



Executive Summary

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

1. Introduction

The Consolidated Plan consists of the information required in 24 Code of Federal Regulations (CFR) Part 91, Consolidated Submissions for Community Planning and Development Programs. The Consolidated Plan serves as a planning document, application for Federal Funds, strategic plan in carrying out U.S. Department of Housing and Urban Development (HUD) programs, and Action Plan that provides the basis for assessing performance.

Seminole County's Five-Year Consolidated Plan covers the time period from October 1, 2020 through September 30, 2025. The Plan establishes a strategic course of action for housing and community development in Seminole County. Using the latest available data, this five-year planning document identifies priority housing, homeless, special populations, public housing, and community development needs. The plan also considers market conditions for a wide range of housing characteristics, including the number of available housing units, cost and condition of housing, homeless facilities and services, special needs facilities and services, and barriers to affordable housing. The plan establishes general strategies for addressing those needs, and integrates the application, planning, and citizen participation requirements for Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and Emergency Solutions Grant (ESG) funds administered through the Seminole County Community Services Department.

The Seminole County Community Services Department is responsible for administering the CDBG, HOME, and ESG programs. CDBG, HOME, and ESG activities will be included in this Consolidated Plan. The Seminole County Board of County Commissioners is the entity responsible for approving the application of grant funds for various activities outlined in the Consolidated Plan and the One-Year Action Plan.

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

Seminole County identified five priority needs to be addressed during the Consolidated Plan period (2020-2024). HUD National objectives are: to primarily benefit low and moderate income persons, prevent or eliminate slum and blight, or to meet urgent community development needs. The priority needs seek to provide decent housing, create a suitable living environment, or provide or economic

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opportunity. Priority needs, objectives, outcomes, and indicators projected for the 5-Year period include:

Priority Need: Increase Access to Affordable Housing

National Objective: Low Income Housing

Objective: Decent Housing

Outcome: Accessibility/ Availability

Indicators:

Homeowner Housing Rehabilitated: 54 Households Assisted

Direct Financial Assistance to Homebuyers: 9 Households Assisted

Rental Housing Constructed: 66 Units Constructed

Homeowner Housing Added: 12 Units Constructed

Tenant-Based Rental Assistance: 125 Households Assisted

CHDO Set-Aside: 4 Rental Units Rehabilitated

Activities: Minor home repair, housing program delivery, housing construction – homeowner and rental, tenant-based rental assistance, purchase assistance, housing rehabilitation, and CHDO set-aside.

Priority Need: Increase Access to Public Services

National Objective: Low Income Benefit/Low Income Limited Clientele

Objective: Create a Suitable Living Environment

Outcome: Accessibility/ Availability

Indicator:

Public Service Activities Other Than Low/Moderate Income Housing Benefit: 1,645 Persons Assisted

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Activities: Essential services for low-income and limited clientele populations, special needs populations, and the homeless.

Priority Need: Improve Access to Public Facilities/Infrastructure

National Objective: Low Income Area Benefit or Limited Clientele

Objective: Create a Suitable Living Environment

Outcome: Accessibility/ Availability

Indicators:

Public Facility or Infrastructure Activities Other Than Low/Moderate Income Housing Benefit: 6,270
Persons Assisted

Other: 30 Unsafe Structures Demolished

Priority Need: Increase Access to Homeless Prevention Services

National Objective: Low Income Housing/ Low Income Limited Clientele

Objective: Decent Housing / Create a Suitable Living Environment

Outcome: Availability/Accessibility

Indicators:

Tenant-based rental assistance / Rapid Rehousing: 150 Households Assisted

Homeless person overnight shelter: 1,750 Persons Assisted

Activities: Rapid Re-Housing, Shelter Operation and Essential Services, and HMIS Administration.

Priority Need: Program Administration

National Objective: Low Income Benefit

Objective: Create or Sustain a Suitable Living Environment

Outcome: Sustainability

Indicator: N/A

Activities: Management and operation of tasks related to administering and carrying out its CDBG, HOME, and ESG programs.

3. Evaluation of past performance

Seminole County used CDBG, HOME and ESG funds to address the high priority community development needs outlined in the Five-Year Consolidated Plan. Affordable Housing is the highest priority need identified in the plan. The goals for providing affordable housing during FY 2018-2019 was planned for a total of 82 households to be served; 68 homeless households were to be served by the ESG Rapid Rehousing and HOME Tenant-Based Rental Assistance (TBRA) homeless activities. The non-homeless household goals of 22 were projected for the CDBG funded Homeowner Rehabilitation and Immediate Needs projects, and the HOME funded CHDO, Purchase Assistance, and housing construction Habitat projects. There were 30 special needs households projected to be served through the HOME funded TBRA project which exclusively serves the elderly and disabled. The actual number served exceeded these goals as a total of 84 households received assistance using CDBG, HOME and ESG funds. The actual served for the above listed goals are as follows: 68 homeless households were served through the ESG Rapid Re-housing program and TBRA Homeless projects; Eleven (11) non-homeless households were served with CDBG funded Immediate Needs, Homeowner Rehabilitation, and HOME funded Purchase Assistance and new construction Habitat for Humanity projects; and 30 special needs households were served through the Elderly/Disabled TBRA program. Seminole County and Orlando Neighborhood Improvement Corporation mutually agreed to end its CHDO agreement. The proposed construction did not proceed as planned. Seminole County anticipates seeking additional CHDOs to expend HOME funds.

Three (3) public facility improvement projects were completed during FY 2018-2019. Improvements were made a community health center, a community center in the Altamonte area, and facility improvements at Inspire of Central Florida center that provides employment and skills training for persons with disabilities. There was a small amount of engineering conducted for the Midway Water-line project, however the final phase of the project experienced delays due to right of way issues.

Public Services is identified as a high priority need, and services provided using CDBG funds resulted in 33 individuals receiving access to necessary dental care. Mental health services were provided to 63 persons, and 62 elderly persons were able to receive personal care, companionship and respite services for their caregivers. In addition, 32 seniors received services to address visual impairment to foster continued independent living. Two activities for the homeless were completed to improve coordination and address homeless needs specific to the Seminole County community. ESG funds were used to

support shelter operations for three emergency shelters operating within Seminole County. Based on the success of these programs the County will continue to focus on affordable housing, infrastructure improvements, public services and homeless services.

4. Summary of citizen participation process and consultation process

Seminole County recognizes the importance of a robust, comprehensive, and effective citizen participation and stakeholder consultation process. The community insights and ideals gained from this outreach are invaluable resources to the development of an appropriate, comprehensive, and meaningful strategy set forth in this plan.

The Citizen Participation Plan (CP) 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 persons with disabilities.

Seminole County reached out to over 110 stakeholders during this consultation and participatory process. Public meetings and public hearings were held and conducted in accordance with 24 CFR Part 91 and the County's Citizen Participation Plan. Stakeholder input was recorded and incorporated into this Consolidated Plan.

Concurrently, the County solicited public feedback through newspapers, local media outlets, official governmental websites, social media, and a survey (online and hard copy). These meetings were conducted to ensure inclusion of all residents of the region, target areas, beneficiaries of federal resources awarded through the public awards process, and public and private agencies operating in the region. The County received a total of 413 responses to its Community Needs and Fair Housing Survey.

In addition, the County solicited comment during a public comment period from January 4, 2021 through February 12, 2021. The County also held public hearings on February 9, 2021 and March 23, 2021, to receive comments on the Consolidated Plan. The County Commissioners adopted the Consolidated Plan, Analysis of Impediments of Fair Housing Choice and Citizen Participation Plan. Public notices seeking public comment and plan summaries were published in a newspaper of general circulation, on the County's home website, and social media pages.

The County provides the public with reasonable and timely access to information, records content of all federally required documents and publications. The County also provides full and timely disclosure of program records and information for the preceding five years consistent with applicable Federal, State, and local laws regarding personal privacy and confidentiality.

5. Summary of public comments

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Seminole County developed a 25-question survey to obtain feedback from the public. The survey consisted in a series of questions to first determine if the respondent was a Seminole County resident, business owner, or employee working in Seminole County. Respondents were asked to describe three of the most pressing needs in the County. In addition to this open-ended question regarding the most pressing needs, respondents were asked to rank housing needs, homeless needs, public facilities/infrastructure needs, and public service needs from highest to lowest. Respondents were also able to write in other items/ needs if they were not already listed in the survey.

The second component of the survey was related to fair housing. The results from the fair housing component will be used to identify gaps in our homebuyer education classes. It may also result in additional information being provided to tenants receiving rental assistance from our Department. The survey identified a need for potential homebuyers to receive training about credit, how to resolve credit issues and other budgeting/ financial literacy supports. Poor credit was identified as a primary cause for mortgage denials in Seminole County. The final section of the survey captured basic demographic data from the respondents.

Most respondents were residents at 91% and the primary participants at the public meetings were service providers from local non-profit organizations. The survey revealed the community was most concerned about the lack of available affordable housing units and opportunities in Seminole County. The respondents identified affordable housing for special needs populations (i.e., elderly, disabled, persons with HIV/AIDs) as. The respondents also considered down payment and closing costs assistance for first time homebuyer's high priority housing needs. In addition to affordable housing respondents were concerned about social services programs, services for the homeless, as well as infrastructure needs and facilities that would benefit County residents.

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

There were no comments, opinions, or statements rejected during the public comment period, survey collection, stakeholder forums, publicly available meetings, or public hearings.

7. Summary

This Consolidated Plan consists of four parts including: a housing and community development needs assessment, a market analysis, a Strategic Plan, and the Annual Action Plan. The Strategic Plan is a key component of the Consolidated Plan, as this section outlines the County's objectives and outcomes to meet the needs identified in the assessment section. The Annual Action Plan, one of five annual plans, outlines how federal resources will be allocated. Each year after that an Annual Plan will be completed to communicate how these funds will be allocated to meet the objectives identified in the Consolidated Plan. The plan was developed based on American Community Survey Data, existing local plans, feedback from community stakeholders and residents. The Consolidated Plan seeks to provide the data analysis and the basis for focusing the federal grants covered in the plan.

The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	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. 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 the 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.

Services that are either provided or supported (through subcontracts) by Community Services include: Financial Assistance – Mortgage, Rent, Utility, Security Deposit Assistance, Indigent Health Care, Burial and Cremation Assistance; Homeless Services – Grants provided for homeless shelters and rapid-rehousing assistance, bridge housing; Veteran Services- Assistance processing Veteran’s benefit claims, Veteran’s tax exemptions, Veteran appreciation and acknowledgement, Veteran outreach; Community Development- Housing construction/ repair, community facilities and infrastructure, homebuyer education, down payment and closing cost assistance, and public services ; Mandated Contracts- mandated items such as medical examiner, health department, low income health care, child protective services.

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. The Consolidated Plan was prepared using a collaborative process including feedback from as many stakeholders as possible.

Consolidated Plan Public Contact Information

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

1. Introduction

In accordance with 24 CFR Part 91 and the Citizen Participation Plan, Seminole County conducted thorough outreach to engage with critical community stakeholders. This outreach effort was designed to record stakeholder input to develop an informed set of priority needs to help guide the County's investment strategies during the Consolidated Plan period. Seminole County 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, distributed hard copy surveys, 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 using local and social media outlets. The County broadened outreach by using their organizational websites, social media pages such as Facebook, Next Door and delivery of regional media releases. It is important to note the County made every effort to advertise notices in an alternate language newspaper.

Seminole County created a user-friendly informational flyer to advertise the public meetings and the on-line survey. Informational flyers 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. Flyers and surveys 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 the public meetings, 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)).

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

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

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

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

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

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The Seminole County Community Services Department will continue coordination with the CoC and HSN for participation and organization of public events and volunteer services in order to identify and address the current needs of homeless persons residing in Seminole County. The Homeless Services Network of Central Florida receives direct funding through the ESG program annually for the operation of programs that provide direct housing and supportive services to the homeless population in Seminole County. The County anticipates continuing to allocate ESG funding to Homeless Services Network of Central Florida over the next five fiscal years in order to strengthen coordination and help meet the needs of persons and families experiencing homelessness.

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 Seminole County Community Services Department will continue consultation with the Homeless Services Network of Central Florida on issues such as addressing the needs of homeless persons in Seminole County with ESG funded activities and other supportive service programs when funding is available. Consultation efforts include participation in public events sponsored by the Homeless Services Network of Central Florida, public advocacy representation on advisory boards or committees, and continued funding opportunities to supplement homeless supportive services with housing services and outreach efforts funded by the ESG program.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Aspire Health Partners, Inc. (d/b/a) The Center for Drug Free Living
	Agency/Group/Organization Type	Services-homeless Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Market Analysis Non-Housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted by virtual webinar due to COVID-19 social distancing restrictions. Additional outreach included an invitation to participate in the community needs survey to provide input. The organization commented on housing, public service, public facility, and economic development needs from a social services perspective. Anticipated outcomes include the County having a better understanding of the behavioral health needs of its most vulnerable residents. The County will continue efforts to coordinate with organizations providing essential services when possible.
2	Agency/Group/Organization	Florida Department of Health in Seminole County
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted by virtual webinar due to COVID-19 social distancing restrictions. Additional outreach included an invitation to participate in the community needs survey to provide input. The organization commented on housing, public service, public facility, and economic development needs from a social services and health services perspective. Anticipated outcomes include the County having a deeper understanding of the need for increased access to health services and operations support for organizations serving the low income and special needs populations. The County will also better understand the needs of those living with HIV and data surrounding the risk of lead poisoning and reported cases of lead-poisoned children. The County will continue efforts to coordinate with health providers and support organizations providing essential services when possible.
3	Agency/Group/Organization	Habitat for Humanity of Seminole County and Greater Apopka, Florida, Inc
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in a virtual webinar due to COVID-19 social distancing restrictions. Additional outreach included an invitation to participate in the community needs survey to provide input. The organization provided comments on housing, public service, public facility, and economic development needs in the community from a housing provider and development perspective. Anticipated outcomes include the County having an increased understanding of the need for increased access to affordable housing for its residents, with emphasis on owner housing.
4	Agency/Group/Organization	IMPOWER, INC
	Agency/Group/Organization Type	Services-Health

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	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted by virtual webinar due to COVID-19 social distancing restrictions. Additional outreach included an invitation to participate in the community needs survey to provide input. The organization commented on housing, public service, public facility, and economic development needs from a social services perspective. Outcomes anticipated include the County better understanding the mental health needs of its most vulnerable residents. The County will continue efforts to coordinate with organizations providing essential services when possible.
5	Agency/Group/Organization	Community Resource Network
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in a virtual webinar due to COVID-19 social distancing restrictions. Additional outreach included an invitation to participate in the community needs survey to provide input. The organization provided comments on housing, public service, public facility, and economic development needs from a social services perspective. Anticipated outcomes include the County further understanding the need for increased access to essential services for homeless individuals and families and at-risk of becoming homeless. The County will continue efforts to coordinate with organizations providing essential services when possible.
6	Agency/Group/Organization	Central Florida Commission on Homelessness
	Agency/Group/Organization Type	Services-homeless

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	<p>What section of the Plan was addressed by Consultation?</p>	<p>Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Consulted by virtual webinar and phone interview due to COVID-19 social distancing restrictions. Also reviewed and discussed planning documents for further information. Additional outreach included an invitation to participate in the community needs survey to provide input. The organization provided comments on housing, public service, public facility, and economic development needs in the community from a social services perspective. Outcomes anticipated include the County having an increased understanding the housing and supportive service needs of the homeless and at-risk of becoming homeless. The County will continue efforts to coordinate with homeless service organizations and support non-profit organizations providing essential services when possible.</p>
7	<p>Agency/Group/Organization</p>	<p>FL-507 Homeless Services Network of Central Florida</p>
	<p>Agency/Group/Organization Type</p>	<p>Services-homeless</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth</p>

