Entertainment, Accommodations	23,347	26,480	10	11	0
Construction	26,886	18,308	12	7	-5
Education and Health Care Services	30,440	53,009	13	21	8
Finance, Insurance, and Real Estate	25,347	21,282	11	9	-3
Information	5,570	5,434	2	2	0
Manufacturing	8,897	12,226	4	5	1
Other Services	7,681	11,140	3	4	1
Professional, Scientific, Management Services	26,034	43,079	11	17	6
Public Administration	20,740	8,610	9	3	-6
Retail Trade	29,005	27,354	13	11	-2
Transportation and Warehousing	4,572	14,569	2	6	4
Wholesale Trade	8,849	7,205	4	3	-1
Total	226,503	249,357	--	--	--

Table 39 - Business Activity

Data QWI Explorer 2024 Q3 – Seminole County for Number of Workers; Table S2405 2019-2023 ACS 5-YR Estimates – Seminole
Source: County for Number of Jobs

Labor Force

Total Population in the Civilian Labor Force	260,516
Civilian Employed Population 16 years and over	249,357
Unemployment Rate	2.8%
Unemployment Rate for Ages 16-24	10.65%
Unemployment Rate for Ages 25-65	3.55%

Table 40 - Labor Force

Data Source: 2019-2023 ACS Tables DP03 (Total Population, Civilian Employed 16 and Over, Unemployment Rate), S2301 (Unemployment Rate by Age)

Occupations by Sector	Number of People
Management, business and financial	49,779
Farming, fisheries and forestry occupations	314
Service	36,713



Occupations by Sector	Number of People
Sales and office	60,322
Construction, extraction, maintenance and repair	16,285
Production, transportation and material moving	21,176

Table 41 – Occupations by Sector

Data Source: 2019-2023 ACS, Table 2401

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	144,709	59.0%
30-59 Minutes	82,411	33.6%
60 or More Minutes	18,150	7.4%
Total	245,270	100%

Table 42 - Travel Time

Data Source: 2019-2023 ACS, Table S0801

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	8,675	842	5,651
High school graduate (includes equivalency)	39,705	1,850	11,640
Some college or Associate's degree	65,290	2,344	13,271
Bachelor's degree or higher	100,571	2,137	16,006

Table 43 - Educational Attainment by Employment Status

Data Source: 2019-2023 ACS, Table B23006

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	385	1,001	1,476	1,966	2,823
9th to 12th grade, no diploma	4,000	2,226	2,259	5,398	3,536
High school graduate, GED, or alternative	10,966	13,203	11,343	26,799	20,218



	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Some college, no degree	11,439	12,691	11,725	22,737	16,734
Associate's degree	5,098	8,752	9,079	13,577	7,362
Bachelor's degree	5,837	21,652	21,595	34,889	15,826
Graduate or professional degree	494	8,350	11,231	18,860	10,980

Table 44 - Educational Attainment by Age

Data Source: 2019-2023 ACS, Table B15001

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	51,271
High school graduate (includes equivalency)	28,724
Some college or Associate's degree	37,498
Bachelor's degree	44,397
Graduate or professional degree	60,856

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2019-2023 ACS, Table S2001 – Population 24 years and over with earnings

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

Based on the Business Activity table, the largest employment sectors by number of workers are Education and Health Care Services (30,440 workers), Retail Trade (29,005 workers), and Construction (26,886). The largest employment sectors by number of jobs are Education and Health Care Services (43,079 jobs), Professional, Scientific, and Management Services (43,079 jobs), and Retail Trade (29,005 jobs).

Describe the workforce and infrastructure needs of the business community:

According to the Business Activity table, while Construction and Professional, Scientific, and Management Services are two of the largest sectors, Construction has more workers than jobs, and Professional, Scientific, and Management Services has far more jobs than workers. Overall, jobs and workers are pretty evenly matched for many of the sectors in Seminole County, including Agriculture, Mining, Oil & Gas Extraction, Arts, Entertainment, Accommodations, Information, Manufacturing, Retail Trade, Wholesale Trade, and Other Services. Sectors with more workers than jobs include Public Administration, Construction, and Finance, Insurance, and Real Estate. Sectors with more jobs than workers include Education and Health Care

Services, Professional, Scientific, and Management Services, and Transportation and Warehousing.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

There are several development initiatives underway in Seminole County. Investment in the Orlando Sanford International Airport is expected to drive growth and future development. Leveraging its 800 acres of prime real estate, the county has been seeking investment in airport projects. Current projected investment is currently estimated to be about \$300 million, which will create more than 1,000 high-wage jobs. The county and airport are also working on a \$61 million indoor sports and festival complex nearby.

Seminole Towne Center in the City of Sanford is being redeveloped. It is a near-empty mall and 76 acres of property that sold for \$17 million to The Ardent Companies, a real-estate group based in Atlanta. The group plans to use the site for mixed-use development, including the city's first Costco and a new hotel. This will be the largest redevelopment project in Seminole County's history, and will generate many jobs. As an economic center, mobility is a concern, although the site sits adjacent to I-4, S Florida 417, and W Florida 46 major roads.

In March 2025, the Seminole County Board of County Commissioners has approved the establishment of the Seminole County Tourism Improvement District (TID), a dedicated funding mechanism designed to strengthen the County's position as a premier sports tourism destination. This new tax of \$1.75 per room will generate an estimated \$3.2 million annually to enhance sports tourism infrastructure, attract high-profile events, and support other economic development initiatives.

In contrast, the sunset of CRAs in the county may negatively impact infrastructure and jobs changes by reducing funds available for infrastructure and job training projects. The Casselberry CRA will sunset December 11, 2025.

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

A detailed examination of commuting patterns for Seminole County published in 2024 by Florida Commerce shows that the county has a net outflow of -5,543 workers. With regard to educational attainment, there is a higher rate of workers living in Seminole County with a



Bachelor's or advanced degree (23.1%) than workers who work in Seminole County (20.9%), indicating that higher-educated people living the county are leaving the county for work. Workers employed in Seminole County are clustered in fields that require a lower education, including Retail Trade (13.8%), and Construction (11.1%) industries. Workers living in Seminole County are concentrated in higher-educated fields, including the Health Care and Social Assistance (12.6%) field.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Seminole County Economic Development is housed within Seminole County government, allowing the county to leverage in-house resources to help local businesses meet their economic needs. The agency provides and coordinates with several workforce development organizations and initiatives, including:

- CareerSource Central Florida, a one-stop system that links employers to qualified applications while providing employment, education, and training services to job seekers.
- Summer Work Experience Internship Program, connecting business partners with student interns.
- Incumbent Workers Training Program, providing training to currently employed workers.
- Quick Response Training Program, a training program designed to assist new value-added businesses and provide existing Florida businesses with the necessary training for expansion.
- Central Florida Employment Council (CFEC), a nonprofit organization that works to match employers with job candidates online and in the community.
- Food Manager Training, an 8-hour food and safety training resulting in a National Certification that is valid for five years that is required for all venues that serve food and beverages.
- Agriculture licensing support through continuing education (CEU) courses.

These job training programs, in addition to job training focused on homeless and low-income individuals provided by non-profits such as Christian HELP, and services and job promotion provided by private business organizations such as the Chambers of Commerce of Seminole County, Casselberry, Oviedo-Winter Springs, and Greater Sanford, provide vital community services which Seminole County takes into account when asset mapping existing services and

gaps in service provision. Collaboration with these agencies and organizations will ensure support for workers and future employees is available within the county.

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

As a member of the East Central Florida Regional Planning Council (ECFRPC), Seminole County is included in the East Central Florida Comprehensive Economic Development Strategy (CEDS). The ECFRPC was designated as an Economic Development District (EDD) by the U.S. Economic Development Administration (EDA) in 2003. As such, the ECFRPC acts on behalf of eight counties in the region to reduce the administrative costs of regional grant applications, prepares and maintains the CEDS annually and every five years as required by the EDA, and submits letters of support for projects applying to the EDA for funding.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The CEDS brings together stakeholders from the public and private sectors in the creation of a development roadmap to strengthen and diversify the regional economy. The ECFRPC's CEDS underwent a major update in 2022. The key to accomplishing the goals of the CEDS is for the ECFRPC and its participating counties to win and allocate grant funds through various federal, state, and local programs such as the Economic Development Administration (EDA).

In recent years, the ECFRPC Economic Development program has helped secure millions of dollars in federal and state grants for the region, including grants for studies and solution-oriented work around brownfields, economic resiliency, and health and food systems. For example, the ECFRPC won a grant through Resilient Florida to do a Risk & Vulnerability Assessment for the region. This project included a housing vulnerability assessment, which can be used in coordination with the Consolidated Plan to understand the vulnerability of different types, ages, and locations of housing to climate risks and hazards such as flooding.

MA-50 Needs and Market Analysis Discussion

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

A “concentration” of housing problems refers to a geographic area, neighborhood, or census tract within the jurisdiction where households experiencing one or more HUD-defined housing problems — such as cost burden, overcrowding, lack of kitchen or plumbing facilities — are present at a significantly higher percentage than the overall jurisdiction-wide average. The county will use HUD’s definition of “disproportionate” to identify areas that are substantially higher: 10 percentage points higher than the jurisdiction as a whole.

According to census data, there are no areas in Seminole that meet the HUD definition of having a “concentration” of housing problems. However, Seminole County likely has households with multiple housing problems concentrated in older urbanized areas, particularly within parts of Sanford, Altamonte Springs, and Casselberry, where lower-income renter households are more prevalent.

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

In 2024, Census Tract 205 in the City of Sanford, within Seminole County, was designated a Racially or Ethnically Concentrated Area of Poverty (R/ECAP) by the Florida Housing Finance Corporation (FHFC), in accordance with HUD’s definition. HUD defines a R/ECAP as tracts where at least 40% of the population is living below the poverty line and in which a concentration of individuals who identify as other than non-Hispanic White exceeds 50% of the population of the census tract. Fewer than 1% of all census tracts in Florida are RECAPS. Tract 205 in the City of Sanford had a 44.2% poverty rate and 82.5% minority rate.

For the purposes of this plan, an area of low-income concentration will be defined as a census tract where the median household income (MHI) for the tract is 50% (CDBG low-income) or less than the Median Household Income (MHI) for the county. According to the 2019-2023 ACS five-year estimates, the MHI in the county is \$83,030. A tract is considered to have a low-income concentration if the MHI is \$41,515 or less. There are three census tracts meeting this definition in Seminole County including 201.01, 205, and 209.01. It is important to note that all of these tracts are located in the City of Sanford, which for HUD allocation purposes, is its own Entitlement Community.



There are also numerous census tracts in the county where the population is at least 51% LMI (income is at or below 80% of the area median income) and qualify as low-and moderate-income target areas for the purposes of CDBG.

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

Census Tract 201.01

The population in this tract is 1,291 with a total of 908 housing units and 752 family households. The median household income is \$35,547 with an employment rate of 44%. This tract is primarily rental households at 78% with a median gross rent of \$989. There are 131 vacant housing units in this tract.

Census Tract 205

The population in this tract is 2,778 with a total of 1,428 housing units and 1,234 family households. The median household income is \$38,171 with an employment rate of 48%. This tract is primarily rental households at 70% with a median gross rent of \$1,409. There are 351 vacant housing units in this tract.

Census Tract 209.01

The population in this tract is 4,572 with a total of 2,024 housing units and 1,929 family households. The median household income is \$40,156 with an employment rate of 62%. This tract is primarily rental households at 80% with a median gross rent of \$1,493. There are 214 vacant housing units in this tract.

Are there any community assets in these areas/neighborhoods?

Community assets can be tangible or intangible and are anything that betters the quality of life. Since these tracts fall within the City of Sanford, economic incentives may be offered including efforts to revitalize neighborhoods through Opportunity Zone designations as well as programs intended to spur economic opportunity such as the Supplemental Economic & Tourism Development Tax Rebate, the Economic Development Tax Abatement, City of Sanford Utility Franchise Fee Rebate, International Trade & Development Grant, the Community Development Block Grant (CDBG), and New Market Tax Credit (NMTC).

Another primary asset that could help with the revitalization of these neighborhoods is the Community Redevelopment Agency (CRA). CRA's are a major asset that partner with the city and county to implement large scale community redevelopment activities that increase access

to community assets such as affordable housing, transportation, and employment. The City of Sanford CRA's purpose is to revitalize and enhance neighborhoods by strengthening economic vitality and livability. The Agency offers numerous grants to incentivize private investment that improves facades, assists redevelopment and new construction financing, and funds programs that promote community events and free public transit.

Seminole County housing and community development programs are also an asset to these underserved communities. The county receives state and federal funding that can address community needs throughout the county and in the City of Sanford to an extent. The county's State Housing Initiatives Partnership (SHIP) Program is an asset for low-income concentrated areas as through this program the county partners with the city to provide purchase assistance and housing rehabilitation to low-income households.

Are there other strategic opportunities in any of these areas?

Based on the number of vacant housing units in these areas, total of 696, the county may have an opportunity to pool resources and partner with the city to increase access to affordable housing through housing rehabilitation or redevelopment activities. There may also be an opportunity for adaptive re-use in these areas and increased partnership opportunities with a Community Land Trust to support permanent affordable housing.

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

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

The county funded a countywide broadband accessibility study in 2022 to understand residents' ability to access broadband services, and pinpoint underserved geographic areas. Findings revealed that while Seminole County appears to be broadly covered, with approximately 99.85% of the county having access to 100 Mbps internet speeds, primarily provided by Charter Communications (Spectrum), many gaps exist, especially in the availability of high-speed, reliable service.

Although base-level internet is widely accessible, higher-speed options are far less consistent. Communities in Altamonte Springs, Casselberry, Longwood, and Geneva, for instance, often have limited or no providers offering connections at or above 100/10 Mbps. Satellite and cable-based services are most common, but these options frequently fall short in terms of reliability and affordability. Survey data reinforces this, with over half of respondents reporting frequent slowdowns or outages each month. Moreover, limited competition among internet providers results in most households having only one high-speed option in any given area, thereby reducing consumer choice and potentially driving up prices.

This lack of reliable, high-speed internet poses particular challenges for low- and moderate-income households, who increasingly rely on digital access for work, education, healthcare, and essential services. While many residents have access to electronic devices, they cannot sufficiently utilize them as their at-home internet provider due to inconsistent or unavailable quality tower or satellite proximity. For students and workers alike, this digital divide can have serious consequences, limiting access to online learning platforms, remote job opportunities, telemedicine, and civic participation. Fortunately, nearly all low-income households in Seminole County are eligible to receive support through the Federal Communications Commission's Affordable Connectivity Program (ACP), which offers a \$30 monthly subsidy that can significantly reduce or even eliminate the cost of internet service. Device subsidies are also available through the ACP, helping ensure that affordability is not a barrier to digital inclusion.

The study identified six underserved project areas: West Sanford (4 unserved homes), Casselberry Winter Springs (7 unserved homes), East Sanford/Midway (15 unserved homes), Geneva North (268 unserved homes), Geneva South (571 unserved homes), and Chuluota Pine Meadows PL (31 unserved homes).



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

When more than one internet service provider exists for the same neighborhood or geographic space, competition between the two not only gives residents and businesses a choice based on their needs, but the competition between the providers can also drive service prices down. Conditions must be met to allow competitors into a community, including infrastructure (5G cell towers, cable lines, and fiber-optic lines, for example), and a high enough density of users to make sense for the provider to enter that market.

Using available data from several provider search engines and data-aggregating platforms, including Broadband Now and Broadband Search, the following was determined for Seminole County. In general, monthly prices are low to average, between \$30 and \$50 per month. One of the newer forms of home internet is 5G; its service area is limited by proximity to the provider's cell phone towers. Seminole County has four 5G providers, three satellite providers, two fixed wireless providers, one cable provider, one DSL provider, and four fiber-optic providers. The providers with the highest speeds have limited availability throughout Seminole County, while slower speeds are more available.