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted by virtual webinar and phone interview due to COVID-19 social distancing restrictions. Also reviewed and discussed planning documents for further information. Additional outreach included an invitation to participate in the community needs survey to provide input. The agency commented on housing, public service, public facility, and economic development needs from a social services perspective. Outcomes anticipated include the County further understanding the housing and supportive service needs of the homeless and at-risk of becoming homeless. The County will continue efforts to coordinate with homeless service organizations and support non-profit organizations providing essential services when possible.
8	Agency/Group/Organization	SEMINOLE COUNTY HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency was consulted by email and phone interview. Also reviewed and discussed planning documents for further information. Additional outreach included an invitation to participate in the community needs survey to provide input. The agency commented on housing needs from a public housing perspective. Anticipated outcomes include the County having a better understanding of the housing and supportive service needs of low-income persons. The County will continue to coordinate with the PHA in efforts to provide affordable housing to its low-income residents.
9	Agency/Group/Organization	Sanford Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency was consulted by email and phone interview. Reviewed and discussed planning documents for further Information. Additional outreach included an invitation to participate in the community needs survey to provide input. The agency commented on housing needs from a public housing perspective. Anticipated outcomes include the County better understanding the housing and supportive service needs of low-income persons. The County will continue to coordinate with the PHA in efforts to provide affordable housing to its low-income residents.
10	Agency/Group/Organization	CITY OF SANFORD
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in a virtual webinar and phone interview due to COVID-19 social distancing restrictions. Review and discussed planning documents for further information. Additional outreach included an invitation to participate in the community needs survey to provide input. The City commented on housing, public service, public facility, and economic development needs in the community from a local government perspective. Anticipated outcomes include the County further understanding the housing and supportive service needs of its very-low, low, and moderate -income residents and its homeless and at-risk of becoming homeless population. The County will continue efforts to coordinate with adjacent local governments to support housing and community development efforts when possible.
11	Agency/Group/Organization	Cornerstone Tiny Homes
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in a virtual webinar due to COVID-19 social distancing restrictions. Additional outreach included an invitation to participate in the community needs survey to provide input. The builder commented on housing, public service, public facility, and economic development needs from a housing provider and development perspective. Anticipated outcomes include the County further understanding the need for increased access to affordable housing for its residents, with emphasis on owner housing.
12	Agency/Group/Organization	Cornerstone Design Build Inc.
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in a virtual webinar due to COVID-19 social distancing restrictions. Additional outreach included an invitation to participate in the community needs survey to provide input. The builder commented on housing, public service, public facility, and economic development needs from a housing provider and development perspective. Anticipated outcomes include the County further understanding the need for increased access to affordable housing for its residents, with emphasis on owner housing.
13	Agency/Group/Organization	True Health of Seminole Inc
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Market Analysis Non-Housing Community Development Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in a virtual webinar due to COVID-19 social distancing restrictions. Additional outreach included an invitation to participate in the community needs survey to provide input. The agency commented on housing, public service, public facility, and economic development needs in the community from a social services perspective. Anticipated outcomes include the County further understanding the health needs of its most vulnerable residents. The County will continue efforts to coordinate with organizations providing essential services when possible.
14	Agency/Group/Organization	Catholic Charities of Central Florida, Inc.
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-homeless Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Non-Housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in a virtual webinar due to COVID-19 social distancing restrictions. Additional outreach included an invitation to participate in the community needs survey to provide input. The organization provided comments on housing, public service, public facility, and economic development needs from a social services and housing provider perspective. Anticipated outcomes include the County better understanding the housing, health, and social service needs of its most vulnerable residents. The County will continue efforts to coordinate with organizations providing essential services when possible.
15	Agency/Group/Organization	Inspire of Central Florida
	Agency/Group/Organization Type	Services - Housing Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Homelessness Strategy 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?	Participated in a virtual webinar due to COVID-19 social distancing restrictions. Additional outreach included an invitation to participate in the community needs survey to provide input. The agency commented on housing, public service, public facility, and economic development needs in the community from a social services perspective. Anticipated outcomes include the County further understanding the service and employment needs of persons with disabilities. The County will continue efforts to coordinate with organizations providing essential services to persons with disabilities when possible.
16	Agency/Group/Organization	Embrace Families Solutions, Inc
	Agency/Group/Organization Type	Services - Housing Services-Children Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Families with children Non-Housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in a virtual webinar due to COVID-19 social distancing restrictions. Additional outreach included an invitation to participate in the community needs survey to provide input. The organization commented on housing, public service, public facility, and economic development needs from a social services perspective. Anticipated outcomes include the County having and increased understanding of the housing and service needs of families and children and its homeless population. The County will continue efforts to coordinate with organizations providing essential services to families and the homeless when possible.
17	Agency/Group/Organization	SafeHouse Florida
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Housing Community Development Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in a virtual webinar due to COVID-19 social distancing restrictions. Additional outreach included an invitation to participate in the community needs survey to provide input. The organization provided comments on housing, public service, public facility, and economic development from a social services perspective. Anticipated outcomes include the County further understanding the housing and service needs of women, men, and children who are victims of domestic violence. The County will continue efforts to coordinate with organizations providing essential services to victims of domestic violence when possible.
18	Agency/Group/Organization	Christian Sharing Center, Inc.
	Agency/Group/Organization Type	Services-Children Services-homeless Services-Health
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted by virtual webinar due to COVID-19 social distancing restrictions. Additional outreach included an invitation to participate in the community needs survey to provide input. The organization provided comments on housing, public service, public facility, and economic development needs in the community from a social services perspective. Anticipated outcomes include the County further understanding the need for increased services and support for individuals and families facing financial crisis. The County will continue efforts to coordinate with social service organizations and support non-profit organizations providing essential services when possible.
19	Agency/Group/Organization	KIDS HOUSE OF SEMINOLE, INC.
	Agency/Group/Organization Type	Services-Children Services - Victims Child Welfare Agency
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in a virtual webinar due to COVID-19 social distancing restrictions. Additional outreach included an invitation to participate in the community needs survey to provide input. The organization commented on housing, public service, public facility, and economic development needs from a social services perspective. Anticipated outcomes include the County better understanding the service needs of children who are victims of neglect and abuse. The County will continue efforts to coordinate with organizations providing essential services to children and youth who have suffered abuse when possible.
20	Agency/Group/Organization	Harvest Time International
	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Non-Housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in a virtual webinar due to COVID-19 social distancing restrictions. Additional outreach included an invitation to participate in the community needs survey to provide input. The agency provided comments on housing, public service, public facility, and economic development needs from a housing provider and development perspective. Anticipate outcomes include the County further understanding the need for increased access to affordable housing for its residents, with emphasis on owner housing.
21	Agency/Group/Organization	FLORIDA SPECS
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted by virtual webinar due to COVID-19 social distancing restrictions. Additional outreach included an invitation to participate in the community needs survey to provide input. The organization commented on housing, public service, public facility, and economic development needs in the community from a development perspective. Anticipated outcomes include the County better understanding the need for increased access to affordable housing for its residents, with emphasis on owner housing.
22	Agency/Group/Organization	HEALTH COUNCIL OF EAST CENTRAL FL, INC.
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency participated virtual webinar due to COVID-19 social distancing restrictions. Additional outreach included an invitation to participate in the community needs survey to provide input. The agency commented on housing, public service, public facility, and economic development needs from a social services perspective. Anticipated outcomes include the County having a deeper understanding of the health needs of its most vulnerable residents. The County will continue efforts to coordinate with organizations providing essential services when possible.
23	Agency/Group/Organization	CenterState Bank
	Agency/Group/Organization Type	Private Sector Banking / Financing Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Market Analysis Non-Housing Community Development Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted via virtual webinar due to COVID-19 social distancing restrictions. Additional outreach included an invitation to participate in the community needs survey to provide input. The lender provided comments on housing needs from a lender perspective. Anticipated outcomes include the County better understanding the need for increased resources and flexible underwriting and loan terms to develop affordable housing and provide homeownership opportunities. The County will continue efforts to coordinate with lenders to support affordable housing efforts for its low-income residents.
24	Agency/Group/Organization	LIGHTHOUSE CENTRAL FL
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency participated in a virtual webinar due to COVID-19 social distancing restrictions. Additional outreach included an invitation to participate in the community needs survey to provide input. The agency commented on housing, public service, public facility, and economic development needs from a social services perspective. Anticipated outcomes include the County better understanding the service needs of the elderly and individuals with vision impairment. The County will continue efforts to coordinate with organizations providing essential services to persons with disabilities when possible.
25	Agency/Group/Organization	Seminole County Emergency Management Division
	Agency/Group/Organization Type	Agency - Emergency Management
	What section of the Plan was addressed by Consultation?	Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Reviewed and discussed resiliency planning documents to address hazard risks and mitigation associated storms and other emergency events. Additional outreach included an invitation to participate in the community needs survey to provide input. Anticipated outcomes include the County further understanding climatic effects of climate change that are a threat to Seminole County and its low-income residents. The County will also understand how these threats impact low-income households within the County. The County will continue to coordinate with the Emergency Management Department for resiliency efforts.
26	Agency/Group/Organization	Seminole County Economic Development Department
	Agency/Group/Organization Type	Economic Development Department
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Reviewed and discussed the economic planning documents to identify non-housing community development assets. Anticipated outcomes include the County have an increased understanding of its economic profile and needs. The County will continue to coordinate with the Economic Development Department for efforts geared toward economic growth and prosperity.
27	Agency/Group/Organization	AT&T
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Market Analysis

<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Online consultation included a review and analysis of coverage in the Seminole County and surrounding areas. Anticipated outcomes include the County ascertaining the level of internet service provided to its residents and determine if there are areas of low-income concentrations within the County that are not provided adequate and affordable internet services. Because internet service providers are private for-profit entities, coordination may be challenging, but the County will make every effort to help close the digital divide.</p>
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Identify any Agency Types not consulted and provide rationale for not consulting

The County attempted to consult a broad range of agencies, however the County was unable to get feedback from institutions serving incarcerated individuals. It is important to note that Aspire serves individuals who may have a history of incarceration, and may be part of the system to assist such members in the community, but the county did not have direct feedback from the corrections system. Seminole County conducted outreach to homeless individuals as well as agencies serving homeless persons, but it's not clear if any formerly homeless individuals were directly consulted.

In addition to the direct consultation with the 27 different organizations the County invited nearly 110 stakeholders to participate in the public meetings and community survey. Publicly funded institutions including mental health facilities and correctional facilities were consulted through non-profit organizations serving those populations including homeless, mental health, foster care, and youth organizations. These organizations were consulted via public meetings, online survey, and interviews.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Central Florida Commission on Homelessness and the Homeless Services Network of Central Florida	The County develops goals for homeless relative to the funding that it provides to support the goals of the CoC and HSN.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Local Housing Assistance Plan	Seminole County	The County's Local Housing Assistance Plan (LHAP) includes goals related to homeownership opportunities and rehabilitation which are identified as priority needs in this Consolidated Plan, particularly in terms of expanding the supply of affordable housing.
Attainable Housing Strategic Plan	Seminole County	The Attainable Housing Plan includes recommendations to support affordable housing which is a priority need included in the Consolidated Plan. Implementing purchase assistance programs is also an overlapping goal.
Comprehensive Plan	Seminole County	The Housing Element of the County's Comprehensive Plan identifies goals in support of affordable housing activities that align with housing needs and priorities of the Consolidated Plan.
PHA 5-Year Plans	Seminole County Housing Authority and Sanford Housing Authority	The PHA's annual plans include increasing access to affordable housing and supporting services to achieve self-sufficiency as goals which aligns with the County's priorities.

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(I))

The County consulted with a variety of public entities in the development of this plan. These entities include, but are not limited to the Orlando Health Department, the Florida Department of Health, the Seminole County Housing Authority, the Sanford Housing Authority and the City of Sanford.

The County actively partners with many local non-profit community agencies. The County also works with various committees to support the goals of the provision of affordable, safe, and sanitary housing, creating, or sustaining suitable living environments, and supporting economic opportunities for low and moderate-income persons within the County.

Seminole County is committed to providing coordinated community, housing, and supportive services to its low-income residents. These services are provided through partnerships with government and quasi-government agencies, as well as respective planning efforts. Seminole County will continue to encourage building partnerships between governments, lenders, builders, developers, real estate professionals, and advocates for low-income persons. The County will continue to work social service providers and other community groups to promote the development of affordable housing and related housing services. Seminole County is an Urban County and seeks to partner with surrounding cities

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during the Consolidated Plan Period. The County partners with the City of Sanford in making housing improvements through the SHIP and HOME Programs.

Narrative (optional):

N/A

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

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

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	13 Attendees.	Attendees provided feedback regarding affordable housing, public services, infrastructure and homeless services needs. Their feedback was used to help establish priorities and goals.	All comments were accepted	

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Meeting	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	9 Attendees.	Attendees provided feedback regarding affordable housing, public services, infrastructure and homeless services needs. Their feedback was used to help establish priorities and goals	All all comments were accepted.	

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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	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	8 Attendees.	Attendees provided feedback regarding affordable housing, public services, infrastructure, and homeless services needs. Their feedback was used to help establish priorities and goals	All comments were accepted.	

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4	Internet Outreach	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	413 Responses.	<p>Seminole County received a significant number of surveys from the Lockhart Community. The Lockhart Community requested for the County to continue its Dental Program and asked for infrastructure improvements through the Community Development Block Grant (CDBG) Program. The Forrest retirement community expressed interest in the County dental program, and in</p>	All comments were accepted	https://www.surveymonkey.com/r/Needs-Housing-En
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				<p>emergency home repairs. Surveys distributed at area homeless shelters, resulted in responses related to homelessness, including the need for case management and other supportive services such as mental health services. They also placed priority on supporting shelters and rapid re-housing initiatives for the homeless. Their feedback was used to help establish</p>		
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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)
				priorities and goals.		

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Public Hearing	Non-targeted/broad community County Commission	The Draft Consolidated Plan and Action plan were presented to the Board of County Commissioners during their regular meeting held February 23,2021. The draft plan was presented to the Board of County Commissioners after a 30 day public comment period. The Board approved the Consolidated Plan and Action Plan including all of the funding recommendations.	No comments were received from the public.	all comments were accepted	

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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)
6	Newspaper Ad	Non-targeted/broad community	A summary of the Consolidated Plan and Action Plan was published in the Orlando Sentinel, a newspaper of general circulation. The summary included the high priority goals and the funding recommendations for the action plan.	No comments were received from the public	All comments were accepted ,	

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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)
7	Internet Outreach	Minorities Non-targeted/broad community	The Draft Consolidated Plan and Action Plan, AI and Citizen Participation Plan, were posted on the Community Development Website and made available at the Community Services Offices for public review for 30 days, to ensure the public had adequate time to review and comment on the documents	No comments were received from the public.	All comments were accepted.	www.seminolecountyfl.gov

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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)
8	Public Meeting	Persons with disabilities	The Analysis of Impediments to Fair Housing Choice Report and Citizen's participation plan was presented to the Board of County Commissioners for approval at their regular Board meeting held March 23, 2021.	A citizen emailed a comment requesting information on how the fair housing report would impact tax payers in Seminole County. Staff responded to the Citizen and explained that the Consolidated Plan and associated reports were grant funded.	Comments were received, accepted, and a response was promptly provided to the citizen.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment identifies the County's needs in the following categories: affordable housing, community development, homelessness, and non-homeless special needs. The Needs Assessment is the basis for the Strategic Plan and will assist the County in targeting limited housing and community development resources. The needs are determined by analyzing quantitative data as well as qualitative data gathered through the citizen participation and consultation process.

The Needs Assessment component consists of the following sections:

Housing Needs Assessment – The analysis of American Community Survey (ACS) and Comprehensive Housing Affordability Strategy (CHAS) data and information from local sources shows there is a significant need for affordable housing in Seminole County. The data revealed Seminole County residents experience housing cost burden, and that cost burden as a “housing problem” far exceeds all other categories of housing problems as defined by HUD.