Provider	Max Upload Speed	Connection Type	Starting Price Per Month
Spectrum	1 Gbps	Cable	\$30
AT&T Fiber	5 Gbps	IPBB, Fiber, 5G	\$55
Viasat	150 Mbps	Satellite	\$99.99
T-Mobile	415 Mbps	5G	\$50
Verizon	300 Mbps	5G	\$50
EarthLink	100 Mbps	5G	\$39.95
Hughesnet	100 Mbps	Satellite	\$49.99
XNet Wifi	150 Mbps	Fixed Wireless	\$85
Wow!	5 Gbps	Fiber	\$40
Florida High Speed Internet	50 Mbps	Fixed Wireless	-
Starlink	220 Mbps	Satellite	\$50
Quantum Fiber	8 Gbps	Fiber	\$45
Century Link	80 Mbps	DSL	\$55
Metronet	5.12 Gbps	Fiber	\$29.95

Table 47 – Broadband Service Providers

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

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

Seminole County is threatened by a variety of natural hazards, and climate change has led to increased heat during summer months with record-high temperatures every year, and more unpredictable weather and storm patterns. Hazards that impact Seminole County are identified, described, and given a risk level in the county's Local Mitigation Strategy. The following hazards were rated "high" in terms of their relative risk:

- Critical Infrastructure Disruption (communication, power, utilities) (71% risk), mainly due to severe thunderstorms in the summer or in extreme cases tropical cyclones. This hazard impacts less than 25% of the county but has widespread economic impacts.
- Drought and Water Shortage (62% risk), caused by abnormally dry weather for long periods of time. This hazard impacts 100% of Seminole County, and has documented occurrences in 2012, 2015, 2017, 2018, and 2019.
- Flooding (62% risk), mainly due to water overflow along and at the mouths of the county's rivers and lakes. Flooding impacts anywhere in the county where heavy rainfall occurs, and can cause utility outages, economic disruptions, and damage to structures in low-lying areas. The county has seen an increasing rate of significant occurrences (1924, 2004, 2008, 2017, 2018). The highest flooding crest (11.09 ft) occurred at Lake Harney, the mouth of St. Johns River, in 2008. The County has two commercial repetitive loss properties, Altamonte Springs has four, and Sanford has three.
- Tropical Cyclones (Hurricanes and Tropical Storms) (76%); depending on the location of the storm's path, this hazard can impact parts of or the entire county, causing food and water issues, economic disruption, structural damage to homes, transportation infrastructure, businesses, and more. Tropical cyclones have impacted Seminole County in 2004, 2005, 2008, 2016, 2017, 2022, 2024.
- Tornadoes (62%); tornadoes can occur anywhere in Florida, but when they do occur they are isolated and impact less than 25% of the county. Seminole County has been impacted by 28 tornadoes that have caused significant damage since 1966. Tornadoes can be particularly costly; for example, in 1998 a tornado cost \$31 million in damage.

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

Mobile homes, poorly constructed and substandard housing apartment complexes, and older low-rent housing units are extremely susceptible to damage and destruction by nearly all hazards that could potentially impact Seminole County, particularly the ones that the County is at high-risk of experiencing. Low-income individuals, regardless of their living situation, are more at-risk of the impacts of climate hazards due to a lack of funds to mitigate for potential damage and loss, and limited funds and flexibility to recovery after a disaster strikes.

According to the county's Local Mitigation Strategy, unincorporated Seminole County has 38 repetitive loss residential properties, Altamonte Springs has two, Oviedo has one, Sanford has seven, and Winter Springs has three. Knowing this, the County is making efforts to eliminate or reduce future flooding to those properties through various mitigation techniques, and works with the jurisdictions and home occupants to apply for grants and programs.

The most recent hurricane for which Seminole County was disaster-declared was Hurricane Milton in 2024. According to data from the Florida Housing Coalition's Disaster Housing Dashboards, Seminole County had 17,890 individual applicants to FEMA, which is a typical measure of the extent of storm damage to individual residences. Of these, 56% were renters and 44% were owners; 53.63% were a single-family house or duplex, 27.95% were apartments, 5.06% were townhomes, 4.06% were condos, and 2.59% were mobile homes; 8.46% made an income of less than \$15,000, 19.25% made an income of \$15,00-\$30,000, and the largest income group was \$30,001 to \$60,000 at 36.61%, while those making \$60,000-\$120,000 made up 21.27% and those making more than \$120,000 made up 7.80%; and 9.96% of applicants were over age 65. Of applicants aged 65 and over, which is typically considered the most vulnerable age group due to ability and income challenges, 59% were renters, and 62.96% reported incomes under \$60,000 annually. Many applicants don't end up qualifying for FEMA assistance for a variety of reasons, and for Milton, only 1.11% of applicants ultimately qualified for housing assistance and 5.93% qualified for other needs assistance (such as food and car payments).

Older homes that may not be fortified for extreme weather or natural hazards are also more at-risk. According to the ACS 2023 5-YR estimates, in Seminole County, 66% of the housing stock is owner-occupied, and 34% is renter-occupied. Of all homes in the housing stock, 29% were built prior to the year 1980, making them over 45 years old; 20% representing owner-occupied homes, and 9% representing renter-occupied homes. Of all homes in the housing stock built between 1970 and 1979, 13% are owner-occupied and 6% are renter occupied, and of all

homes in the housing stock built prior to the year 1970, 13,805 (7%) are owner-occupied and 6,562 homes (4%) are renter-occupied.

In summary, renters, particularly renters who are older and who have special needs, are the most vulnerable to all hazards. Seminole County also has a significant number of aging homes, particularly homes that are owner-occupied. These individuals may be at risk of heirs-property challenges; for example, in the event of a disaster, a homeowner or heir must have clean title in order to collect FEMA assistance.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The strategic plan is the framework for how the county will invest its CDBG, HOME, and ESG funding for PY 2025-2029 based on the data and information analyzed in the needs assessment, market analysis, and in consideration of stakeholder input. The strategic plan outlines goals and outcomes for addressing priority needs. A summary of the information and data found in the strategic plan is below.

Geographic Priorities –Seminole County will invest CDBG, HOME, and ESG dollars county-wide based on census tract eligibility, the level of need, the availability of funds, and program capacity. In certain instances, the county will make investments as a “direct benefit” to eligible applicants and populations based on the HUD eligible activity and in accordance with income qualification requirements.

Priority Needs – Funds are allocated based on priority needs established from analysis of the needs assessment, market analysis, and from public input. The county identified five (5) priority needs including: affordable housing, public services, neighborhood revitalization, ending homelessness, and planning and administration.

Influence of Market Conditions – In making funding decisions, the county will also consider housing market conditions. Housing market considerations include the limited availability of affordable housing and the high incidence of housing cost burden. Changes in the housing market including fluctuating interest rates, housing supply and demand, current loan products, and home prices will also influence how investments are made.

Anticipated Resources –The city anticipates having available \$11,432,060 of Community Development Block Grant (CDBG) grant, \$4,490,570 of HOME Investment Partnerships Program (HOME), and \$966,920 of Emergency Solutions Grant (ESG) funds over five-years (2025-2029). This is based on annual funding allocations remaining level and subject to an approved federal budget. The county will also leverage federal dollars with other resources, when possible, to maximize community investment and increase project impact.



Institutional Delivery Structure – The Community Services Department is responsible for overall program administration, but the county’s institutional delivery structure is comprised of various county departments, housing partners, non-profit organizations, local business partners, and civic leaders that will participate in the delivery of services and in carrying out program objectives.

Goals – The county has set six goals to address priority community needs including: produce and preserve affordable units, support housing affordability, stabilize low-income populations, improve public facilities and infrastructure, enhance homeless response, and planning and administration.

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

Geographic Area

1	Area Name:	City-wide
	Area Type:	Other
	Other Target Area Description:	Other
	Identify the neighborhood boundaries for this target area.	Seminole County limits and distinctive rural-urban boundaries, including incorporated cities but excluding the City of Sanford (separate Entitlement).
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Input received through public meetings, a community needs survey, and a stakeholder dialogue session identified trending priority needs including affordable housing, public services, homelessness, and infrastructure improvements. These consultation efforts directly informed geographical interests by indicating that while there are certain areas where needs are high, investing county-wide will provide greater impact and overall benefit to Seminole County residents.
	Identify the needs in this target area.	The needs assessment, market analysis, and community meetings determined that various areas throughout the county suffer from a lack of affordable housing, the need to revitalize community roadways and infrastructure, and make public improvements. There is also a high number of cost-burdened and poverty-stricken residents, particularly low-income and vulnerable populations, needing poverty reducing public and homeless services.

	What are the opportunities for improvement in this target area?	The county has the opportunity to invest in activities that will increase access to affordable housing through new construction, housing rehab, and rental assistance; revitalize neighborhoods through public improvements; and reduce poverty for low-income and vulnerable populations through the provision of public and homeless services. The county also has the opportunity to positively utilize vacant and abandoned structures to increase access to affordable housing.
	Are there barriers to improvement in this target area?	The housing market and inflation pose significant barriers to fully improving housing affordability for county residents. Organizational capacity of housing partners also poses a challenge to large scale development.

Table 46 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

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:

- Concentration of Low- and Moderate-Income Populations: 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.
- Identified Housing and Community Development Needs: Geographic allocations is 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.

- Alignment with Strategic Goals: 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.

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

Priority Needs

1	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Persons with HIV/AIDS and their Families Victims of Domestic Violence Veterans Homeless Persons
	Geographic Areas Affected	Countywide
	Associated Goals	Produce or Preserve Affordable Units Support Housing Affordability
	Description	Support the provision of decent housing by increasing the availability/accessibility of affordable housing. The county will address the priority need by funding activities that support affordable housing including, but not limited to, the new construction of affordable housing, minor or moderate housing rehabilitation activities for the restoration of substandard housing units and/or emergency repairs for low- to moderate income households, and the provision of rental assistance.

	Basis for Relative Priority	The county conducted a comprehensive analysis of quantitative and qualitative data to determine strengths and gaps to identify priority needs. This priority need was selected due to the results of a housing needs assessment and market analysis revealing a lack of affordable housing, cost burden for both renters and owners, and presence of substandard housing. Robust community engagement with residents, housing providers, non-profit organizations, social service providers, and other relevant stakeholders supports the findings.
2	Priority Need Name	Public Services
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Veterans At-Risk Youth Homeless Persons
	Geographic Areas Affected	Countywide
	Associated Goals	Stabilize Low-Income Populations

	Description	Promote poverty reduction, upward mobility, and self-sufficiency by funding organizations providing essential services for low-income, vulnerable, and limited clientele populations. Activities include, but are not limited to, services for seniors, youth, individuals with disabilities and the homeless and medical health and mental health services.
	Basis for Relative Priority	The county conducted a comprehensive analysis to identify existing supportive services intended to reduce poverty, provide housing stability, and promote upward mobility and self-sufficiency and to determine gaps in service delivery. This priority need was selected due to the results of the analysis which revealed the unmet needs of the county's low-income and vulnerable populations. In an inflated market support services are greatly needed to provide housing and financial stability. The analysis also revealed a need for health and mental health programs and services. Robust community engagement with residents, housing providers, non-profit organizations, social service providers, and other relevant stakeholders supports the findings.
3	Priority Need Name	Neighborhood Revitalization
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	Countywide
	Associated Goals	Improve Public Facilities and Infrastructure
	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.

	Basis for Relative Priority	The county conducted a comprehensive analysis of quantitative and qualitative data to determine strengths and gaps to identify priority needs. This priority need was selected due to the results of a housing needs assessment and market analysis revealing that public facilities and infrastructure will need to be expanded or updated to support population growth, affordable housing activities, and overall revitalization efforts to provide suitable living environments for the county's low -income and vulnerable populations. Robust community engagement with residents, housing providers, non-profit organizations, social service providers, and other relevant stakeholders supports the findings.
4	Priority Need Name	Ending Homelessness
	Priority Level	High
	Population	Homeless Persons Extremely Low Low Moderate Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Citywide
	Associated Goals	Enhance Homeless Response

	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 include, but are not limited to, shelter operations, street outreach, rapid re-housing, and administration of HMIS.
	Basis for Relative Priority	The county conducted a comprehensive analysis of quantitative and qualitative data to determine strengths and gaps to identify priority needs. This priority need was selected due to the results of a homeless needs assessment which identified existing homelessness in the county and the need for shelter and supportive services to help reduce homelessness or prevent families and households from becoming homeless. Robust community engagement with residents, housing providers, non-profit organizations, social service providers, and other relevant stakeholders supports the findings.
5	Priority Need Name	Planning and Administration
	Priority Level	High
	Population	N/A
	Geographic Areas Affected	Countywide
	Associated Goals	Planning and Administration
	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.
	Basis for Relative Priority	The county conducted a comprehensive housing needs assessment and market analysis to determine activities to carry out during the consolidated plan period to provide decent housing, a suitable living environment, and economic opportunities for its residents. The Community Services Department is responsible for the administration of HUD grants and carrying out activities in accordance with federal regulations which resulted in the identification of planning and administration as a priority need.

Table 47 – Priority Needs Summary

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

Influence of Market Conditions

Affordable Housing Type	Market characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	<ul style="list-style-type: none"> • Availability of affordable rental housing stock for families of all sizes. • Availability of voucher programs. • Availability of enforcement agencies to regulate eligibility terms and conditions of tenant based rental assistance program. • Local land use policies and jurisdiction comprehensive planning goals that support the development of multi-family housing stock. • High rates of cost burden and severe cost burden especially for LMI renters.
TBRA for Non-Homeless Special Needs	<ul style="list-style-type: none"> • Availability of affordable rental housing stock for individuals with disabilities, the elderly, victims of domestic violence, people suffering from substance abuse, or individuals living with HIV/AIDS. • Availability of voucher programs. • Availability of enforcement agencies to regulate eligibility terms and conditions of tenant based rental assistance programs. • Availability of enforcement agencies to regulate accommodation and modifications for individuals with disabilities and their families. • Availability of supportive housing services. • Local land use policies and jurisdiction comprehensive planning goals that support the development of accessible multi-family housing stock for individuals with disabilities and their families. • High rates of cost burden and severe cost burden especially for LMI renters. • Lower household income of individuals with special needs.

New Unit Production	<ul style="list-style-type: none"> • Local land use policies and jurisdiction comprehensive planning goals that support the development of affordable owner and rental housing. • Current cost of materials for new unit production. • Availability of incentives to developers to produce new single family and multi-family affordable housing units. • Limited supply of decent, affordable housing that represents the housing need based on size and household income. • Availability of surplus land or cost of land.
Rehabilitation	<ul style="list-style-type: none"> • Current cost of materials for rehabilitation. • Condition of housing units. • Age of housing stock.
Acquisition, including preservation	<ul style="list-style-type: none"> • Evaluation of fair market prices for home purchases. • Cost of materials for redevelopment • Increasing home values. • Fluctuating interest rates. • Stricter lending requirements and underwriting criteria. • Availability of loan products. • Inventory of homes and lands for sale.

Table 48 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 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.

Over the five-year period beginning October 1, 2025, and ending September 30, 2029, 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. Estimated amounts are dependent on the annual federal program allocations remaining the level and are subject to an approved federal budget. Anticipated five-year HUD funding availability is \$11,462,060 of Community Development Block Grant (CDBG), \$4,490,570 of HOME Investment Partnerships Program (HOME), and \$966,920 of Emergency Solutions Grant (ESG) funds. The county may also have available \$920,651 in CDBG prior year resources and \$697,065 in HOME prior year resources that will be expended over the 5-year Consolidated Plan period.

The goals and outcomes identified in the 5-Year Goals table reflect the total anticipated accomplishments to be achieved over the Consolidated Plan period 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	Federal	Public Services Public Facilities Public Infrastructure Planning & Admin	\$2,292,412	\$0	\$920,651	\$3,213,063	\$9,169,648	Prior year resources are from PY20, PY21, PY22, PY23, and PY24 and allocated for public facilities, housing rehabilitation, and TBRA program delivery. Prior year resources may be available for year-one of the Con Plan but are not guaranteed for the remainder of the plan. Therefore, \$920,651 is not included in the calculation for available funds for the remainder of the Con Plan.

HOME	Federal	Affordable Housing CHDO Set-Aside Planning & Admin	\$898,114	\$0	\$697,065	\$1,595,179	\$3,592,456	<p>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 PY20, PY21, PY22, PY23, and PY24 and allocated for new construction, rehab, and rental assistance. Prior year resources may be available for year-one 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.</p>
------	---------	--	-----------	-----	-----------	-------------	-------------	---

ESG	Federal	Rapid Re-Housing Shelter Operations Street Outreach HMIS Planning & Admin	\$193,384	\$0	\$0	\$193,384	\$773,536	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.
-----	---------	---	-----------	-----	-----	-----------	-----------	---

Table 49 - Anticipated Resources

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

Leveraging

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 2025-2029 Consolidated Plan be used for a wide variety of housing programs.

HOME Match

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.

ESG Match

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.

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Seminole County Board of County Commissioners	Government	Economic Development Non-Homeless Special Needs Ownership Planning Rental Neighborhood Improvements Public Facilities Public Services	Jurisdiction
Seminole County Community Services Department	Government	Planning Economic Development Homelessness Non-Homeless Special Needs Ownership Rental Neighborhood Improvements Public Facilities Public Services	Jurisdiction
Seminole County Housing Authority	PHA	Public Housing	Jurisdiction
Sanford Housing Authority	PHA	Public Housing	Jurisdiction
Central Florida Commission on Homelessness Continuum of Care (CoC)	Non-Profit Organization	Homelessness	Jurisdiction
Homeless Services Network of Central Florida	Non-Profit Organization	Homelessness	Jurisdiction
Florida Department of Health, Seminole County	Sub-recipient	Community Development Public Services	Regional

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The institutional delivery system in Seminole County demonstrates several key strengths, particularly through the active involvement of local government and non-profit organizations. The Seminole County Board of County Commissioners and the Community Services Department play a central role in planning and implementing a wide range of services, including economic development, housing (ownership and rental), neighborhood improvements, public services, and support for non-homeless special needs populations. Additionally, the presence of two public housing authorities, SCHA and SHA, offers a solid structure for managing public housing resources. While SCHA continues to administer housing programs, the SHA is currently undergoing restructuring and does not manage any units or vouchers.