Public Housing – Seminole County's jurisdiction includes two housing authorities –Seminole County Housing Authority and Sanford Housing Authority– which manage public housing units and administer the Housing Choice Voucher Program for eligible residents seeking affordable housing options. The PHA's provide housing opportunities for low-income persons.

Homeless Needs Assessment – According to the 2019 Point In Time (PIT) Count for the Central Florida Commission on Homelessness CoC 2,020 persons were experiencing homelessness. Of the total, 1,674 persons were experiencing sheltered homelessness and 336 persons were unsheltered homeless.

Non-Homeless Special Needs Assessment – The County identified the non-homeless special needs of populations that require supportive services such as the elderly, frail elderly, persons with disabilities, persons with alcohol or other drug addiction, victims of domestic violence, and persons living with HIV/AIDS and their families. Affordable housing is a high priority need for these populations as well as support services.

Non-Housing Community Development Needs – The County identified the following non-housing community development needs based on local studies and feedback from Seminole County residents and community stakeholders: Public Facilities (senior centers, community parks and recreational facilities, and other community facilities); Public Improvements, specifically street and sidewalk improvements and water/sewer improvements; and Public Services (general support services for various populations, health services, employment training, and homelessness needs).

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

Summary of Housing Needs

Seminole County considered several factors when determining housing needs for the five-year consolidated Plan period. The following were considered to help identify needs and housing patterns: household characteristics and demographics- such as household type, size and composition; housing conditions; housing tenure, and housing costs. The data was used to develop a housing profile and strategy to address the range of housing needs in the County.

HUD definitions of the categories 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.

According to the 2018 ACS the population increased by 9% from 417,330 persons to 455,086 persons since 2010. Households increased by 9.6% from 152,682 households to 167,304. The median household income also increased by 8.1% from \$58,971 to \$63,760 during the same timeframe. The increase in population living in Seminole County indicates a need for additional affordable housing units.

When examining household characteristics in the County, 47% (62,099) are small family households (2-4 members) and 7,597 (6%) are large family households (5 or more members). The remaining are non-family households such as persons living alone or with nonrelatives. Approximately 32% of households contain elderly persons: 28,725 (68%) of the households contain at least one person 62-74 years of age and 13,581 (32%) contain at least one person who is age 75 or older. Thirty-four percent (34%) of households have one or more children under the age of six (6). Ninety five percent (40,140) of households in Seminole County have incomes in the low- and moderate- income range (0-80% AMI).

A household is considered cost burdened if it pays more than 30% of its gross monthly income for housing. A household is considered severely cost burdened if it pays 50% or more of its gross monthly

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income for housing. An examination of housing cost burden is important because cost-burdened households may have difficulty affording other necessities such as food, childcare, health care, and transportation. The cost burden calculation for housing costs for a homeowner includes mortgage payments, property taxes, property insurance, homeowner association fees (if any) and utilities. Small, related households represent the largest share of cost burdened, low-income households, while elderly households represent the most common cost burdened, low-income homeowner. Tables 9 and 10 provide additional detail on cost burden for LMI households and shows that a total of 29,635 households (14,860 renters and 14,775 owners) are experiencing cost burden.

Demographics	Base Year: 2010	Most Recent Year: 2018	% Change
Population	417,330	455,086	9%
Households	152,682	167,304	10%
Median Income	\$58,971.00	\$63,760.00	8%

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:
2014-2018 ACS Five-Year Estimates
Data Source Comments:

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	10,395	11,095	18,650	12,210	80,860
Small Family Households	3,135	3,299	6,930	4,685	44,050
Large Family Households	395	604	824	744	5,030
Household contains at least one person 62-74 years of age	2,002	2,827	4,420	2,694	16,782
Household contains at least one person age 75 or older	1,206	2,152	3,035	1,479	5,709
Households with one or more children 6 years old or younger	1,272	1,091	2,319	1,428	8,374

Table 6 - Total Households Table

Data 2011-2015 CHAS
Source:

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	74	60	99	85	318	30	49	55	20	154
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	70	0	0	114	184	0	35	10	4	49
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	125	50	144	80	399	45	43	23	115	226
Housing cost burden greater than 50% of income (and none of the above problems)	3,335	3,745	1,550	209	8,839	3,750	2,875	2,845	1,044	10,514

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	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)	25	1,054	4,695	1,710	7,484	365	1,200	3,640	2,444	7,649
Zero/negative Income (and none of the above problems)	1,214	0	0	0	1,214	790	0	0	0	790

Table 7 – Housing Problems Table

Data 2011-2015 CHAS
Source:

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	3,615	3,845	1,800	484	9,744	3,830	2,995	2,930	1,179	10,934
Having none of four housing problems	385	1,460	5,995	4,450	12,290	580	2,800	7,960	6,095	17,435
Household has negative income, but none of the other housing problems	1,214	0	0	0	1,214	790	0	0	0	790

Table 8 – Housing Problems 2

Data 2011-2015 CHAS
Source:

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	1,320	1,859	2,785	5,964	1,064	1,023	2,599	4,686
Large Related	110	329	309	748	240	222	258	720
Elderly	773	1,101	1,124	2,998	1,527	2,278	2,473	6,278
Other	1,419	1,565	2,166	5,150	1,304	614	1,173	3,091
Total need by income	3,622	4,854	6,384	14,860	4,135	4,137	6,503	14,775

Table 9 – Cost Burden > 30%

Data 2011-2015 CHAS
Source:

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	1,310	1,445	495	3,250	1,015	704	1,089	2,808
Large Related	110	210	34	354	230	167	110	507
Elderly	773	952	362	2,087	1,304	1,545	1,024	3,873
Other	1,404	1,175	698	3,277	1,220	484	625	2,329
Total need by income	3,597	3,782	1,589	8,968	3,769	2,900	2,848	9,517

Table 10 – Cost Burden > 50%

Data 2011-2015 CHAS
Source:

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	170	50	144	154	518	45	57	4	109	215
Multiple, unrelated family households	20	0	0	0	20	0	14	27	10	51

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	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
Other, non-family households	0	0	10	40	50	0	0	0	0	0
Total need by income	190	50	154	194	588	45	71	31	119	266

Table 11 – Crowding Information – 1/2

Data Source: 2011-2015 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

The data requested for this table is not readily available. Census data provides statistics for "occupied housing units with related children under 18" by tenure, however this data is not provided by income level. In addition, no local data is available for analysis.

Data Source Comments:

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

Based on the 2018 ACS 5-Year estimates, there are 44,618 single person households in Seminole County, which is 26.7% of all occupied housing units. Single persons residing in owner occupied units make up 22.9% and 33.7% are renter occupants. Further data from the 2018 ACS 5-Year estimates report that, in Seminole County, 50% of households are paying 30% or more of their income toward their gross rent and 30% of homeowners are paying 30% or more toward their housing expenses.

Financial assistance to prevent a housing crisis is typically provided to low- and moderate-income. This assistance is often targeted to persons at risk of becoming homeless, to acquire or maintain housing. HUD does not provide data on the income level of single person households; however, the 2018 ACS 5-Year estimates shows that the median non-family household income is \$39,522. Male householders living alone have a median income of \$40,410 while female householders living alone have a median income of \$31,204. Householders age 65 and older, who may or may not be living alone, have an estimated median income of \$45,354. In addition, persons over 65 living alone are a limited clientele population by HUD’s definition and considered to be low-to moderate-income. Based on the data, female single person households would be more likely to require housing assistance due to a significantly less median income than their male counterparts.

In addition, Tables 9 and 10 above display the number of households with housing cost burdens by household type including the category ‘other households.’ ‘Other households’ is defined as all

households other than small related, large related, and elderly households and includes single person households. Based on the data in Tables 9 and 10, there are 48,120 low- and moderate-income households classified as 'other households' that are experiencing cost burden and need housing assistance. This represents approximately 10.6% of the total Seminole County population.

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

Self-disclosure of disability status informs the U.S. Census Bureau of the following types of disabling conditions: hearing or vision impairment, ambulatory limitation, cognitive limitation, and self-care or independent living limitation. The 2018 ACS data reveals 42,683 (9%) of persons 18 years of age and older in Seminole County have a disability. In Seminole County, 16.1% of the population over 16 with a disability have incomes below poverty level.

The Shimberg Center for Housing Studies reported in a 2018 rent comparison there are 59,565 Social Security Retirement Benefit recipients in Seminole County. Their average monthly benefit is \$1,517. The maximum affordable rent is \$455. To afford a market rate apartment 61% of the household's income is needed for a zero-bedroom unit and 66% income is needed for a 1-bedroom unit. For households on Social Security, there is little money available after housing expenses are paid. According to the U.S. Social Security Administration, Seminole County had 7,426 individuals receiving a benefit from the Social Security Administration among various categories including persons with a disability or retirees.

Victims of Domestic Violence in Need of Housing Assistance

The Florida Department of Law Enforcement (FDLE) Uniform Crime Report provides data on domestic violence offenses and arrests by jurisdiction. In 2019, FDLE reporting indicates that the Seminole County, reported 1,250 arrests among domestic violence offences that include: murder, rape, aggravated assault, simple assault, and intimidation. Other than referencing the 2019 Point in Time Count which identified 151 persons experiencing homelessness who were also victims of domestic violence. There is no information available on how many of these victims need housing assistance.

According to the PY2019 HUD CoC Competition NOFA Application for FL-507 Orlando/Orange, Osceola, and Seminole Counties CoC, there are 1,284 domestic violence survivors within the region who need housing or services. To create a more robust system, the CoC was awarded funding to develop their Coordinated Entry System for survivors of Domestic Violence in 2018. The CoC coordinates with SafeHouse, Harbor House, and Help Now to provide services to persons who are fleeing from domestic violence and became homeless as a result. The Point in Time Count found 151 were homeless due to domestic violence. Of those persons, 138 were staying in Emergency Shelter, nine were in Transitional Housing, and four individuals remained 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:

1. Housing cost burden greater than 50% of income (and none of the above problems): 19,407
2. Housing cost burden greater than 30% of income (and none of the above problems): 15,133
3. Zero/negative Income (and none of the above problems): 2,004
4. Overcrowded - With 1.01-1.5 people per room (and none of the above problems): 625.
5. Substandard Housing: 472
6. Severely Overcrowded >1.51 people per room (and complete kitchen and plumbing): 233

Residents of Seminole County experience housing cost burden as the most common housing problem. The 2,004 households with zero or negative income cannot have a cost burden and still require housing assistance. However, those households with zero or negative income all fall within the 0-30% AMI category, for both renters (1,214) and owners (790).

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

Overall, extremely low-income rental households (0-30% AMI), regardless of tenure, experience the greatest rate of cost burden when compared to all other income categories. Households classified as 'Other,' which includes single person households (discussed above), experience a higher level of need in terms of cost burden and severe cost burden. Approximately 13,847 'Other' households are cost burdened or severely cost burdened and 8,427 of these households are renters.

Overcrowding impacts renters to a greater degree than owners. Single-family households have the highest rate of overcrowding in relation to multiple, unrelated family households and other, non-family households. There are 588 renter households and 266 owner households that are overcrowded. Overcrowding appears to be most prevalent among single family households and affects households at all income levels however extremely low-income rental households (0-30% AMI) experience overcrowding at a higher rate than other income categories.

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

Seminole County is home to 15,123 extremely low-income (ELI) households. Included in the ELI category are 1,272 (8%) households with one or more children 6 years old or younger. Approximately 7,366 (49%) extremely low-income households are severely cost-burdened and at risk of homelessness. This includes 3,597 renters and 3,769 owners.

The best practice is to assist individuals and families to prevent homelessness which may include addressing their short-term or immediate needs and long-term needs with financial assistance and supportive services that will help them maintain their current rental unit and eventually sustain self-sufficiency. Financial assistance can be rent subsidies and utility assistance for renter households and temporary financial assistance for foreclosure prevention for owner households. Generally, extremely low-income households spend most of their income on housing costs and do not have sufficient funds to cover other basic expenses such as food, medication, or transportation. When an emergency occurs, these households may not have the financial resources available, straining the already limited income, which can then result in a housing crisis. Long-term needs include employment training, educational programs, and access to jobs that pay decent wages. For those families with children that are not yet school-aged, affordable high-quality childcare and early childhood programs are needed.

Quickly identifying and re-housing individuals and families who are experiencing a homeless episode is the goal. The permanent housing intervention, rapid re-housing emphasizes housing search and relocation services and short- and medium-term rental assistance to move homeless persons as rapidly as possible into permanent housing. According to the HUD 2019 CoC Homeless Assistance Programs Housing Inventory Count Report, there are 836 rapid re-housing beds and of those, only 49 are dedicated to adults only and at the time of the 2019 PIT Count there were 1,265 individuals without children experiencing homelessness.

As rapid re-housing participants transition to independent living, the housing focused supportive services phase out and participants are linked to on-going community-based services in order to remain stable in housing. These services can address long-term needs such as job training and placement services to increase earning potential, behavioral health services, medical, long-term housing supports, childcare, benefit acquisition (mainstream benefits like Medicaid, SSI, or TANF), and education.

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.

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

Demo

Housing characteristics that indicate instability and increased risk for homelessness include a lack of affordable housing, housing cost burden, especially for elderly persons and those living on SSI or SSDI, low vacancy rates that lead to more restrictive tenant screening criteria, overcrowding, and substandard housing conditions.

Discussion

Seminole County's investment in housing that is affordable will assist residents to prevent homelessness and cure housing conditions, allowing for housing stability. This may include development, rehabilitation, and subsidies. As permanent housing is the solution to homelessness, there need to provide more opportunities for LMI to obtain affordable and available units, and access financial assistance, when needed, to help maintain housing stability.

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 includes an assessment of the housing need of each racial or ethnic group that has disproportionately greater need in comparison to the needs of that income category. Per HUD regulations, a disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing problems (housing cost burden, substandard housing conditions, and overcrowding) at a greater rate (10 percentage points or more) than the income level.

The four income categories examined are:

- Extremely low-income (ELI) households (0%-30% of Area Median Income)
- Very low-income (VLI) households (30%-50% of Area Median Income)
- Low-Income (LI) households (50%-80% of Area Median Income)
- Moderate Income (MI) households (80%-100% Area Median Income)

Based on the 2015 CHAS data, of the households with incomes between 0%-100% of Area Median Income (AMI), 68% have at least one of the four housing problems. Pacific Islanders are the racial or ethnic group with the highest rate of housing problems (100%), but this group makes up a small percentage of the population in the County. Black/African American households have the second highest rate of housing problems (75.2%), followed by American Indian, Alaska Native households (75%), and then Latinx households (71%). The discussion at the end of the section provides a detailed analysis of the tables below and disaggregates housing need for each race and ethnic category by income level.

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	7,830	585	2,004
White	4,520	314	1,149
Black / African American	1,150	99	209
Asian	125	30	98
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,779	135	516

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Demo

Data 2011-2015 CHAS
Source:

*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	9,095	1,994	0
White	5,475	1,580	0
Black / African American	948	145	0
Asian	418	25	0
American Indian, Alaska Native	30	0	0
Pacific Islander	15	0	0
Hispanic	2,055	192	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*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	13,040	5,619	0
White	8,000	3,844	0
Black / African American	1,539	480	0
Asian	228	158	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	2,844	1,079	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2011-2015 CHAS
 Source:

*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	5,820	6,395	0
White	3,945	4,295	0
Black / African American	421	402	0
Asian	204	160	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	1,110	1,339	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2011-2015 CHAS
 Source:

*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)

Approximately 75% of all extremely low-income households in Seminole County have a housing problem. Members of each racial or ethnic group at this income level experiencing housing problems at a rate of more than 85% have a disproportionately greater need by HUD definition. Based on this definition, there are no racial or income groups at the extremely low-income level with a disproportionate housing need. Approximately 79% of Black/African American households, 76% of White households, and 73% of Latinx households at the extremely low-income level have at least one of the four housing problems.