The homeless response system is strengthened by the leadership of the Central Florida Commission on Homelessness and the Homeless Services Network of Central Florida, which together oversee planning, outreach, coordinated entry, and service delivery under the Continuum of Care framework. Furthermore, the Florida Department of Health in Seminole County supports public services and community development through a health-focused lens for vulnerable populations.

Despite these strengths, the system also faces several gaps. The limited public housing capacity in the county is a significant concern. This shortage limits access to truly affordable housing for low-income residents. Another notable gap is the lack of a dedicated entity focused solely on the development of new affordable housing units. While ownership and rental planning are addressed, expanding the housing stock, particularly for extremely low-income households, requires stronger partnerships with non-profit and private developers.

Additionally, the system would benefit from greater involvement of private sector, philanthropic organizations, and faith-based groups, which often play essential roles in leveraging resources, expanding outreach, and filling service gaps.

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

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

Table 51 - Homeless Prevention Services Summary

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

The service delivery system in Seminole County is designed to address the diverse and complex needs of individuals and families experiencing homelessness. The county offers a range of services through a network of government agencies, non-profit organizations, healthcare providers, and housing authorities.



At the core of the system is the local Continuum of Care, led by HSN, which oversees the coordination of outreach, intake, housing navigation, and case management. The CoC implements a Housing First approach, ensuring that individuals can access permanent housing without preconditions, followed by supportive services tailored to their needs. For chronically homeless individuals, permanent supportive housing is prioritized, combining long-term rental assistance with wraparound services such as mental health counseling, substance use treatment, and life skills development.

Families with children can benefit from access to emergency shelters and transitional housing programs, as well as resources like child care assistance, employment and training, and rental assistance. Case managers help these families develop housing plans, access benefits, and secure stable housing.

For veterans and their families, targeted programs such as SSVF and collaboration with the VA provide housing placement, case management, and services addressing mental health and substance use disorders. Veterans also have access to specialized job training and healthcare resources tailored to their military background and health conditions.

Unaccompanied youth, often facing unique challenges related to trauma, lack of documentation, or aging out of foster care, are served through youth-specific outreach teams, drop-in centers, and transitional housing programs. These services prioritize trauma-informed care and focus on stabilization through education support, employment readiness, and life skills training. Programs also connect youth to mobile clinics and mental health services, which are essential to their long-term stability and well-being.

Throughout the CoC, additional services such as transportation assistance, legal aid, utilities support, and counseling/advocacy help remove barriers to housing and promote long-term stability.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

One of the primary strengths is the presence of a well-coordinated and collaborative network of public agencies, non-profit organizations, healthcare providers, and housing authorities as part of the regional CoC. This structure allows for improved coordination, shared resources, and a more integrated approach to addressing homelessness and special needs housing.

The system offers a broad range of targeted services designed to meet the needs of specific populations, including chronically homeless individuals, families with children, veterans, unaccompanied youth, and individuals with disabilities or HIV/AIDS. The county offers diverse services such as mental health counseling, substance use treatment, employment and training programs, mobile healthcare, legal assistance, life skills training, and transportation support.

Despite these strengths, the system faces several challenges. A primary concern is the limited availability of affordable and supportive housing. The number of deeply subsidized units and permanent supportive housing options remains insufficient to meet demand, and with the Sanford Housing Authority currently inactive, local capacity to administer housing programs is reduced. Access to critical supportive services, such as childcare and transportation, is also inconsistent, particularly for homeless families or those living in rural areas.

Another gap exists in serving unaccompanied youth and young adults. While some support exists, the scale of services like drop-in centers and transitional housing for youth remains limited. Additionally, although the system does provide mental health and HIV-related services, there are often long waitlists or gaps in provider capacity, especially for individuals with co-occurring conditions or complex support needs.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

To overcome these gaps in the institutional structure and service delivery system, Seminole County's strategy focuses on strengthening coordination, expanding capacity, and aligning resources to better address priority housing and service needs. This includes cross-sector collaboration, such as formalizing partnerships, improving data sharing, and establishing consistent communication pathways among government agencies, public housing authorities, non-profit service providers, and healthcare organizations.

The county also prioritizes the expansion of affordable and supportive housing options by leveraging state and federal funding sources, supporting development incentives, and collaborating with private and non-profit developers. To improve service access for underserved populations, the strategy emphasizes targeted outreach culturally competent care and expanded mobile and community-based services.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Create or Preserve Affordable Housing	2025	2029	Affordable Housing	Countywide	Affordable Housing	CDBG: \$229,814 HOME: \$3,041,513	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



Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Support Housing Affordability	2025	2029	Affordable Housing	Countywide	Affordable Housing	CDBG: \$540,357 HOME: \$1,000,000	Tenant-based rental assistance / Rapid Rehousing: 125 Households Assisted
3	Stabilize Low Income Populations	2025	2029	Non-Housing Community Development	Countywide	Public Services	CDBG: \$1,717,600	Public Service Activities Other Than Low/Moderate Income Housing Benefit: 10,730 Persons Assisted
4	Improve Public Facilities and Infrastructure	2025	2029	Non-Housing Community Development	Countywide	Neighborhood Revitalization	CDBG: \$7,411,979	Public Facility or Infrastructure Activities Other Than Low/Moderate Income Housing Benefit: 35,000 Persons Assisted

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: \$894,401	Homeless Person Overnight Shelter: 1,600 Persons Assisted Tenant-based rental assistance / Rapid Rehousing: 25 Households Assisted Other: 300 Other
6	Planning & Administration	2025	2029	Administration	Countywide	Planning & Administration	CDBG: \$2,292,412 HOME: \$449,057 ESG: \$72,519	N/A

Table 52 – 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 city will increase homeownership opportunities through purchase assistance activities including providing eligible prospective homebuyers up to 50% of the required down payment, paying reasonable closing cost, and subsidizing interest rates.
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.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Seminole County will utilize federal funds to provide affordable housing, as defined by HOME 91.315(b)(2), for 196 extremely low-, low-, and moderate-income households through new construction (37 HH), rehabilitation (9 HH), and tenant-based rental assistance (125 HH), and rapid re-housing (25 HH). In addition, the county will support activities assisting the homeless or at-risk of becoming homeless with housing stability by investing an estimated \$600,000 during PY 2025-2029 towards shelter operations and street outreach.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The Seminole County Housing Authority is not covered by a Section 504 Voluntary Compliance Agreement requiring an increase in the number of accessible units.

Activities to Increase Resident Involvements

One of the primary goals of the Seminole County Housing Authority (SCHA) is to promote self-sufficiency and long-term housing stability for its residents through homeownership opportunities. Recognizing that homeownership is a critical pathway to financial independence, SCHA is committed to equipping public housing residents with the resources and support needed to transition from rental assistance programs to owning a home.

To achieve this goal, SCHA will continue to actively encourage and educate public housing residents about the benefits and opportunities of homeownership. This includes targeted outreach efforts to families who may qualify for the Housing Choice Voucher (HCV) Homeownership Program, which allows eligible households to use their vouchers toward mortgage payments rather than rent. Through workshops, informational sessions, and one-on-one counseling, SCHA will provide guidance on the homebuying process, credit readiness, budgeting, and mortgage financing to ensure that interested families are well-prepared for homeownership.

Additionally, SCHA will strengthen partnerships with local housing agencies, financial institutions, and homeownership assistance programs to expand access to down payment assistance, homebuyer education courses, and affordable mortgage products. By connecting residents with these essential resources, SCHA aims to remove financial and informational barriers that may prevent low-income families from achieving their homeownership goals.

Furthermore, SCHA will integrate self-sufficiency programs, such as the Family Self-Sufficiency (FSS) Program, to provide additional support to residents striving for economic independence. Through financial literacy training, employment assistance, and savings incentives, this program empowers participants to build financial stability, ultimately making homeownership a realistic and attainable goal.

By continuing these initiatives, SCHA seeks to empower public housing residents to break the cycle of rental dependency and achieve greater economic mobility, fostering stronger, more self-sufficient communities within Seminole County.



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

No.

Plan to remove the ‘troubled’ designation

HUD has not designated the Seminole County Housing Authority as a troubled agency. It is considered a standard performer.



SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Seminole County recognizes that there can be institutional, regulatory, or policy barriers to development and promotion of access to affordable housing. Housing land development code policy can either support the development of smaller, more creative, and therefore more affordable housing types and units, and can increase housing supply which can lead to lower rent and mortgage costs—or they can do the opposite by preventing the development of creative housing types, affordable housing, and housing units overall. The County has several policies in the land development code designed to incentivize affordable housing development, such as the Affordable Housing Dwelling District (Sec. 30.8.4), affordable housing (80% AMI and below) exemptions for impact fees (Sec. 115.21), and the Alternate Density Option (ADO) for affordable housing (Sec. 30.9.7). However, the following barriers may impact the development of affordable housing:

- Density restrictions. Seminole County is largely zoned for single-family housing, with limited density increases allowed in the future land use section of the Comprehensive Plan. The county's urban areas are largely zoned Planned Development, which are more flexible zoning districts allowing for either single or multifamily, but the density level of each development is difficult to determine; since many are between low-density A-1 and low-density R-1 districts, it is likely that they are largely single-family. Large setbacks, low minimum lot coverage requirements, and other lot-related requirements can also negatively impact housing supply.
- Accessory Dwelling Unit (ADU) restrictions. ADUs are allowed in all Single Family, Agricultural, Rural, and single-family Planned Development districts, including by-right in districts A-3, A-5, and A-10. While the code language is thoughtfully written (for example, by including consideration of long-term [minimum 30-day] rental use and manufactured homes as ADUs), one example of restrictive criteria is the requirement of 1 parking space which must be on-site and not located within a required setback or buffer area, nor at the rear of the unit.
- Parking and setback requirements and affordable housing access to transit. Depending on the restrictions of parking and setbacks in the local land use code and comprehensive plan, minimum parking requirements may prohibit development of affordable housing. In addition, low-income households are more likely to depend on public transportation as a means of mobility; a lack of affordable housing near public transportation networks places an inherent restriction on a family's ability to reasonably access housing. 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). However, considering the availability of public transit that meets the criteria (such as the requirement that the transit in consideration come at 15 minute frequencies from 7 a.m. to 7 p.m.), these policies may be too restrictive.

- R-AH Affordable Housing Dwelling District not used. The R-AH district is not being used. This may be due to a variety of factors, such as height and setback restrictions, or affordability requirements. A study or analysis may be needed to understand the limitations of this district and calibrate requirements and incentives.
- Not In My Back Yard (NIMBY) Syndrome. The social and financial stigma of affordable housing can lead to significant resistance from surrounding properties, and the accessibility of educational information may only be accessible to those with the time and funds to participate.

There are many concerns being balanced by Seminole County leaders. For example, while being environmentally-conscious, the county has implemented a requirement that parking spaces for affordable multifamily housing developments included 20% that are EV-capable, adding additional cost to develop required minimum parking which is already a barrier to affordable housing development. Seminole County has also had concerns about protecting its rural communities from development, even affordable housing. For example, a 300-unit Live Local Act development faced opposition in early 2025 from local conservation groups including Friends of the Wekiva River. The County also opted out of providing tax breaks to Live Local Act developments as of 2024. It is important for the county to take into consideration the deficit of housing units that are attainable to the population of the county when making housing policy decisions, and carefully consider implementation of the tools available to create housing types and a housing market with units that are more affordable.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

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 \$55,000 for very-low income applicants, for emergency repair is \$20,000, and for owner-occupied rehab/reconstruction is \$100,000 for rehabilitation and \$200,000 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 \$2,500 for tenant-based rental assistance, \$7,500 for security/utility deposits, and \$20,000 for rapid-rehousing assistance.



SP-60 Homelessness Strategy – 91.215(d)

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

The Homeless Services Network of Central Florida employs a comprehensive strategy to engage with unsheltered homeless individuals and assess their unique needs. As the lead agency designated by the U.S. Department of Housing and Urban Development for the region encompassing Orange, Osceola, and Seminole counties, HSN collaborates with diverse frontline partners. These partners include nonprofit outreach staff, local shelters, case managers, housing advocates, healthcare providers, and agencies specializing in domestic violence and human trafficking recovery.

Central to HSN's approach is the deployment of trained outreach teams who actively seek out unsheltered individuals in various environments, such as streets, parks, and encampments. These teams prioritize building trust and rapport, which are essential for effectively assessing and addressing the specific needs of each person. By conducting thorough evaluations, outreach workers can connect individuals to appropriate services, including emergency shelter, medical care, mental health support, and pathways to permanent housing.

HSN's strategy is informed by data from the annual Point-In-Time Count, which provides insights into the region's homeless population. Recent counts have indicated a significant increase in unsheltered homelessness, underscoring the critical need for targeted outreach and tailored interventions.

Through these coordinated efforts, HSN aims to ensure that outreach initiatives are both effective and responsive to the evolving challenges faced by unsheltered homeless individuals in Seminole County.

Addressing the emergency and transitional housing needs of homeless persons

The Homeless Services Network of Central Florida implements the Housing First model, which prioritizes providing immediate, stable housing as the first step in helping people regain stability. Once housed, individuals can then access the supportive services they need to achieve long-term self-sufficiency.

To meet the immediate needs of those facing homelessness, HSN coordinates emergency shelters that offer short-term, crisis housing. These shelters provide a safe, stable environment where individuals and families can access essential services, including meals, hygiene facilities, and case management. Emergency shelters also serve as critical entry points to longer-term



housing solutions by connecting residents with housing specialists and support programs that facilitate their transition to permanent housing.

For individuals and families needing additional time and support before securing stable housing, HSN offers transitional housing programs. These programs typically provide temporary accommodations for up to two years, coupled with intensive case management, life skills training, and employment assistance. Transitional housing is particularly beneficial for survivors of domestic violence, young adults aging out of foster care, and individuals recovering from substance use disorders or mental health challenges. By providing a structured yet flexible living arrangement, transitional housing helps residents develop financial stability and independence while working toward permanent housing solutions.

In addition to emergency and transitional housing, HSN prioritizes permanent supportive housing (PSH) for individuals who experience chronic homelessness and require ongoing support due to disabilities, mental health conditions, or other challenges. This model combines affordable housing with wraparound services, such as healthcare, counseling, job training, and substance use recovery programs. The goal of PSH is to provide a long-term, stable living environment that reduces the likelihood of individuals returning to homelessness.

HSN collaborates with local governments, nonprofit organizations, and housing developers to expand the availability of emergency, transitional, and permanent housing options. The organization also leverages federal and state funding, including programs such as the Emergency Solutions Grant and the Continuum of Care Program, to sustain and expand housing resources. By integrating housing solutions with supportive services, HSN ensures that individuals and families not only find shelter but also have access to the tools and resources necessary to achieve long-term housing stability.

Through this comprehensive strategy, HSN works to break the cycle of homelessness, ensuring that vulnerable populations in Seminole County have access to safe, stable, and sustainable housing options.

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.

To shorten the duration of homelessness, HSN coordinates rapid rehousing programs that offer temporary financial assistance and services to quickly move individuals and families from



homelessness to permanent housing. These programs reduce the time spent in shelters or on the streets, facilitating a faster return to stability.

HSN also works to facilitate access to affordable housing units by collaborating with local housing authorities, landlords, and developers to increase the availability of affordable housing options. This collaboration ensures that individuals and families exiting homelessness have viable housing opportunities within the community.

To prevent recidivism into homelessness, HSN provides wraparound services that include case management, employment assistance, mental health services, and life skills training. These services equip individuals and families with the tools necessary to maintain housing stability and achieve self-sufficiency.

Through this integrated approach, HSN aims to effectively reduce the incidence of homelessness and support individuals and families in achieving long-term housing stability and independence.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

To prevent homelessness among individuals discharged from institutions such as healthcare facilities, mental health centers, foster care, and correctional programs, HSN collaborates with these entities to develop comprehensive discharge planning protocols. These protocols ensure that individuals can access stable housing and necessary support services upon release, reducing the likelihood of homelessness.

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 to prevent 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.



SP-65 Lead based paint Hazards – 91.215(i)

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

Lead is a toxic metal that was used for many years in paint and was banned for residential use in 1978. Exposure to lead can result in health concerns for both children and adults. Children under six years of age are most at risk because their developing nervous systems are especially vulnerable to lead's effects and because they are more likely to ingest lead due to their more frequent hand-to-mouth behavior.

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.