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

Approximately 82% of all very low-income households in Seminole County have a housing problem. Members of each racial or ethnic group at this income level experiencing housing problems at a rate of more than 92% have a disproportionately greater need. by HUD definition. Based on this definition,

Demo

there are three racial or income groups at the very low-income level with a disproportionate housing need: American Indian, Alaska Natives (100%), Pacific Islanders (100%), and Asian households (94%).

Low Income Households (50%-80% AMI)

Approximately 70% of all low-income households in Seminole County have a housing problem. Members of each racial or ethnic group at this income level experiencing housing problems at a rate of more than 80% have a disproportionately greater need by HUD definition. Based on this definition, there are no racial or income groups at the low-income level with a disproportionate housing need. Approximately 76% of Black/African American households, 73% of Latinx households, and 67% of White households at the low-income level have at least one of the four housing problems.

Moderate Income Households (80%-100% AMI)

Approximately 48% of all moderate-income households in Seminole County have a housing problem. Members of each racial or ethnic group at this income level experiencing housing problems at a rate of more than 58% have a disproportionately greater need by HUD definition. Based on this definition, there are no racial or income groups at the moderate-income level with a disproportionately greater housing problems. Approximately 56% of Asian households, 51% of Black/African American households, 48% of White households, and 45% of Latinx households at the moderate-income level have at least one of the four housing problems.

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 includes an assessment of the housing need of each racial or ethnic group that has disproportionately greater need in comparison to the needs of that income category. Per HUD regulations, a disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience severe housing problems (severe housing cost burden, substandard housing conditions, and overcrowding of more than 1.5 persons per room) at a greater rate (10 percentage points or more) than the income level.

The four income categories examined are:

- Extremely low-income (ELI) households (0%-30% of Area Median Income)
- Very low-income (VLI) households (30%-50% of Area Median Income)
- Low-Income (LI) households (50%-80% of Area Median Income)
- Moderate Income (MI) households (80%-100% Area Median Income)

Based on the 2015 CHAS data, of the households with incomes between 0%-100% of Area Median Income (AMI), 40% have at least one of the four severe housing problems. Pacific Islanders are the racial or ethnic group with the highest rate of severe housing problems (100%), but this group makes up a small percentage of the population in the County. American Indian, Alaska Native households have the second highest rate of housing problems (50%), followed by Black/African American households (46%), White households (39%), and Latinx households (37%).

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	7,445	965	2,004
White	4,260	564	1,149
Black / African American	1,110	140	209
Asian	111	44	98
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,699	215	516

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*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	6,840	4,260	0
White	4,135	2,900	0
Black / African American	804	284	0
Asian	243	200	0
American Indian, Alaska Native	20	10	0
Pacific Islander	15	0	0
Hispanic	1,469	752	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*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	4,730	13,955	0
White	3,415	8,460	0
Black / African American	385	1,639	0
Asian	125	253	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	665	3,269	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*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	1,663	10,545	0
White	1,194	7,040	0
Black / African American	152	657	0
Asian	54	313	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	255	2,190	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*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)

Approximately 71% of all extremely low-income households in Seminole County have a severe housing problem. Members of each racial or ethnic group at this income level with severe housing problems at a rate greater than 81% to have a disproportionately greater number of severe housing problems by HUD definition. Based on this definition, there are no racial or income groups at the extremely low-income level with a disproportionate greater number of severe housing problems. Approximately 76% of Black/African American households, 71% of White households, and 70% of Latinx households at the extremely low-income level have at least one of the four severe housing problems.

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

Demo

Approximately 62% of all very low-income households in Seminole County have a severe housing problem. Members of each racial or ethnic group at this income level experiencing severe housing problems at a rate greater than 72% to have a disproportionately greater number of severe housing problems by HUD definition. Based on this definition, there are two racial or income groups at the very low-income level with a disproportionate housing need: Pacific Islanders (100%) and Black/African American households (74%).

Low Income Households (50%-80% AMI)

Approximately 25% of low-income households in Seminole County have a severe housing problem. Members of each racial or ethnic group at this income level experiencing severe housing problems at a rate greater than 35% to have a disproportionately greater number of severe housing problems by HUD definition. Based on this definition, there are no racial or income groups at the low-income level with a disproportionate housing need. Approximately 33% of Black/African American households and 29% of White households at the low-income level have at least one of the four severe housing problems.

Moderate Income Households (80%-100% AMI)

Approximately 14% of moderate-income households in Seminole County have a severe housing problem. Members of each racial or ethnic group at this income level with severe housing problems at a rate greater than 24% have a disproportionately greater number of severe housing problems. Based on this definition, there are no racial or income groups at the moderate-income level with a disproportionate housing need. However, approximately 19% of Black/African American households, 14% of Asian households, and 14% of White households at the moderate-income level have at least one of the four severe housing problems.

In Seminole County, Black households tend to have homes with the most severe housing problems, regardless of income level. They are more likely to reside in older housing units also.

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 exists when members of a racial or ethnic group at a given income level experience housing cost burden or severe housing cost burden at a greater rate (10 percentage points or more) than the jurisdiction. The following table indicates the cost burden rate for each race or ethnic group and the discussion following the table identifies any households that are cost burdened at a level disproportionately higher than the others in the County.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	85,695	24,127	21,347	2,005
White	65,365	15,839	13,835	1,149
Black / African American	5,229	2,114	2,689	215
Asian	3,185	879	528	98
American Indian, Alaska Native	94	14	30	0
Pacific Islander	4	0	15	0
Hispanic	10,649	4,769	3,745	516

Table 21 – Greater Need: Housing Cost Burdens AMI

Data 2011-2015 CHAS
Source:

Discussion:

In Seminole County there are no racial or ethnic groups with a disproportionately greater number of cost-burdened households based on the data and HUD definition. Approximately 18% of households in the jurisdiction are cost burdened. Hispanic/Latinx households and Black/African households experience housing cost burden at a higher rate than the County, at 24% and 21%, respectively, but not high enough to be considered a disproportionate level of need by HUD definition.

For households that are experiencing severe housing cost burden, Black/African American households have a disproportionately greater need for housing assistance. While 16% of Seminole County’s households are severely cost-burdened, over 26% of Black/African American households are severely cost-burdened.

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?

Very low- income (30%-50% AMI) American Indian, Alaska Natives, Pacific Islanders, and Asian households have a disproportionately greater number of housing problems. Very low-income Pacific Islander and Black/African American households have a disproportionately greater number of severe housing problems. There is also a disproportionately greater number of severely cost-burdened Black/African American households in Seminole County.

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

There are no additional needs identified.

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

There are no areas of Seminole County with a large American Indian or Alaska Native, Pacific Islander, and Asian population. Combined, these racial or ethnic groups makeup approximately four percent (4%) of the County's total population. Conversely, while Black/African Americans comprise approximately eight percent (8%) of the County's population, there are specific areas where the Black population is concentrated due to historic settlement patterns and historic division of communities, by redlining and other measures. There are two census tracts where Black/African American residents make up more than 50% of the population: census tract 205 which includes the Goldsboro community and census tract 204.01. This concentration is likely the result of historic settlement patterns and historic policies such as racial segregation and redlining. The residents in these areas tend to have an older housing stock with multiple housing problems. It is further compounded by the concentration of lower household incomes within the same areas of the County.

NA-35 Public Housing – 91.205(b)

Introduction

In this section, public housing needs are examined by reviewing number and types of public housing units or rental assistance vouchers available to households in need of housing assistance in Seminole County. Public Housing is housing owned and operated by a public housing authority to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. There are two public housing authorities that operate in Seminole County, the Seminole County Housing Authority (SCHA) and the Sanford Housing Authority (SHA). The table below displays the number of vouchers and units in use. As of March 2020, 100% of the 30 public housing units and the 334 housing choice vouchers administered by the SCHA were in use. The SHA is restructuring and does not currently have any public housing units or vouchers. SCHA is operating at capacity and has over 1,300 applicants on its waiting list. The long list reflects the need for additional affordable rental units. This also provides the basis for using HOME funds for Tenant Based Rental Assistance (TBRA) for elderly, disabled, or homeless households in Seminole County. The HOME TBRA program dollars will provide relief for individuals and families on the SCHA waiting list.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *

Table 22 - Public Housing by Program Type

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

Alternate Data Source Name:

Public Housing Authority

Data Source Comments:

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	14,029	13,326	0	13,223	15,441	0
Average length of stay	0	0	6	6	0	6	0	0
Average Household size	0	0	3	2	0	2	1	0
# Homeless at admission	0	0	0	1	0	0	1	0
# of Elderly Program Participants (>62)	0	0	5	116	0	116	0	0
# of Disabled Families	0	0	8	151	0	148	3	0
# of Families requesting accessibility features	0	0	30	608	0	600	4	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

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	295	0	294	1	0	0
Black/African American	0	0	15	311	0	304	3	0	0
Asian	0	0	0	1	0	1	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	0	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

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	8	210	0	210	0	0	0
Not Hispanic	0	0	22	398	0	390	4	0	0

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Demo

Data Source: PIC (PIH Information Center)

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

Section 504 of the Rehabilitation Act of 1973 prohibits discrimination based on disability in any housing that receives federal assistance, including public housing. PHAs are required to assess the needs of current tenants and applicants on its waiting list for accessible units and the extent to which the needs have not been met.

Seminole County Housing Authority (SCHA): According to the SCHA, as of March 2020, there were 331 applicants on its waiting list for public housing and 131 reported having a disability. The SCHA is not covered by a Section 504 Voluntary Compliance Agreement that requires an increase in the number of accessible units however, in the event a tenant or applicant requires an accessibility modification or accommodation, the SCHA provides any assistance necessary to ensure that the tenant or applicant maintains a safe and healthy living environment.

Sanford Housing Authority (SHA): At the time of this report, the SHA did not have any current tenants or applicants on waiting lists. The SHA plans to provide accessible units within newly redeveloped housing to comply with applicable regulations.

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

As of March 2020, there were 1,343 applicants on SCHA's waiting lists: 331 public housing applicants and 1,012 Section 8 HCV applicants. This included 153 elderly households and 293 disabled households. Black/African Americans were the racial or ethnic group most in need of public housing representing approximately 57% (771 applicants) of applicants on the waiting lists. Both the public housing list and Section 8 HCV waiting lists are closed. For families on the waiting list, the most immediate need is access to affordable rental housing. Additionally, public housing residents and applicants generally have a need for supportive services such as job training, affordable childcare, and financial and homeownership counseling. Additionally, public housing residents and applicants generally have a need for supportive services such as job training, affordable childcare, and financial and homeownership counseling. A typical resident in public housing has an annual income of approximately \$14,000 per year. The Housing Authority assists vulnerable groups with limited means.

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

The needs of public housing tenants, housing choice voucher holders, and applicants on the SCHA waiting list mirror the housing needs of the population at large. The shortage of affordable housing is the greatest need facing Seminole County residents. Jurisdiction-wide, Black/African American households (elderly and disabled) have a greater need for housing assistance than other racial or ethnic groups and this is also true for public housing residents and applicants. As both housing authorities that serve Seminole County redevelop their units the loss of public housing units will exacerbate the need for affordable housing units.

Discussion

Seminole County Government partners with the Seminole County Housing Authority in a variety of programs and initiatives aimed at providing safe and affordable housing for low income persons. The Seminole County Housing Authority has agreed to continue administering the HOME TBRA program on behalf of Seminole County, to assist the elderly and disabled with rent subsidies through the Consolidated Plan Period. In addition, Seminole County agreed to provide HOME funds to support the construction of the Villas at Academy Place in Oviedo. The development will provide 90 units of affordable housing for families.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The Central Florida Commission on Homelessness Continuum of Care (CoC) is responsible for executing the housing crisis response system within Seminole County. The Lead Agency, the Homeless Services Network of Central Florida, is responsible for daily facilitation, financial accountability, and operational management in development of a tri-county homelessness response system. Coordinating and implementing strategies among the network of direct service providers, HSN and works with the Central Florida Commission on Homelessness as the Collaborative Applicant to respond to the needs of persons experiencing homelessness in the region. The CoC's network of direct service providers executes housing and service interventions, using evidence-based practices effective in ending homelessness. Aligned with the required Coordinated Entry System requirements, resources are aimed at providing housing and services for persons experiencing homelessness who lack the resources to resolve their homeless episode; and but for this assistance, the person would remain homeless. The CoC, through the CFCH Advisory Board, CFCH Leadership Council, and subsequent committees, review program performance and outcomes and the system's needs and gaps, work among external systems and local governments to invest their dollars, leveraging state and federal resources in solutions that prevent and end homelessness. Persons experiencing an episode of homelessness often overlap into multiple public systems. It is imperative for the CoC to maximize financial resources and efforts to reduce homelessness in their communities.

The 2009 Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act, consolidated several programs previously authorized under the McKinney-Vento Homeless Assistance Act. It changed an existing program to the new termed Emergency Solutions Grant (ESG) program, and defined the Continuum of Care planning process. The intention of these changes is to increase the coordination of the local systems to address homelessness more efficiently at the community level. HUD's Homeless Definitions of Category 1: Literally Homeless and Category 4: Fleeing/Attempting to Flee Domestic Violence, Trading Sex for Housing, Trafficking, Physical Abuse, or Violence provides the CoC with targeted populations with are reflected annually in the Point in Time Count and System Performance Measures.

The collaborative approach taken by Homeless Services Network of Central Florida includes the participation of a collective impact collaborative, spearheaded by the Central Florida Commission on Homelessness. The Commission, who is the entity responsible for the CoC planning process, supports the agencies that make up that system to implement evidence-based best practices designed to prevent and end homelessness across the tri-county region.

Homeless Needs Assessment

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)	238	1	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	927	324	0	0	0	0
Chronically Homeless Individuals	190	163	0	0	0	0
Chronically Homeless Families	125	0	0	0	0	0
Veterans	140	37	0	0	0	0
Unaccompanied Child	67	18	0	0	0	0
Persons with HIV	97	9	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments:

Indicate if the homeless population is: Has No Rural Homeless

Demo

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):

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	653	185
Black or African American	971	125
Asian	6	3
American Indian or Alaska Native	5	8
Pacific Islander	2	4
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	332	43
Not Hispanic	1,342	293

Data Source
Comments:

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

The CoC identified 2,020 persons experiencing homelessness, and of that total; 1,674 persons were sheltered homeless and 336 persons were unsheltered at the time of Count. Among the sheltered population, 1,180 were located at an Emergency Shelter (ES) and 494 were in Transitional Housing (TH).

The 2019 Point in Time (PIT) Count revealed there were 239 households with at least one adult and one child. Of those persons, 238 were experiencing sheltered homelessness, with 161 at Emergency Shelter (ES) and 77 in Transitional Housing (TH), while one was unsheltered. Among persons in households with one adult and one child, there were 355 children under the age of 18 residing in ES, 104 in TH, and two were unsheltered during the PIT Count. Within the same category, persons age 18 to 24, 27 individuals were sheltered at ES, and 13 residing in TH, and zero (0) in an unsheltered location. Persons over the age of 24 in households with at least one adult and one child totaled 167 persons in ES, 76 persons in TH, and one person who remained unsheltered at the time of the count. There were no households identified composed of only children.

At the time of this report, there were 177 homeless veterans. Seventy-two (72) veterans were staying at the ES, there were 68 in TH, and 37 veterans remained unsheltered. The annual Housing Inventory Count (HIC) documented a total of 55 ES beds, 96 TH beds, and 820 Permanent Housing beds, all dedicated to assisting veterans.

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

Of the total persons experiencing homelessness in the FL-507 region, 1,635 persons are Non-Hispanic/Non-Latinx, with 936 at ES, 406 in TH, and 293 unsheltered persons. There were 375 Hispanic/Latinx individuals identified in the count with 244 persons staying at ES, 88 in TH, and 43 persons who remained unsheltered. Black or African American people are overrepresented among persons experiencing homelessness, making up 55% of the total number of people with 1,096 Black or African American persons experiencing homelessness. At the time of the count, there were 971 Black or African American individuals in a shelter with 684 persons in ES, 287 in TH, and 125 Black or African American persons remained unsheltered. At the time of the PIT Count, 838 White persons were homeless; 459 at ES and 194 in TH, while 185 White persons remained unsheltered. Nine individuals identified as Asian, and within this subpopulation, four were staying in ES, two were residing in TH, and three individuals were unsheltered at the time of the count. Thirteen people of American Indian or Alaska Native descent were identified during the count, with three sheltered in ES, and two in TH, and eight who remained unsheltered. Six persons identified as Native Hawaiian or Pacific Islander, one of whom remained in ES, one in TH, and four persons were unsheltered. There were 48 individuals who identified as multiracial. Of this subcategory, 29 resided at ES, eight were in TH, and 11 remained unsheltered.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The CoC identified 2,020 homeless persons; of the total, 1,674 were sheltered homeless and 336 persons were unsheltered at the time of count. Among the sheltered population, 1,180 were located at an Emergency Shelter (ES) and 494 were in Transitional Housing (TH). Among the 1,251 households without children, 628 households were in ES, 299 households were in TH, and 324 remained unsheltered. There were no households comprised of only children were identified during the 2019 PIT Count. There were 758 females experiencing homelessness with 484 in ES, 181 in TH, and 93 were unsheltered.

One thousand two hundred and forty-two (1,242) males were homeless. 693 were staying in ES, 309 in TH, and 240 remained unsheltered. There were 10 individuals who identify as transgender at the time of the count. Three individuals were in ES, four persons were residing in TH, and three remained unsheltered. None identified as gender non-conforming.

There were 478 individuals experiencing chronic homelessness in the CoC region. There were 45 households identified as chronically homeless, totaling 125 individuals, with at least one adult and one child. All were located at ES during the count. Of persons in households without children who met the criteria of the chronically homeless definition, there were 352 individuals, and 190 persons were residing in ES and 163 were unsheltered. There were no chronically homeless persons in households composed of only children.

Respondents who participate in the PIT Count self-disclose other personal characteristics, offering more information how to best provide valuable services and use evidence-based approaches to address homelessness among those with increased comorbidity conditions. Categories include mental illness,

HIV/AIDS diagnosis, substance abuse, and unaccompanied youth between the ages of 18-24. The PIT Count revealed the following:

One hundred and eighty-five (185) respondents disclosed having a severe mental illness (SMI), of which 64 were in ES, 74 in TH, and 47 persons remained unsheltered. One hundred and thirty-three individuals disclosed having chronic substance abuse issues with 47 in ES, 64 in TH, and 22 were unsheltered. a total of 177 veterans identified from the PIT Count and 72 were staying in ES, 68 were in TH, and 37 veterans remained unsheltered. Of the 106 individuals self-disclosing a HIV/AIDS diagnosis, 15 were in ES, 82 were residing in TH, and nine in an unsheltered location. In total, 151 individuals reported being victims of domestic violence. Within this subpopulation, 138 victims were in ES and nine in TH, while four individuals remained unsheltered. There were 85 persons categorized as unaccompanied youth, all ranging in age from 18-24 years old. Thirty-four individuals identified as unaccompanied youth were staying at ES, 33 youth were residing in TH, and 18 remained unsheltered. In total, there were 13 individuals identified as a parenting youth between 18-24 years old, seven of which were at ES and six were in TH. Children of Parenting Youth total 27 individuals, with 17 children residing at ES and 10 in TH.

To offer safe sheltering options during a person's housing crisis, Homeless Services Network of Central Florida coordinates 2,031 year-round ES beds and 1,369 TH beds. Within this count, there are beds set-aside to support persons experiencing homelessness among more vulnerable populations. Specific to veterans, there are 55 emergency shelter beds and 96 transitional housing beds. There are zero (0) beds specific to persons experiencing chronic homelessness. Homeless youth have 28 emergency shelter beds and 57 transitional housing beds set aside for their specific subcategory.

Discussion:

Despite having 24 Emergency Shelters and 18 Transitional Housing projects within the CoC region, 336 unsheltered homeless persons were identified during the 2019 count. Over 2,000 homeless were identified in the region when including homeless persons in shelters. This indicates the County does not have enough permanent housing units, whether physical units or rental subsidies. Seminole County has a vision to ensure no person is homeless. However, to reduce and prevent homelessness among its community members, there is a significant need to increase stock affordable permanent housing solutions. While Emergency Shelters and Transitional Housing can temporarily provide shelter, those interventions are not permanent. Shelters and transitional housing require an exit plan that is housing focused. Permanent Housing with the necessary supportive services is the solution to homelessness.

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

Introduction:

Seminole County supports persons with special needs through local initiatives and committees that inform strategies useful to the Board of County Commissioners. The subpopulations within the category are often more vulnerable and at risk of housing insecurity due to limited income and service needs. Understanding the importance of targeted, evidence-based supports, Seminole County coordinates with direct service providers and dedicates funding to address these needs. This section reviews the latest data from the ACS and other data sources, to ensure the County has an accurate representation of the extent of non-homeless special needs in the area.

Describe the characteristics of special needs populations in your community:

Elderly - Census data classifies persons age 65 and older as elderly. According to the 2018 American Community Survey, Seminole County has 67,463 persons at or above the age of 65, representing 14% of the county population. Of the total elderly population, 7,990 also have a disability. Approximately 14,676 Seminole County elders live below the federal poverty level. There are 4,992 households in the County with at least one person age 60 years or older receiving Food Stamps/SNAP benefits. There are 38,558 housing units occupied by persons 65 years and older. Approximately 28.9% are homeowners and 12.2% are renters.

The Senior Resource Alliance, 2020-2022 Area Plan outlines unmet needs and service opportunities identified by the Area Agency on Aging based on a University of Central Florida needs assessment. The research revealed 42.1% of seniors need assistance completing tasks with one-third of them lacking the assistance needed, about one-third of seniors are caregivers for someone else and could use support. Of the respondents who are homeowners, 40% need home repair/rehabilitation to prevent decline in their housing conditions, allowing them to age in place. One in 10 seniors live below the poverty line and rely on Social Security benefits. The elders are concerned about victimization -fraud, neglect, and/or financial exploitation.

The five most requested elderly services in Seminole County include: Medicaid Programs– 1,133 Medicare Information– 396 Transportation – 355 Nutrition – 330 Housing – 286. In addition, the Community Needs Survey for the Consolidated Plan resulted in respondents identifying housing, transportation, and meals for elderly as some of the most pressing needs in Seminole County. Approximately 71.34% survey respondents identified senior services as a high priority need for public services.

Substance Abuse –The Central Florida Cares Health System has oversight of the system of care for the indigent, uninsured, or underinsured in Brevard, Orange, Osceola, and Seminole Counties. They manage

a network of direct services providers for substance abuse prevention, treatment and recovery. The Florida Cares Health System served 29,234 adults and 5,256 children in PY 2018/2019. It's important to note that the totals represent the total served in the region. The CFCHS 2019 Health Assessment revealed 94% of persons admitted into substance abuse treatment were homeless at the time of admission. Approximately 40% of the homeless persons did not have stable housing at the time of discharge from services.

The Florida Department of Health 2019 Seminole Community Health Needs Assessment found fentanyl-related deaths rose from 1.5 per 1,000 people in 2013 to 7.8 per 1,000 in 2017, a 400% increase. In 2015, Seminole County reported an increase in the rate of heroin related deaths. By 2017 there was a decrease in such deaths to 7.1 per 1000 people.

Approximately 20.1% of Seminole County adults binge drink alcohol. The Seminole Prevention Coalition designed prevention initiatives targeting high-risk populations to reduce underage drinking, prescription drug abuse, and other negative influences in Seminole County.

Domestic Violence- the Florida Department of Law Enforcement Uniform Crime Report provides data on domestic violence offenses and arrests by jurisdiction. In 2019, FDLE reports show Seminole County reported 1,250 arrests among domestic violence offences. They include murder, rape, aggravated assault, simple assault, and intimidation. The 2019 Point in Time Count identified 151 homelessness victims of domestic violence. At the time of the report, the point in time count was the only source of data available regarding homeless domestic violence survivors. Seminole County has a one domestic violence shelter.

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

Elderly

Seminole County's Committee on Aging focuses on the six initiatives of the Florida Department of Elder Affairs and AARP's Communities for a Lifetime initiative and has identified needs in the following categories: housing, transportation, healthcare, accessibility, education, social activities, business partnerships, use of natural resources, and volunteer opportunities to best support elderly residents in the community.

The Senior Resource Alliance, 2020-2022 Area Plan Program Module highlights the unmet needs and service opportunities identified by the Area Agency on Aging through the needs assessment conducted by University of Central Florida's Institute for Social and Behavioral Science. The research resulted in identifying that 42.1% of seniors need assistance completing some tasks with one-third of them not getting the assistance needed, about one-third of seniors are caregivers for someone else and could use support. Of the respondents who are homeowners, 40% need home repair/rehabilitation to prevent decline in their housing conditions, allowing them to age in place.

The top five elderly services requested in 2018 by Seminole County residents are: Medicaid programs, Medicare information, transportation, nutrition, and housing.

The Community Survey resulted in respondents identifying housing, transportation, and meals for elderly as some of the most pressing needs in Seminole County.

Persons with Disabilities

Agency for Persons with Disabilities Central Region, Field 7 is responsible for overseeing the system for persons with disabilities in this jurisdiction and the identified service needs typically include: adult dental, accessibility adaptations, physical therapy, speech therapy, behavioral analysis, private duty and residential nursing, skilled nursing, supported living coaching, life skills development.

Approximately 85.71 % of survey respondents identified services for persons with disabilities as highly important in the community. In addition, there is an emphasis on affordable housing and transportation for adults with disabilities.

Substance Abuse

In alignment with the Substance Abuse and Mental Health Services Administration (SAMHSA), Central Florida Cares Health System and direct service providers determine needs of persons with substance use disorder within their community. Prevention is an important component of addressing substance use including detoxification, inpatient treatment, residential treatment, assessment, case management, supportive housing, crisis support, skill building, peer support, and counseling.

Victims of Domestic Violence

Florida Department of Children and Families 2019-2020 Annual Capital Needs Assessment found there is a need to increase emergency shelter and transitional housing capacity to provide services to persons fleeing domestic violence. The Florida Coalition Against Domestic Violence identifies the following essential services for victims of domestic violence: survivor focused safety plans, counseling and advocacy, information and referrals for persons seeking assistance, child and youth-specific activities, youth-targeted education, education and training for adults.

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

Persons with HIV/AIDS and Their Families

As of 2018, Florida Health Charts reports that Seminole County had six AIDS cases in 2018 and 28 per 100,000 people within a single year. At a rate of 16.2 in 2018, HIV cases counted at a rate of 75 per 100,000 people. Seminole County counted five White people, five Black people, two Hispanic

individuals, and eight Non-Hispanic individuals who died of HIV/AIDS in 2019. No gender-specific data was available. The Florida Department of Health reports African American persons have a higher rate of HIV/AIDS cases than Caucasians in Seminole County.

The Central Florida Commission on Homelessness identified 106 persons during the 2019 PIT Count who self-disclosed their HIV/AIDS diagnosis. Fifteen of the identified individuals were residing in Emergency Shelter and 82 were located in Transitional Housing. Nine persons with HIV/AIDS who were experiencing homelessness remained unsheltered at the time of this assessment.

Based on the Florida Department of Health Seminole County and Miracle of Love in Seminole County, persons with HIV/AIDS typically receive supportive services, medical care, testing/counseling, case management, outreach, and prevention. Housing related services may include short-term rent, mortgage, and utility (STRMU) services in addition to Permanent Housing Placement (PHP) which includes rental security deposit, first month's rent, application/credit check fees, administration fees, and utility deposit and activation fees.

Discussion:

Across all subpopulations, there is a need for increased housing opportunities and services funding. Housing should be integrated into the community and paired with targeted support services. Implementation of best practices, specific to that person's individual needs, is essential to stability and recovery. While Seminole County has various resources and specialized programs, communicating the resources and educating the public are still basic, vital components of ensuring residents have the tools at-hand. Addressing the needs of consumers among multiple systems, who are often times overlapping, takes a collective approach to help a person achieve stability.

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

Describe the jurisdiction’s need for Public Facilities:

The public facilities category includes a range of activities to address non-housing community development needs such as community centers and parks that benefit low- or moderate-income neighborhoods. Residents and stakeholders that participated in the public meetings and the community needs survey identified the following public facility needs as high priorities for Seminole County:

- Community parks and recreational facilities
- Senior centers
- Public safety offices
- Daycares

How were these needs determined?

These needs were determined through a comprehensive citizen participation process including:

Public Meetings: Stakeholders including residents and social service agencies serving the low- and moderate-income, special needs, and homeless populations were invited to attend three public meetings. The meetings served to provide information on the Five-Year Consolidated Plan, its process, and solicit input from stakeholders on priority needs.

Con Plan Survey Results: Respondents to the PY 2020-2024 Con Plan survey were asked to rank the public facility needs in Seminole County. The categories of public facilities in the survey were child-care centers, community centers and facilities (youth centers, senior centers), community parks and recreational facilities, and public safety facilities (fire, polices, emergency management). Respondents could identify each public facility category as a high need, low need, no need, or don’t know.

Describe the jurisdiction’s need for Public Improvements:

The public improvement category includes a range of activities considered to be non-housing community development needs such as roads, water/sewer improvements, lighting, drainage, and other capital projects that benefit low- or moderate-income neighborhoods. The following public improvement needs have been identified as high priorities for Seminole County:

- Streets and sidewalks
- Water and sewer

How were these needs determined?

These needs were determined through a comprehensive citizen participation process including:

Public Meetings: Stakeholders including residents and social service agencies serving the low- and moderate-income, special needs, and homeless populations were invited to attend three public meetings. The meetings served to provide information on the Five-Year Consolidated Plan, its process, and solicit input from stakeholders on priority needs.

Con Plan Survey Results: Respondents to the PY 2020-2024 Con Plan survey were asked to rank the public infrastructure needs including streets, sidewalks, and water/sewer improvements as a high need, low need, no need, or don't know.

Describe the jurisdiction's need for Public Services:

Public services address a broad range of needs including the provision of services for the mentally ill, developmentally disabled, elderly, and other groups such as persons with HIV/AIDS. Public services are often provided by non-profit agencies, usually in coordination with the County. The following public service needs have been identified as high priorities for Seminole County:

- Mental health services
- Health services
- Crime prevention
- Domestic violence services
- Senior services
- Homeless services
- Rental assistance
- Outreach
- Services for persons with disabilities
- Veterans assistance
- Food banks/meal services
- Youth services
- Dental services
- Employment training
- Substance abuse education / services
- Housing counseling
- Transportation
- Fair housing enforcement

How were these needs determined?

These needs were determined through a comprehensive citizen participation process including:

Public Meetings: Stakeholders including residents and social service agencies serving the low- and moderate-income, special needs, and homeless populations were invited to attend three public meetings. The meetings served to provide information on the Five-Year Consolidated Plan, its process, and solicit input from stakeholders on priority needs.

Con Plan Survey Results: Respondents to the PY 2020-2024 Con Plan survey were asked to rank the public service needs. There were 19 categories of public services included in the survey and the trending public service needs are listed above. Respondents could identify each public service category as a high need, low need, no need, or don't know.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The Housing Market Analysis section of the Plan 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 persons with disabilities and persons experiencing homelessness. The Housing Market Analysis is divided into the following sections:

Number of Housing Units – The Housing Market Analysis begins with 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 188,529 units in the County including a limited supply of subsidized units.

Cost of Housing – This section of the Plan compares the cost of housing in the County to household incomes to determine if there is a sufficient supply of affordable housing. Housing cost burden (unaffordability of housing) is the foremost housing problem in the County.

Condition of Housing – The supply of decent housing is shaped by the condition of the housing inventory. This section of the Plan analyzes the age of the housing, risk of exposure to lead-based paint, and presence of housing problems.

Public and Assisted Housing –The Seminole County Housing Authority and Sanford Housing Authority manages the Housing Choice Voucher Programs for residents in Seminole County. Total vouchers offered throughout the County is 334. Both PHAs have waiting list for public housing units and vouchers.