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

Actions taken by the county to reduce lead paint are directly related to the decreased risk of lead poisoning and hazards, because they target the primary source of lead exposure—lead-based paint and its dust and mitigate it. The actions listed above relate to the extent of lead poisoning and hazards in the following ways:

- Lead inspection and risk assessment practices identifies lead-based paint and hazardous conditions before exposure occurs.
- Lead-safe work practices during renovation prevent the spread of dust and chips during construction.
- Paint stabilization and repairs stops deterioration that causes lead dust/chips.
- Lead abatement (removal, enclosure, encapsulation) permanently eliminates the lead hazard.
- Soil and dust cleanup reduces residual contamination from previous exposure sources.
- Education and outreach helps residents and property owners prevent and respond to lead risks.

Where lead hazard reduction is implemented, rates of childhood lead poisoning decline and there is improved public health, better educational outcomes, and reduced healthcare and special education costs.

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

The county's approach to lead hazard evaluation and reduction is included in the policies and procedures governing the federally assisted housing programs that are subject to the Lead Safe Housing Rule. The county's LBP policy is as follows:

Seminole County requires all contractors to submit a detailed work write-up that incorporates the risk assessment's recommended lead hazard reduction activities for properties built before 1978, if applicable, prior to beginning construction on any affordable housing projects. The Construction Project Manager needs to ensure the correct level of lead hazard evaluation and reduction was conducted. The proper documentation must be obtained.



- If the building was constructed in 1978 or after, the construction date of the unit and source of information is to be recorded on the form.
- If the building was constructed before 1978, it requires visual inspection unless one of the following apply:
 - a) No children under the age of 6 reside in the home.
 - b) A previous lead-based paint inspection has been conducted according to the HUD regulations and the unit was found not to have lead-based paint, documentation must be attached.
 - c) The property has identified, and all lead-based paint has been removed in accordance with HUD regulations. Documentation must be attached.
- If the building was constructed before 1978 and does not meet any of the exemptions above, the following actions must be taken:
 - a) A brochure concerning lead-based paint hazards is to be provided to the household.
 - b) The client is to be provided with a Disclosure of Information on Lead Based Paint
 - c) The home must be visually inspected. The preparer must, at a minimum, complete HUD's online visual inspection training before the inspection is conducted. The inspecting party must answer the following questions:
 - Are interior painted surfaces free from deteriorated paint?
 - Are the exterior painted surfaces free from deteriorated paint?
 - Will any paint be disturbed during rehabilitation?

In accordance with the HUD Lead-Based Paint Regulation (24 CFR Part 35), rehabilitation work on housing built before 1978 that is financially assisted by the Federal government is subject to requirements that will control lead-based paint hazards. At the very least, Seminole County will test and repair any painted surface that is disturbed during the work. The county may stabilize deteriorated paint, which includes the correction of moisture leaks or other obvious causes of paint deterioration. Clearance examination will be conducted following most work activities to ensure that the work has been completed; that dust, paint chips and other debris have been satisfactorily cleaned up; and that dust lead hazards are not left behind. As necessary, a risk



assessment will be done to identify lead-based paint hazards, perform interim control measures to eliminate any hazards that are identified or, in lieu of a risk assessment, perform standard treatments throughout a unit. The type and amount of Federal assistance and rehabilitation hard costs for the unit will determine the level of lead hazard reduction that will be completed.



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

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

Seminole County has committed to utilizing its state and federal resources towards poverty reducing strategies to promote upward mobility for its residents, particularly low-income and vulnerable populations. The county's anti-poverty strategy is guided by the following goals:

- **Promote Economic Self-Sufficiency in Underserved Communities:** Increase employment and income opportunities for families at or below the poverty line, particularly in unincorporated areas and disadvantaged census tracts.
- **Expand and Preserve Affordable Housing:** Reduce housing cost burden through development, preservation, and rental assistance for extremely low- and low-income households.
- **Strengthen Workforce Readiness and Education Access:** Support programs that connect residents to job training, certifications, and higher education—particularly for youth and heads of households.
- **Enhance Supportive Services for Family Stability:** Improve coordination of wraparound services, such as food access, behavioral health, and childcare, to prevent crisis and dependency cycles.
- **Advance Equity Through Place-Based Investment:** Invest in neighborhoods with high poverty and racial/ethnic disparities using a targeted revitalization approach.

The county uses a variety of resources to reduce the number of persons in poverty including:

- The Community Services Block Grant (CSBG) Program - is geared towards lessening poverty in communities and building sustainable communities by alleviating the causes of poverty while increasing self-sufficiency and improving living conditions. Seminole County receives CSBG funds from the State of Florida and utilizes the funding to provide eligible households that have a head of household attending school full-time with rental, utility, childcare, and financial assistance. This program promotes progression to independence by increasing the earning potential of the household.
- Continuum of Care (CoC) Grant Program – This is a federal program that aims to promote a community-wide commitment to ending homelessness, rapidly rehouse homeless individuals and families, and improve access to mainstream services. This program targets homeless individuals and provides a stable living environment while providing case management to help stabilize the individual.



- The Community Service Agency (CSA) Partnership Grant - is funded by general revenue dollars annually and used to provide grants to local non-profits to provide social services. The CSA program assists residents with essential life services (services that meet the basic needs for daily survival and that sustain the quality of life for residents) and supportive services. Eligible activities include services that meet the needs of the poor, youth, seniors, persons with disabilities, education, culture and arts, and health crises.

As part of its anti-poverty strategy the county also supports economic development and employment training opportunities for its residents, including Section 3 residents. Partnerships or initiatives for employment training or workforce development include:

- CareerSource Central Florida - Florida's One-Stop System is part of a national labor exchange network that links employers to qualified applicants and also provides employment, education and training services for job seekers and employers.
- Summer Work Experience Internship Program - CareerSource Central Florida invites businesses to make an impact for the future by becoming a CSCF partner and hosting an up to 6-week internship for students participating in CSCF's Summer Youth Experience track.
- Incumbent Worker Training Program - Incumbent Worker Training (IWT) is a program providing training to currently employed workers to keep Florida's workforce competitive in a global economy and to retain existing businesses.
- Quick Response Training Program - Quick Response Training (QRT) is a customer-driven training program designed to assist new value-added businesses and provide existing Florida businesses the necessary training for expansion. This program is customized, flexible and responsive to individual company needs. CareerSource Florida is Florida's innovative private-public partnership for competitive workforce incentives.
- Work Opportunity Program (SWOP) - Seminole County Community Services partners with SWOP to provide employment and vocational training services to persons with disabilities.

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

Seminole County aligns its poverty-reduction goals, programs, and policies closely with its affordable housing efforts through multilayered coordination across funding, planning, and implementation—driven by clear strategies and federal/state partnerships. Seminole County



has established a structured, multi-tiered system to coordinate poverty reduction with this affordable housing plan, including through:

1. **Strategic alignment**—through multi-year housing plans focused on regulatory reform and funding.
2. **Program integration**—via Community Development, AHAC, PHAs, and regional partners.
3. **Tied funding**—with SHIP, CDBG, HOME, ESG, and Trust Fund dollars allocated to meet affordability and poverty goals.
4. **Governance overlay**—featuring public input, Comprehensive Plan integration, and inter-agency collaboration.

This coordinated framework ensures that housing affordability functions as a cornerstone of the county's broader poverty alleviation strategy.



SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The standards and procedures that will be used to monitor the management and implementation of the county's Consolidated Plan are all applicable laws found in the Code of Federal Regulations. In addition, HUD's Community Planning and Development Office has developed a monitoring guide that it uses to monitor grantees. The county will also use this as a standard for monitoring. Other applicable regulations and policies such as those from the Department of Labor and U.S. Office of Management and Budget, and Office of Fair Housing and Equal Opportunity, Department of Environmental Protection Agency will also be used as the standard for any monitoring. Monitoring procedures are:

CDBG Monitoring

CDBG projects are monitored based on risk analysis. The risk level determines the timing, frequency, and level or type of monitoring. i.e., remote, onsite, physical inspection, to be conducted. A monitoring schedule is generated at the beginning of each program year. The monitoring consists of at least 30 days' written notice to the Subrecipients, conducting an entrance interview; reviewing the file or conducting onsite inspection; conducting an exit interview; and preparing a monitoring report. Follow-up/close-out is taken once the corrective action has satisfied.

For housing activities, including rental units, the long-term monitoring is guided by the affordability period in conjunction with the applicable Federal and or State Regulation. Physical inspections of rental units are maintained in the Compliance Office.

Project reporting and timeliness reports are performed at various intervals. Performance reports are compiled and information pertaining to activity goals, objectives, and performance measurements are reported in the Consolidated Annual Performance and Evaluation Report (CAPER). The county has engaged Minority Business public forums through outreach, internet, and public meetings to offer an opportunity to participate in programs and services.

The county's Comprehensive Planning is approached from the basis of the generated Needs Assessment in conjunction with the identification of priority of needs. Programs and activities are designed to meet the aspects identified on a weighted scale basis. The county uses the Consolidated Plan to address the strategies for undertaking future activities and to indicate the



funding sources available. Consistent with the CFR and the applicability of OMB Circulars, audits, reporting, recordkeeping and G.A.A.P. standards, and cost principles are addressed in Subrecipient agreements.

HOME Monitoring

The county has an annual monitoring plan for HOME. The schedule is developed with consideration of the number of rental units and the affordability period on the units that entail annual inspections. On-going monitoring is conducted on the Homebuyer Program to ensure no defaults or foreclosures have taken place. Policies govern how the action will be treated in all cases.

The county uses the HOME monitoring system to monitor activities of its Community Housing Development Organizations (CHDOs) to ensure that the designation of CHDO is maintained.

Pursuant to HUD regulations, 24 CFR 92.351, the county has adopted affirmative marketing guidelines and enforces the guidelines by requiring HOME Program Agreement and the Firm Commitment Letter to include the development's affirmative marketing strategies

The county's affirmative marketing guidelines require policies and procedures to be included in an Affirmative Fair Housing Monitoring Plan for the following elements: informing the public, owners and potential tenants; the advertising of vacant units; owner's outreach efforts; recordkeeping; assessment of the affirmative marketing efforts of owners.



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.

Over the one-year period beginning October 1, 2025, and ending September 30, 2026, 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. Estimated amounts are dependent on the annual federal program allocations remaining the level and are subject to an approved federal budget. The anticipated HUD funding available for Program Year 2025 (PY 2025) is \$2,292,412 of Community Development Block Grant (CDBG), \$898,114 of HOME Investment Partnerships Program (HOME), and \$193,384 of Emergency Solutions Grant (ESG) funds. The county may also have available \$920,651 in CDBG prior year resources and \$697,065 in HOME prior year resources to be used to address the priority needs in the 5-year Consolidated Plan and PY 2025 Annual Action Plan.

The goals and outcomes identified in the 1-Year Goals table reflect the total anticipated accomplishments to be achieved over PY 2025 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 and the 5-year Consolidated 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	Federal	Public Services Public Facilities Public Infrastructure Planning & Admin	\$2,292,412	\$0	\$920,651	\$3,213,063	\$9,169,648	Prior year resources are from PY20, PY21, PY22, PY23, and PY24 and allocated for public facilities, housing rehabilitation, and TBRA program delivery. Prior year resources may be available for year-one of the Con Plan but are not guaranteed for the remainder of the plan. Therefore, \$920,651 is not included in the calculation for available funds for the remainder of the Con Plan.

Anticipated Resources



HOME	Federal	Affordable Housing CHDO Set-Aside Planning & Admin	\$898,114	\$0	\$697,065	\$1,595,179	\$3,592,456	<p>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 PY20, PY21, PY22, PY23, and PY24 and allocated for new construction, rehab, and rental assistance. Prior year resources may be available for year-one 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.</p>
------	---------	--	-----------	-----	-----------	-------------	-------------	---



ESG	Federal	Rapid Re-Housing Shelter Operations Street Outreach HMIS Planning & Admin	\$193,384	\$0	\$0	\$193,384	\$773,536	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.
-----	---------	---	-----------	-----	-----	-----------	-----------	---

Table 53 - Expected Resources – Priority Table



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

Leveraging

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 2025-2029 Consolidated Plan be used for a wide variety of housing programs.

HOME Match

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.

ESG Match

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.



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 Housing	2025	2029	Affordable Housing	Countywide	Affordable Housing	CDBG: \$229,814 HOME: \$608,302	Homeowner Housing Rehabilitated: 1 Household Housing Units Homeowner Housing Added: 7 Household Housing Units

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Support Housing Affordability	2025	2029	Affordable Housing	Countywide	Affordable Housing	CDBG: \$192,357 HOME: \$200,000	Tenant-based rental assistance / Rapid Rehousing: 25 Households Assisted
3	Stabilize Low Income Populations	2025	2029	Non-Housing Community Development	Countywide	Public Services	CDBG: \$343,520	Public Service Activities Other Than Low/Moderate Income Housing Benefit: 2,146 Persons Assisted
4	Improve Public Facilities and Infrastructure	2025	2029	Non-Housing Community Development	Countywide	Neighborhood Revitalization	CDBG: \$1,950,779	Public Facility or Infrastructure Activities Other Than Low/Moderate Income Housing Benefit: 7,000 Persons Assisted

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: \$178,881	Homeless Person Overnight Shelter: 320 Persons Assisted Tenant-based rental assistance / Rapid Rehousing: 5 Households Assisted
6	Planning & Administration	2025	2029	Administration	Countywide	Planning & Administration	CDBG: \$458,482 HOME: \$89,811 ESG: \$14,503	N/A

Table 54 – 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 city will increase homeownership opportunities through purchase assistance activities including providing eligible prospective homebuyers up to 50% of the required down payment, paying reasonable closing cost, and subsidizing interest rates.
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.

Table 61 – Goals Descriptions

Projects

AP-35 Projects – 91.220(d)

Introduction

The county will undertake various projects during PY 2025 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 PY 2025, Seminole County will fund a total of eleven (11) 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	Housing Rehabilitation – Homeowner
2	New Construction – Homeowner
3	CHDO Set-Aside
4	Tenant-Based Rental Assistance
5	Program Delivery – TBRA
6	Public Services
7	Public Facilities and Infrastructure Improvements
8	Shelter Operations
9	Rapid Re-Housing
10	HMIS Support
11	Planning and Administration

Table 55 – Project Information

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

Seminole County's allocation priorities are driven by an assessment of local housing and community development needs, the availability of resources, and input from residents and stakeholders. Funding is focused on addressing the most pressing needs, including affordable housing preservation, homelessness prevention, public services for vulnerable populations, and neighborhood revitalization. The county also considers opportunities to work with subrecipients and other partners that contribute additional resources to leverage federal funds. The county uses a ranking system to determine needs as low, medium, high, or no need. The priority ranking system is as follows:

- **High Priority:** Activities determined to be critical to addressing the immediate needs of the community and will be funded during the five-year period.
- **Medium Priority:** Activities determined to be a moderate need and may be funded during the five-year period as funds are available.
- **Low Priority:** Activities determined as a minimal need and are not expected to be funded during the five-year period.
- **No Need:** Activities determined as not needed or are being addressed in a manner outside of the Consolidated Plan programs. Funding will not be provided for these activities during the five-year period.

Obstacles to fully meeting underserved needs include limited federal and local funding compared to the high cost of housing development, rising construction costs, a shortage of developable land, and regulatory barriers. Additionally, economic factors such as inflation and limited availability of affordable rental units further challenge the county's ability to serve all low- and moderate-income households effectively.

Another challenge the county is facing is limited access to and capacity of a Community Housing Development Organization (CHDO) which can significantly limit a community's ability to develop affordable housing effectively. Additionally, without a local CHDO, there is often a gap in community-driven development capacity, technical expertise, and the long-term stewardship that CHDOs typically provide. This absence can slow project delivery, limit community engagement in the development process, and hinder efforts to address local housing needs.



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 56 - 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:

- Concentration of Low- and Moderate-Income Populations: 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.



- Identified Housing and Community Development Needs: Geographic allocations is 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.
- Alignment with Strategic Goals: 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.

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 PY 2025, the county will utilize CDBG, HOME, and ESG in support of affordable housing activities through housing rehabilitation (1 HH), new construction (7 HH), tenant-based rental assistance (25 HH), and rapid re-housing (5 HH). Proposed goals for the number of households to be supported in PY 2025 through affordable housing activities are provided below.

One Year Goals for the Number of Households to be Supported	
Homeless	5
Non-Homeless	33
Special-Needs	0
Total	38

Table 573 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	30
The Production of New Units	7
Rehab of Existing Units	1
Acquisition of Existing Units	0
Total	38

Table 64 - One Year Goals for Affordable Housing by Support Type



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 supporting 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.

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 2025 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 2022-2025 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 \$55,000 for very-low income applicants, for emergency repair is \$20,000, and for owner-occupied rehab/reconstruction is \$100,000 for rehabilitation and \$200,000 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 \$2,500 for tenant-based rental assistance, \$7,500 for security/utility deposits, and \$20,000 for rapid-rehousing assistance.

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 PY 2025 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 is completing 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, including the special Rapid Unsheltered Survivor Housing (RUSH) allocations, 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, surveys, and workshops, 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 ensure 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, planning oversight, and equity-focused policy—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 PY 2025. 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 2025–2039 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 2023, 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. CHDOs 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 of the 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.