Homeless Facilities and Services –The 2019 Housing Inventory report identifies 4,799 total year-round beds for persons experiencing homelessness. This total includes emergency shelter, transitional housing, and permanent housing.

Special Needs Facilities and Services – Persons with special needs such as elderly persons, and persons with disabilities may require supportive housing and services. This section of the Plan provides information on facilities and services that meet the needs of this subpopulation.

Barriers to Affordable Housing – It is a goal of the County to increase the supply of affordable housing for low-and moderate-income persons. To accomplish this goal the County must overcome any barriers to the creation of affordable housing such as government regulations.

Non-Housing Community Development Assets - The County also has economic development needs such as the need for employment training/education for workers to better align with the major employment sectors.

Needs and Market Analysis Discussion – This section of the Plan summarizes key points from the Needs Assessment and Market Analysis in relation to areas of the County that have a low-income or minority concentration.

Broadband Needs of Housing occupied by Low- and Moderate-Income Households – Access to broadband is an essential need for individuals and families and should be equally available to low- and moderate-income households. The broadband services available to residents of the County are described in this section.

Hazard Mitigation - The supply of housing is directly impacted by the effects of natural disasters and other hazards such as climate change. Low- and moderate-income persons are more vulnerable to these effects and this section of the Plan discusses the natural hazard risks that this population faces including the risk of displacement due to a natural disaster.

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

Introduction

The Housing Supply Analysis provides an estimate of the current supply of Seminole County. In this section, the existing housing inventory is examined, including the type and size by tenure (owners/renters).

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	115,317	61%
1-unit, attached structure	17,422	9%
2-4 units	8,617	5%
5-19 units	29,201	15%
20 or more units	12,519	7%
Mobile Home, boat, RV, van, etc	5,453	3%
Total	188,529	100%

Table 27 – Residential Properties by Unit Number

Alternate Data Source Name:
2014-2018 ACS Five-Year Estimates
Data Source Comments:

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	670	0%	3,707	7%
1 bedroom	2,831	3%	23,529	45%
2 bedrooms	26,149	25%	40,401	77%
3 or more bedrooms	178,389	171%	36,812	71%
Total	208,039	199%	104,449	200%

Table 28 – Unit Size by Tenure

Alternate Data Source Name:
2014-2018 ACS Five-Year Estimates
Data Source Comments:

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

Reflected in their plans, Seminole County contributes to improving access to affordable housing and subsidies for its residents with special needs and those with low income by using HOME, CDBG, and SHIP. The County has targeted, and will continue to target very low, low, and moderate-income families

and individuals whose incomes. Household types targeted include family, elderly, disabled, homeless or at-risk of becoming homeless, and special needs households.

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. According to Seminole County LHAP, from 2019-2022 the County aims to serve 43 VLI, 46 LI, and 29 MI units under the homeownership strategy. The County also invests in rental activities and intends to serve 48 VLI, 48 LI, and 4 MI households with rapid re-housing, security deposits, and rental assistance from 2019-2022.

During this Consolidated Plan planning period, the jurisdiction intends to dedicate \$203,084 in CDBG funding for the Minor Home Repair Program which targets elderly and low- and moderate-income households and aims to serve 10 households during the first year.

Seminole County is allocating HOME funding to support the following activities during the planning period:

- \$650,000-Affordable Housing Construction (Homeownership) -12 LMI units;
- \$300,000-Homeowner Rehabilitation -4 LMI;
- \$1,015,420-Homeowner Rehabilitation Minor Repair Program -50 LMI households;
- \$999,628-Affordable Housing Construction (Rental) - 60 LMI households;
- \$1,334,882-Tenant Based Rental Assistance (TBRA) -100 elderly, persons with disabilities, persons experiencing homeless, or low- and moderate-income households; and
- \$300,000-Purchase Assistance (down payment and closing costs) - 10 LMI households.

Seminole County dedicates \$300,000 in Emergency Solutions Grant (ESG) funding to Rapid Rehousing for 100 households experiencing homelessness.

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

Seminole County Housing Authority (SCHA) is the one Public Housing Agency in the county. SCHA operates 30 public housing units and 373 Housing Choice Vouchers. The Shimberg Center for Affordable Housing Assisted Housing Inventory for Seminole County and inclusive of all funders, reports that there are 5,512 total assisted units in Seminole County. Approximately 2,225 assisted units were lost since 1997. Shimberg Center data estimates there are 864 assisted housing units facing subsidy expiration from 2020-2030.

The 2019 Rental Market Study outlines developments and unit preservation risk factors. Seminole County is recognized as one of the state's most at risk areas due to property age. Seminole County has three developments (580 units) that have Florida Housing Finance risk, three developments (114 units)

that are 30 years or older, 14 developments (3,021 units) that are between 15-29 years of age, and 18 developments (3,234 units) with at least one risk factor.

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

The current availability of housing units does not meet the needs of the population based on several factors. The 2019 PIT Count identified 252 persons experiencing homelessness in Seminole County. If there were adequate available, affordable units, there would be zero persons experiencing episodes of homelessness in the County. Second, the County is demonstrating that there is a need to resolve the deficit of available and affordable housing through its housing-related initiatives which are intended to expand housing type and capacity. Seminole County's short term recommendations to address the housing needs and create more availability of housing targeted to specific household types includes adopting a Community Land Trust ordinance, establishing a Housing Trust Fund, permitting Accessory Dwelling Units (ADUs) with ADU-specific impact fee rates, establishing incentive programs, removing regulatory barriers and promote missing middle housing types, extending housing affordability periods, and creating an Attainable Housing Program Manager position within the County.

According to the Zillow Home Value Index, the median of homes currently listed for sale in Seminole County is \$276,182 which has been on an upward trend of 4.4% over the past year. The median rental price in Seminole County is \$1,500 per month. Homeownership expenses in Seminole County exceed those of neighboring counties, and the current median price of currently listed homes is \$294,000. Based on the Seminole County median income, a person should not be paying more than \$1,507 in housing expenses to not be cost burdened. However, if using net income as opposed to gross, and calculating in property tax, PMI, and homeowner's insurance is added to the principal mortgage, a person earning the median income in Seminole County will be cost burned. If the household's income is within the median range and the household is a renter, again that household will be paying more than 30% of their income toward rent. Therefore, the cost to rent or purchase a home exceeds the average income earner within Seminole County, Florida.

Describe the need for specific types of housing:

Persons experiencing homelessness within the FL-507 Orlando/Osceola, Orange and Seminole Counties CoC total 2,010 individuals. Among the total, there are 1,265 individuals in households comprised of adults only and 745 persons within households with at least one adult and one child. To resolve homelessness among those experiencing literal homelessness, it would be necessary to invest in zero- or one-bedroom units for households with only adults and units with more than one bedroom for households with both adults and children.

The Seminole County Housing Authority is considered a standard performer and maintains an occupancy rate of 95.8%. While persons with special needs and homeless households could benefit from deep subsidies such as those offered by a SCHA, there are only 373 Housing Choice Vouchers and 30 public housing units operated by this housing agency. There is a need for increased housing subsidies that can

support rental activities for elderly households, persons with disabilities, and extremely low to moderate income households. In 2011, 480 multifamily affordable, public housing units were demolished and have not been replaced. Therefore, there is a significant need for affordable public housing.

According to Table 32, zero-bedroom rental units make up 4%, and one-bedroom rental units make up 22% of the total housing units. Being as that the majority of persons who lack a home are in need of a zero- or one-bedroom unit, the data demonstrates that Seminole County is lacking capacity within these two categories.

Discussion

Seminole County is investing federal and state dollars into housing solutions to address the need for affordable and available units. The strategies mapped out in the County's Attainable Housing Strategic Plan are targeted and realistic, taking an approach that will over time expand the housing type and affordability ensuring that residents have housing options. While the Seminole County Housing Authority has set funding determined by HUD, making it difficult to expand the number of households served with Housing Choice Vouchers, the County should continue dedicating HOME, CDBG, and ESG funding to rental assistance activities to support persons with special needs, households experiencing homelessness, and economically disadvantaged households. These rental strategies are essential to preventing and ending homelessness, and when paired with a multi-system strategy, these subsidies can be a bridge to long-term housing solutions among multiple systems of housing supports.

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. These tables have been updated with American Community Survey (ACS) data to better reflect the current market.

Cost of Housing

	Base Year: 2010	Most Recent Year: 2018	% Change
Median Home Value	241,000	224,000	(7%)
Median Contract Rent	869	1,039	20%

Table 29 – Cost of Housing

Alternate Data Source Name:

2014-2018 ACS Five-Year Estimates

Data Source Comments: 2006-2010 ACS (Base Year)

Rent Paid	Number	%
Less than \$500	1,679	7.5%
\$500-999	24,095	53.1%
\$1,000-1,499	23,723	31.6%
\$1,500-1,999	4,856	4.3%
\$2,000 or more	1,784	3.4%
Total	56,137	100.0%

Table 30 - Rent Paid

Alternate Data Source Name:

2014-2018 ACS Five-Year Estimates

Data Source Comments:

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	569	No Data
50% HAMFI	1,877	4,790
80% HAMFI	14,313	15,248
100% HAMFI	No Data	24,024
Total	16,759	44,062

Table 31 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	932	1,004	1,190	1,576	1,879
High HOME Rent	770	826	993	1,139	1,251
Low HOME Rent	607	651	781	902	1,007

Table 32 – Monthly Rent

Alternate Data Source Name:

Fair Market Rents and HOME Limits

Data Source Comments:

Is there sufficient housing for households at all income levels?

In Seminole County, the median home value decreased by 7% from \$241,000 in 2009 to \$224,000 2018, while the median rent increased by 20% from \$869 to \$1039. According to the 2019 ACS 5-year estimate, the median contract rent in 2018 was \$1,039, and 45.8% of renters are leasing units \$999 or less. Both renters and homeowners earning over 100% HAMFI have the most access to affordable units because their higher earnings allow for a more expensive cost of living. There is no data available for the number of renters earning 100% HAMFI and above. However, in the 100% HAMFI and above category, 24,024 households are homeowners. The data reports that homeownership is more attainable for homeowners earning 80% HAMFI and above, with 15,248 identified homeowners in that HAMFI range while 14,131 households within the 80% HAMFI range are renters. However, while there are 16,759 HAMFI renter households among all HAMFI categories, the homeowners in all HAMFI categories total 44,062, which is a significant difference of 27,303 more households who own their units as opposed to renting. There are zero households within the 30% HAMFI range who are homeowners. Households earning 100% HAMFI have the resources available to own their home, pay the additional expenses such as PMI and insurance, and provide a down payment. Seminole County offers homeownership down payment assistance; however, the homeowner must qualify for a mortgage from the lender prior to receiving the down payment assistance, which can be a barrier to households within the lower HAMFI categories.

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

While median home values are declining, and according to Zillow’s Home Value Index for Seminole County, there was a 4.4% increase over the past year and there is a -0.7% decrease anticipated for this coming year. Although the median home price is estimated at \$224,000, the index shows the median listing price for homes in Seminole County \$294,900 with a median sale price of \$264,800. The cost of renting has increased and the number of HAMFI households who own their homes is significantly greater than renter households. The Zillow Home Value Index median home valuation for the County is \$192,968 as of March 2020. There are only 1.1% of the homeowners in Seminole County who are

delinquent on their mortgage, which aligns with the national average. Additionally, there are 4.7 homes with negative equity, which is less than the national average of 8.2%. According to the Zillow Index, the average rent is \$1,691.

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

The area median rent as of 2018 seems to be consistent with HUD’s published HOME/Fair Market rents for a 1 or 2-bedroom unit but does not align with more real-time data available on Zillow’s Home Value Index. With 45.8% of renters seeking units \$999 and below, rents may become unaffordable for low-income families as they continue to increase in the current market. In Seminole County, 23,723 renter households (42.3%) are paying between \$1,000-\$1,499, which does not include utilities and other housing costs or living expenses.

Seminole County Housing Authority administers 373 Housing Choice Vouchers, 30 Mainstream Vouchers, and 29 HUD-VASH Vouchers, in addition to 30 Public Housing units. Despite these deep subsidies throughout various targeted programs, high median rents may indicate the need to involve more landlords housing assistance programs. Landlord participation in subsidized housing programs is essential to maintaining affordable rental housing. As a resource to housing participants, SCHA list links to www.gosection8.com, www.trulia.com, and www.zillow.com. The continued increase in contract rents may place a burden on SCHA, limited the opportunity to serve additional participants. Additionally, the need to preserve and produce housing that is affordable to a variety of income earners is essential to preventing and ending homelessness.

Discussion

Almost half of the total renters in Seminole County pay under \$1,000 per month toward rent. Although median home values are projected to decrease over the next year, homeownership is inaccessible to the majority of the 16,759 renter households whose income ranges between 30%-80% HAMFI as homebuyer assistance and housing subsidies remain limited. While some households are able to afford more expensive rental units, it is the minority. Seminole County continues to make efforts to develop, rehab, and preserve housing that is affordable for households with a wide variety of income ranges.

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

Introduction

The following section outlines “selected” housing conditions as defined by the Census. 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 that determine the need for housing rehabilitation for owners and renters. The quality of the housing stock is contingent on housing condition, age of the structure, and the risk of lead-based paint in the unit.

The housing market analysis of Seminole County examines the condition of existing housing stock. Of the total 167,304 housing units reported by the 2018 ACS, 21,225 (11.3%) are vacant and 167,304 (88.7%) are occupied housing units. There are 109,069 owner-occupied and 58,235 are renter occupied units.

The Census defines a “selected” condition as:

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

Definitions

The County strives to increase the availability of permanent housing in standard condition. To ensure housing projects and activities meet this goal, it is important to define the terms standard condition, 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 means a housing unit lacking complete plumbing and kitchen facilities.

Substandard but Suitable for Rehabilitation

The unit does not meet standard conditions and 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	26,084	28%	26,164	65%
With two selected Conditions	233	0%	1,506	4%
With three selected Conditions	12	0%	46	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	82,740	89%	30,519	75%
Total	109,069	117%	58,235	144%

Table 33 - Condition of Units

Alternate Data Source Name:
2014-2018 ACS Five-Year Estimates
Data Source Comments:

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	15,914	17%	6,876	17%
1980-1999	46,725	50%	20,942	52%
1950-1979	29,269	32%	12,250	30%
Before 1950	874	1%	403	1%
Total	92,782	100%	40,471	100%

Table 34 – Year Unit Built

Data Source: 2011-2015 CHAS

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	30,143	32%	12,653	31%
Housing Units build before 1980 with children present	12,001	13%	7,602	19%

Table 35 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	7,678	5,118	12,796

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Abandoned Vacant Units	0	0	0
REO Properties	21	5	26
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Alternate Data Source Name:

2014-2018 ACS Five-Year Estimates

Data Source Comments:

Alternate Data Source Name:2014-2018 ACS Vacant Units
 Data Source Comments: REO total units from RealtyTrac REO Listing Data. Units not suitable for rehabilitation, calculated 40% of total vacant units and 20% of REO properties.

Need for Owner and Rental Rehabilitation

Within Seminole County, the majority of the housing stock was built after 1980, with 68% of owner-occupied housing and 69% of renter-occupied housing being built in this time period. The least amount of housing stock was built before 1950 and is comprised of 1% of owner-occupied housing and 1% of renter-occupied housing. Housing built in the 1980 time-period are considered older units vulnerable to deterioration. There is a need for both owner-occupied, and renter occupied housing rehabilitation due to the age of a significant portion of the housing stock.

One key indicator of the condition of a community’s housing stock focuses on the age of the housing. As older structures are more available and affordable to lower-income households, lower income households typically face higher rates of housing burdens without the resources to maintain the unit, mitigate deterioration, and invest in energy efficiency, or harden the home for disaster resilience.

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

Banned in 1978, lead based paint can cause health issues as the paint cracks, becomes dusty, and deteriorates. This toxic substance is still present in older homes and when the paint is in poor condition, it may require specialized remediation to prevent health hazards to the occupants. Data from units constructed prior to 1980 will be evaluated in this report, this also includes units occupied by households with children. Of the total documented by the ACS 5-Year Estimates, there are 30,143 owner-occupied units built before 1980 and the CHAS data identifies that 13%, 12,001, of those units have children present. The number of renter-occupied built before 1980 totals 12,653, of which 19%, 7,602, have children present.

In the most recent CDC state surveillance data reporting childhood blood lead, the total population of children less than 72 months of age was 28,057. Of those, 1,210 children under 72 months of age were tested (4.3%). Of those tested, 44 (3.6%) children had elevated blood lead levels. Seminole County is dedicating HOME and CDBG funds to demolish, rehab, and develop older housing units which have high risk factors, such as lead based paint. To address the dangers of lead-based paint across the state, the

CDC provided \$155,748 to the Florida Department of Health for childhood lead poisoning prevention in 2018.

Discussion

The County is actively pursuing affordable housing opportunities and should continue to incorporate measures that guarantee residents do not get priced out of neighborhoods which once were affordable for permanent residents upon revitalization of more affordable neighborhoods.

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

Introduction

Seminole County is served by two public housing agencies, the Seminole County Housing Authority (SCHA) and the Sanford Housing Authority (SHA), both of which participate in an approved Public Housing Agency Plan. The data in the table below represents the total number of public housing units and housing choice vouchers available in the County. The 30 public housing units and 334 housing choice vouchers can all be attributed to the SCHA as the SHA has been undergoing restructuring in recent years and do not currently own or operate any public housing.

SCHA owns one public housing development, Academy Place Villas, and has plans to redevelop the site. As of 2014 SHA demolished all its public housing and since 2016 has undertaken an extensive planning process to transform the Goldsboro neighborhood and replace the public housing with mixed-use rental housing and homeownership housing. During PY 2020-2024, SHA plans to develop several phases of rental housing targeting seniors, families, and permanent supportive housing for persons experiencing homeless, and approximately 100 homeownership units on former public housing sites.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			30	334		334	39	0	30
# of accessible units			2						
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Alternate Data Source Name:

Public Housing Authority

Data Source Comments:

Describe the supply of public housing developments:

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

Seminole County Housing Authority (SCHA): The SCHA owns and operates 30 public housing units in the City of Oviedo in a development known as Academy Place Villas. Academy Place Villas was constructed in 1959 and received a passing score of 71 out of 100 on its most recent HUD Real Estate Assessment Center (REAC) inspection. Although the property is in decent physical condition, as indicated by the REAC score, according to the 2020 PHA Annual Plan, SCHA intends to convert the development through a Section 18 Disposition Application and issue tenant protection vouchers to the families. After approval of the disposition, the property will be deeded to the PHA's nonprofit, Seminole County Affordable Housing Partners who will also administer the tenant protection vouchers. Following the conversion, current tenants may choose to remain in their unit, use the voucher elsewhere in Seminole County, or may elect to port the voucher to a location outside the jurisdiction.

Sanford Housing Authority (SHA): As of December 2014, the SHA demolished all six public housing complexes (Castle Brewer Court, Edward Higgins Court, Cowan Moughton Terrace, Lake Monroe Terrace William Clark County, and Redding Gardens Apartments) that it owned and relocated 407 families.

In 2016, HUD awarded SHA and its co-applicant, the City of Sanford, a HUD Choice Neighborhood Initiative (CNI) Planning Grant for the Historic Goldsboro community in Sanford. The two-year planning process resulted in a comprehensive Goldsboro Choice Neighborhoods Transformation Plan which serves as a guiding document for revitalization of the public/assisted housing units.

Public Housing Condition

Public Housing Development	Average Inspection Score
Academy Place Villas	71

Table 38 - Public Housing Condition

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

Seminole County Housing Authority (SCHA): Under Section 18 of the U.S. Housing Act of 1937, SCHA plans to demolish/dispose of the Academy Place Villas development. In 2020, through its nonprofit development subsidiary, the agency applied for Low Income Housing Tax Credits (LIHTCs) through Florida Housing Finance Corporation (FHFC) to redevelop the public housing site.

Sanford Housing Authority (SHA): The SHA's housing goals for PY 2020-2024 include expanding housing opportunities through the development of mixed-income rental housing, homeownership opportunities, and improving the quality and safety of the existing owner-occupied homes in the neighborhood. This includes the development of four phases of rental housing on sites of the former Lake Monroe Terrace, Cowan Moughton, and Edward Higgins Apartment complexes and 90 units for seniors on the former Redding Gardens public housing site. Each phase will include mixed-income (public housing, tax credit, and market rate) units.

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

Seminole County Housing Authority (SCHA): SCHA's main strategy for improving the living environment of public housing residents is the redevelopment of its current public housing units. In 2020, the PHA submitted a tax credit application and a State Apartment Incentive Loan (SAIL) funding application to FHFC to secure financing for the project.

It is also a goal of the SCHA to promote self-sufficiency and homeownership through the Family Self-Sufficiency program (FSS). SCHA continues to maintain community partnerships and outreach to families that may qualify for homeownership to achieve this goal. The FSS program enables public housing residents and voucher holders to reduce their dependency on rental subsidies and encourages homeownership. Families living in public housing or who participate in the HCV program, qualify for the FSS program. While participating in the FSS program, participants work closely with the FSS Coordinator to identify and set goals to achieve self-sufficiency. The supportive services available to program participants include job training, financial counseling, networking/connecting with housing providers.

Additionally, SCHA has partnered with local domestic violence shelters to give preference to families referred for placement in the HCV program and has set-aside five vouchers for families needing immediate housing due to domestic violence.

As described above, SCHA will be converting Academy Place Villas through a Section 18 Disposition Application to tenant protection vouchers. This change is expected to improve the management and operation of the agency, as there is an expectation of more revenue based on the anticipated contract rents through the HCV program, other local subsidy programs, or private market rentals.

Sanford Housing Authority (SHA): Since 2016, SHA has undertaken an extensive planning process utilizing a HUD Choice Neighborhood Initiative (CNI) Planning Grant to improve the management and operation of the agency and in preparation for improving the lives of public housing residents as the agency redevelops affordable housing. The broad goals/priorities in the Goldsboro Choice Neighborhoods Transformation Plan are: Empower our community; Improve community connections; Invest in our children; Encourage community wellness; Expand economic opportunities for all; and Expand housing opportunities.

The entire transformation plan can be accessed at www.choosegoldsboro.com. Within these broad priority areas are more defined objectives/goals. The goals identified in the Sanford Housing Authority's Five-Year PHA Plan for PY 2020 – 2024 were refined during the collaborative Choice Neighborhoods Initiative Planning Grant process with SHA Board, former residents, local stakeholders, the City of Sanford, and other community partners. The SHA's housing goals for PY 2020-2024 include expanding housing opportunities with the objectives of quality mixed-income rental housing being developed on SHA vacant land and homeownership opportunities in neighborhoods being increased.

The SHA will continue to work with the City of Sanford, Choice Neighborhood Initiative partners, former residents, and community stakeholders towards implementation of the goals and strategies set forth in the Choice Neighborhoods Initiative Transformation Plan.

SHA will seek funding from public and private sources to finance implementation of the goals and objectives. SHA may work with CNI partners to pursue a HUD Choice Neighborhoods Initiative Implementation Grant when sufficient financial and in-kind leverage commitments are in place.

Discussion:

N/A

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

Introduction

FL-507 Orlando/Orange, Osceola, Seminole Counties CoC reported 4,799 total year-round beds on their 2019 Housing Inventory Count (HIC). This total includes emergency shelter, transitional housing, and permanent housing. Out of the total, there are 550 family units with 1,773 family beds, 3,026 adult-only beds, zero (0) child-only beds. The three sub-categories include 1,413 beds dedicated to chronically homeless individuals, 971 beds for veterans, and 109 beds for youth experiencing homelessness.

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)	612	0	246	128	0
Households with Only Adults	757	0	416	1,402	0
Chronically Homeless Households	0	0	0	0	0
Veterans	55	0	96	752	0
Unaccompanied Youth	28	0	57	24	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: HUD and CoC 2019 Housing Inventory Count

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

As housing stabilization supports are intended to phase out and therefore community-based supports are as equally necessary to assist the household with maintaining their permanent housing and preventing future episodes of homelessness. The County allocates CDBG funding to over the next five fiscal years for public services which includes case management, mental health services, substance use treatment, services for youth experiencing homelessness, and other services for elderly and disabled persons. These activities strengthen coordination among programs that provide direct housing and supportive services which will help meet the needs of persons and families experiencing homelessness.

The Homeless Services Network of Central Florida provides information, referral, and connections to resources outside of the crisis response system. Organizations including behavioral health, disability services, hospitals, schools, and the business community participate in CoC meetings which helps bridge the gap, linking consumers to mainstream services. Resources in the community include both traditional and non-traditional support options. Information about where persons experiencing homelessness can access emergency contact hotline information, shelter, drop-in centers, housing resources, financial assistance, employment and training, support, health/mental health, victim services, services for senior citizens, veteran services, and meals/food pantry. The Heart of Florida United Way, Inc. manages the 2-1-1 information and referral helpline. Persons in Seminole County can dial 2-1-1 for additional assistance linking them to resources for foreclosure, eviction, hunger, health care and other emergency needs in the community. The CoC has a MOU with CareerSource to coordinate access to employment support for persons experiencing homelessness and formerly homeless individuals in permanent housing, including persons with disabilities. Valencia College offers free tuition to homeless students.

In Seminole County, Aspire Health Partners is the direct service provider for the Projects for Assistance to Transition from Homelessness (PATH) program. PATH eligibility is determined during the first several contacts with a consumer and requires that a consumer is experiencing homelessness or at imminent risk of being homeless and has a mental health or co-occurring disorder. Aspire's PATH Team coordinates among housing and service providers throughout the region, which includes the Seminole County Community Services Department. PATH Outreach engages consumers in the Seminole County Homeless Connect program to support adults experiencing literal and chronic homelessness, them to ongoing services that will empower them to obtain and maintain stability in the community.

To prevent consumers from reentering the homeless system, the CoC actively coordinates discharge planning among various systems including foster care, health care, behavioral health system of care, and correctional facilities. The CoC increases access to employment and non-employment cash sources through local workforce programs and Managing Entity-funded SOAR specialists, who assist persons experiencing homelessness or formerly homeless with apply for SSI/SSDI benefits through the SSA.

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.

The CoC network has 24 Emergency Shelter options and 18 Transitional Housing projects across the CoC region that serve various subpopulations including youth, families, single individuals, and persons fleeing from domestic violence. Emergency Shelters and Transitional Housing are not intended to be permanent answers to homelessness, as these projects concentrate on housing-focused services, connections to community-based supports, and referrals to long-term housing solutions. Among all projects through the entire CoC, there are 1,413 Permanent Supportive Housing beds for persons experiencing chronic homelessness and 971 beds for veterans with 151 located at Emergency Shelter/Transitional Housing/Safe Haven and 820 beds in Permanent Housing. Beds specific to youth experiencing homelessness total 109, 85 being at Emergency Shelter/Transitional Housing/Safe Haven and 24 within Permanent Supportive Housing.

The Central Florida Commission on Homelessness received a total award of \$8,740,225 during the HUD 2019 Continuum of Care Program Funding Awards which included the following programs:

- Permanent Supportive Housing (PSH) - 8 projects - \$5,598,126
- Rapid Re-housing (RRH)- 2 projects - \$1,847,765
- Transitional Housing (TH) - 1 project - \$154,449
- Supportive Services Only (SSO) - 2 projects - \$547,127

Seminole County Government received \$563,711 as a renewal of the 2019 Seminole County Shelter Plus Care PSH program. According to the 2019 Grant Inventory Worksheet, this project provides 11 zero-bedroom units, 35 one-bedroom units, totaling 46 units. Based on the 2019 Housing Inventory Count, The Seminole County Government administers a five-bed RRH project for families, the Christian Sharing Center operates a 55 bed RRH project totaling 15 family units, and Community Based Care of Seminole County operates a 116 bed Rapid Rehousing project for families.

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

Introduction

Residents of Seminole County who are persons with disabilities, individuals with HIV/AIDS, elderly persons, persons fleeing domestic violence, individuals with substance use disorder and other persons with special needs have access to various services and facilities that support and accommodate their conditions and needs to ensure community integration. Transitioning to new housing, especially from a group home or institutional care setting can be isolating. Therefore, engaging persons with disabilities in community activities such as recreational activities that are inclusive and support accessibility for persons with disabilities and senior centers facilitates improved mental health and prevents further isolation by interaction with peers.

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

Elderly residents, mostly focused on homeowners, typically need modifications to the home are to prevent transition to adult care facilities. The cost of retrofitting, and even repairs, to the home is expensive and often unaffordable to households on a fixed, limited income. Those who can remain in their homes will require an increased need for in home care programs and assistance with medication management and provision of accessibility features. Housing needs of elderly persons are supplied by private rental and owner housing, assisted individual rental housing, and congregate rental housing. Aimed at serving elderly persons food services like Meals on Wheels assists those who require additional supports obtaining nutritious food due to mobility limitations.

Persons with Disabilities

Persons with disabilities, which includes persons with a mental illness, physical or developmental disability, persons with a substance use or co-occurring disorder, and persons with HIV/AIDS benefit from access to supportive services and housing opportunities tailored to their specific needs. The supportive housing needs of the persons with physical disabilities vary in comparison to persons with a behavioral health disorder, especially based on the extent of the disability and individual needs and preferences. Structural modifications for accessibility are also typical services provided to persons who have a developmental or physical disability. Transportation, case management, supported employment, care coordination, life skill development, in-home and community - based care, and therapies are also needs.

Substance Use

The state, through the Department of Children and Families Office of Substance Abuse and Mental Health (DCF SAMH) and its seven contracted Managing Entities, implements a Recovery Oriented System of Care (ROSC), taking a consumer centered approach to providing support to persons with behavioral health needs. Typically, community-based services are offered to persons with a substance use disorder which include in-patient and outpatient treatment, case management, life skill building, Medication Assisted Treatment (MAT), mobile crisis and walk-in support, group and individual therapy, peer support, detoxification, and services specific to housing retention and maintaining independent living skills.

HIV/AIDS

The State of Florida's Department of Health administers Florida's Housing Opportunities for Persons with AIDS (HOPWA) program and identifies the following services as needs: Short-term rent, mortgage and utility (STRMU) payments; Tenant-based rental assistance (TBRA); Permanent housing placement (PHP) activities; Resource identification services; Supportive services; Short-term transitional housing; and Grantee and project sponsor's administrative services. In Seminole County needs include outpatient ambulatory medical care, AIDS Drug Assistance Program, and HIV/AIDS testing and counseling, and prevention.

Public Housing

The most immediate needs of public housing residents are employment training and access to employment opportunities to create opportunity for economic mobility.

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

Central Florida Cares Health System (CFCHS), which is the Managing Entity overseeing the behavioral health system of care network has implemented Housing and Care Coordination initiatives to, among other goals, prevent persons from exiting institutional care settings from re-entering homelessness. Services to assist community reintegration may include assessment/referral, crisis services, targeted clinical case management, community-based services, care coordination, substance use treatment, medication monitoring, and peer support. The CFCHS leads the SSI/SSDI Outreach, Access, and Recovery (SOAR) initiative within the jurisdiction through their direct service provider network. SOAR is a model used to assist persons experiencing homelessness who have a mental illness with applying and being approved for benefits through the Social Security Administration.

Continuum of Care programs that target persons experiencing chronic homelessness such as Permanent Supportive Housing (PSH) require that the housing participant have a verified disability to meet eligibility. PSH programs pair housing subsidies with supportive services that are tailored to the person's desires and needs. Transitional Housing programs are generally targeted to specific populations in need of site-based housing supports with services, of which both are time limited. Aspire

Health Partners, Life Stream Behavioral Health, and Recovery House are examples of homeless-specific housing providers who are also providers of behavioral health services. In these circumstances, the substance use and mental health services are fully integrated into the housing program to ensure persons with these needs have access to the right services at the right time as they reintegrate into community living.

As of the 2019 Housing Inventory Count, Seminole County Government's Shelter Plus Care program, which is CoC funded, serves 48 persons formerly experiencing chronic homelessness within Seminole County. This program provides housing stability supports and linkage to other community-based resources while provide rent subsidies.

Typically, services that support persons reintegrating into the community for institutional care settings include discharge planning and coordination, financial assistance for security and utility deposits, transportation, case management supports, mental health or substance use treatment, therapy, furniture and household goods, assistance communicating with the landlord, and housing focused services that promote stabilization and retention.

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)

Focused on effective projects that support the needs of persons with special needs, Seminole County will continue supporting evidence-based activities that assist persons to achieve independent living and improving their quality of life. The activities include

- Programs and assistance for senior citizens
- Services for persons with disabilities
- Health facility improvements
- Healthcare services

Services for these prioritized populations may include needs assessment, referral, crisis/individual/group counseling, substance use counseling and treatment, supported employment, benefits acquisition, clinical/non-clinical case management, healthcare/dental housing, utility, and security deposit assistance, community-based services, medication management, mental health treatment, transportation, and recreational/social activities.

Seminole County will continue administering the Seminole County Government Shelter Plus Care program, funded through the Homeless Continuum of Care. This program provides persons with disabilities and their families who are chronically homeless in Seminole County with housing subsidies and supportive services intended to help with housing stabilization through independent living and supports.

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

Affordable housing is a growing concern at the federal, state and local levels. Housing affordability has also become an important public policy issue, as home ownership is viewed as being an important goal for both individual and social reasons. Housing prices, household incomes, and mortgage rates are the primary determinants of housing affordability.

Government regulations including land use/zoning codes and building codes adopted by a jurisdiction have the potential to impact the cost of housing and limit the supply of affordable housing. Seminole County recognizes that there can be institutional, regulatory, or policy barriers to development and promotion of access to affordable housing. Some of these barriers are at the discretion of County policymakers, including the permitting, zoning, and housing & community development offices. The following barriers may impact the development of affordable housing:

- Development approvals process. The development approval process can be time- and resource-intensive, particularly for developers of affordable housing.
- Density restrictions. Depending on the maximum allowable density in any given zoning category, higher density housing developments may be prohibited. Higher density housing is typically able to absorb more income-restricted housing and still maintain profitability for the developer, in addition to naturally enhancing the availability of housing overall in the County.
- Parking and setback requirements. Depending on the restrictions of parking and setbacks in the local land use code and comprehensive plan, these requirements may prohibit development of affordable housing.
- Affordable housing accessible to transit. 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.
- Not In My Back Yard (NIMBY) Syndrome. The social and financial stigma of affordable housing can lead to significant resistance from surrounding properties.

In the case of new construction, significant barriers to creating affordable housing are reductions in federal and state housing funds, the land costs, impact fees, zoning, and compliance with new hurricane standards building codes.

In the case of existing housing rehabilitation, the cost of upgrading to new construction codes is a barrier. Health Department regulations restrict expansion of existing septic systems and the Federal Emergency Management Agency (FEMA) restricts rehabilitations to existing structures beyond a certain value on properties located within 100-year Floodplain.

As a recipient of funding from the US Department of Housing and Urban Development (HUD), the County recently updated its Analysis of Impediments to Fair Housing Choice (AI) during which a review of the County's land use and zoning policies was conducted. The review revealed that Seminole County does not specifically allow, by right, accessory dwelling units (ADUs) in its single-family residential zoning districts. This could present a barrier to affordable housing. However, the County should be commended for its inclusion of its affordable housing district (R-AH), which allows for significantly smaller lot sizes and small units. The AI also identified the following impediments to affordable housing and fair housing choice:

- Lack of awareness by residents and landlords of fair housing laws.
- High number of fair housing complaints on the basis of disability.
- Lack of affordable rental and owner housing.
- Poor credit history and collateral as a barrier to homeownership.

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

Introduction

Seminole County Economic Development is dedicated to supporting local business. The County’s Economic Strategy recognizes the importance of business retention. Through utilization of our in-house resources, the County’s Economic Development Department is uniquely positioned to help local businesses meet their economic objectives. Appreciating the importance of our local business community, Seminole County Economic Development serves as a clearinghouse of information on programs and incentives available to your business.

Seminole County is quickly becoming a prime location to start or expand business. Its strategic location in the Orlando-Metro Region of Central Florida makes Seminole County easily accessible to major cities, airports, ports, institutions of higher education and consumer and business markets. A skilled and loyal workforce, progressive local leadership and ease for permitting are but a few additional reasons why Seminole is Florida’s Natural Choice for Business.

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	616	183	0	0	0
Arts, Entertainment, Accommodations	23,881	18,574	16	14	-2
Construction	10,234	13,623	7	10	3
Education and Health Care Services	26,972	21,054	18	16	-2
Finance, Insurance, and Real Estate	14,631	15,758	10	12	2
Information	4,915	4,536	3	3	0
Manufacturing	7,214	4,304	5	3	-2
Other Services	5,612	5,776	4	4	0
Professional, Scientific, Management Services	19,303	13,949	13	11	-2
Public Administration	0	0	0	0	0
Retail Trade	22,656	24,351	15	19	4

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Transportation and Warehousing	3,949	1,485	3	1	-2
Wholesale Trade	7,897	7,509	5	6	1
Total	147,880	131,102	--	--	--

Table 40 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	204,893
Civilian Employed Population 16 years and over	186,470
Unemployment Rate	8.98
Unemployment Rate for Ages 16-24	23.42
Unemployment Rate for Ages 25-65	6.06

Table 41 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	55,985
Farming, fisheries and forestry occupations	8,597
Service	15,065
Sales and office	53,784
Construction, extraction, maintenance and repair	10,982
Production, transportation and material moving	7,210

Table 42 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	102,897	60%
30-59 Minutes	59,919	35%
60 or More Minutes	9,547	6%
Total	172,363	100%

Table 43 - Travel Time

Data Source: 2011-2015 ACS

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	5,979	889	3,870

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	28,470	4,365	11,205
Some college or Associate's degree	53,880	4,518	14,630
Bachelor's degree or higher	67,715	3,060	12,045

Table 44 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	140	370	888	1,890	2,848
9th to 12th grade, no diploma	3,594	1,929	1,809	3,845	3,423
High school graduate, GED, or alternative	8,629	9,818	9,020	25,290	17,060
Some college, no degree	14,861	11,639	10,124	23,600	10,535
Associate's degree	4,885	8,165	7,857	11,835	3,970
Bachelor's degree	3,730	14,554	13,408	27,985	9,723
Graduate or professional degree	168	4,380	7,207	15,390	6,020

Table 45 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	23,425
High school graduate (includes equivalency)	30,467
Some college or Associate's degree	34,330
Bachelor's degree	51,433
Graduate or professional degree	67,000

Table 46 – Median Earnings in the Past 12 Months

Alternate Data Source Name:
2014-2018 ACS Five-Year Estimates
Data Source Comments:

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

The Business Activity table demonstrates the strength of the County's business climate: diversity in industries, and availability of jobs for those with the requisite skills. The industry with the greatest share of workers, and the number of jobs available, is Education and Health Care Service (26,972 workers, and 21,054 jobs). This industry is strong in Seminole County due to the robust educational system. Seminole County Public Schools (SCPS) is renowned as a Premier National School District. SCPS is the 12th largest school district in Florida and is 60th nationally. It boasts 37 traditional Elementary Schools, 12 Middle Schools, and 9 High Schools. The County is also home to Seminole State College, a secondary educational institution. In addition, a number of medical centers and hospitals reside in Seminole County including Orlando Health South Seminole Hospital, Central Florida Regional Hospital, AdventHealth Altamonte Springs, and Oviedo Medical Center to name a few.

The second largest industry is the Arts, Entertainment, and Accommodations industry (23,881 workers, and 18,574 jobs). The arts and culture sector is a significant industry in Seminole County offering walkable historic districts in Sanford and Longwood, an array of intimate museums and galleries, and an abundance of free public art, or live shows at Wayne Densch Performing Arts Center. There is also a plethora of arts institutions in Orlando and other nearby cities. Seminole County also offers a wide variety of recreational opportunities including parks, trails, wilderness areas, libraries, museum, and local attractions. Seminole County is halfway between the major Central Florida theme parks and the coastal beaches. Attractions include air boat rides, zoos, kayaking, wildlife, and shopping. The nearby City of Orlando offers major attractions such as the Disney Theme Parks, Adventures in Florida, Black Hammock Adventures, and the Central Florida Zoo all of which attract tourists that support this employment sector in Seminole County.

The third major industry is Retail Trade (22,656 workers, and 24,351 jobs). Seminole County is home to the Altamonte Mall and Seminole Towne Center which house premium national retailers such as Abercrombie and Fitch, American Eagle, Apple, AT&T, Barnes and Nobles, Bath & Body Works, David's Bridal, Dillard's, GAP, H&M, Helzberg Diamonds, JC Penney, Kay Jewelers, MAC, Macy's, Sephora, T-Mobile, and Zales. Seminole County also hosts boutiques, antique shops, indie bookstores, and eclectic specialty stores.

Describe the workforce and infrastructure needs of the business community:

The total population of civilian workforce in Seminole County is 204,893 persons, of which 186,470 are 16 years or older and employed. The unemployment rate in the County is relatively low at 8.98. Metro Orlando boasts a population that is young, well-educated and diverse. The region is at, or near, the top of national charts in several demographic and labor-related categories. Consider that Metro Orlando, already with a population of 2.5 million, is among the nation's fastest-growing population and employment markets. A labor force exceeding 1.3 million ensures a strong and stable labor pool for a community that is expected to remain among the nation's top 10 metropolitan areas well into the future.

The County is home to several large, well-known employers such as Sprint, Bank One, AT&T, Fiserv, AAA, and Veritas. These are technology-based companies that require a highly skilled and educated workforce. In addition, the County's growing business community will need infrastructure to support it. Seminole County offers a fully-funded road system which is key to successful business development. The County is located in Central Florida with access to Interstate 4 and a new expressway providing fast and convenient accessibility to the City of Orlando, the Orlando International Airport as well as serving as major arteries to other regional and national centers of commerce.

Seminole County's growing freight and passenger rail service has ready access to a large number of industrial parks, a large trucking network and deep port access on both coasts. The County is the southern terminus for Amtrak.

The County is also home to the Orlando Sanford International Airport. In 2018, the airport served over 3 million passengers and continues to grow as a business location. The Port of Sanford, conveniently located adjacent to I-4, offers easy access to the growing Florida market.

Seminole County's location and transportation system is a combination of both centralized convenience and good, strategic planning. The County is perfectly positioned to adapt and grow into one of the nation's leaders in business and development.

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 currently several approved or pending development projects in unincorporated Seminole County that will affect job and business growth. These projects include:

- *Heartland Dental Office*: A 4,280 square foot dental office.
- *Village on the Green Planned Development*: A new healthcare facility consisting of sixty (60) skilled nursing beds, eighteen (18) memory care beds and sixty-six (66) assisted living beds.
- *Home 2 Suites and Holiday Inn Express*: Two hotels and a commercial outparcel permitting retail commercial uses.
- *Johnson Warehouse*: Four (4) individual buildings comprised of a total of 37,380 square feet of warehouse.
- *Woodbridge Industrial Development*: Rezone and Major Amendment for an industrial development with outdoor storage on 4.81 acres.
- *Novel Parkway Mixed-Use Development*: Large Scale Future Land Use Amendment and PD Rezone for a mixed-use development on 14.75 acres.

There will be significant infrastructure needs to support growth. Seminole County has prepared for growth with everything from a new expressway to pre-approved development sites, specialized job training, and infrastructure incentives. The County will continue to diligently plan development to ensure there is adequate infrastructure support. Current and future development will also spur the need for a skilled workforce. The County will rely on its robust network of colleges, universities, and educational institutions to support its diverse and highly talented community of professionals and skilled work force and will also continue to work with its workforce development partners to offer workforce training.

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

As Seminole County has a high concentration of technology-based jobs, having a highly educated workforce is imperative. The level of educational attainment relatively corresponds with the needs of local businesses. The County exceeds both Florida and the United States in the percent of its "over 25" population who have attained a High School diploma (including equivalency) or higher. Of Seminole County's civilian employed workforce over the age of 16, 29% has some college or Associates degree and 36% has a Bachelor's degree or higher. Median earnings for individuals with Bachelor's degree is \$51,433 and \$67,000 for individuals with a graduate degree or professional degree. Seminole County wages are regionally competitive allowing businesses to attract the talent they need.

The educational opportunities available in Seminole County ensure access to an educated and skilled workforce. Seminole County Public Schools has been a high-achieving "A"-rated school district by the Florida Department of Education (FDOE) for 16 consecutive years. SCPS is also ranked #1 in the state in STEM (Science, Technology, Engineering, & Math) and is considered to be one of the top districts in the state in Calculus and Physics enrollment as well.

For higher education, Seminole County is in proximity to more than 35 colleges, universities, technical schools and private institutions as well as continuing education programs that offer on-going opportunities for workers sharpening their skills.

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 Community College, in partnership with the University of Central Florida Technology Incubator and Seminole County, operates a highly successful Seminole Technology Business Incubation Center, offering office and laboratory rental space as small as 144 square feet, with numerous support services available. Additionally, the Small Business Development Center is conveniently located in the Seminole Technology Business Incubation Center and offers a host of services to new business start-ups. Other partnerships for 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. They link employers to qualified applicants and job seekers to employment opportunities.

- 2020 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 provides training to currently employed workers to keep Florida's workforce competitive in a global economy and to retain existing businesses. The program is available to all Florida businesses that have been in operation for at least one year prior to application and require training for existing employees.

- 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.

Seminole County Community Services also partners with the Work Opportunity Program (SWOP) that provides employment and vocational training services to persons with disabilities.

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

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.

Seminole County does not participate in a Comprehensive Economic Development Strategy. Economic growth within the jurisdiction is impacted by the plans and actions of the Economic Development Department; they provide assistance to businesses with the desire and potential for growth within Seminole County, help start-ups, second-stage, or maturing businesses directly or refer owners to other qualified organizations. The focus of Economic Development as well as their many partnerships continues to be creating higher value, higher wage jobs in Seminole County.

Discussion

N/A

MA-50 Needs and Market Analysis Discussion

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

HUD identifies four specific data points that constitute "housing problems": cost burden, overcrowding, lack of complete plumbing facilities, and lack of complete kitchen facilities. For purposes of this analysis for an area to have a concentration of multiple housing problems, it must include two or more housing problems that are substantially higher than the countywide average.

For this analysis, HUD's definition of "disproportionate" will be used to identify areas substantially higher: 10 percentage points higher than the jurisdiction as a whole. According to the 2014-2018 ACS 5-Year Estimates, the countywide rate for each of the housing problems is as follows:

- Cost Burden (Renter) - Jurisdiction: 50.4% - Concentration: >60.4%
- Cost Burden (Owner) - Jurisdiction: 24.6% - Concentration: >34.6%
- Overcrowding - Jurisdiction: 1.9% - Concentration: >11.9%
- Lack of Complete Plumbing Facilities - Jurisdiction: 0.2% - Concentration: >10.2%
- Lack of Complete Kitchen Facilities - Jurisdiction: 0.5% - Concentration: >10.5%

Based on a review of 2018 ACS data, there is one census tract in Seminole County with a concentration of multiple housing problems. Census tract 221.01, in the City of Casselberry, has an owner cost burden rate of 36.3% and a renter cost burden rate of 74.2%.

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

Areas of Racial or ethnic concentration

For the purposes of this analysis an area of "minority concentration" is any census tract that has a percentage of population of a specific racial or ethnic minority group that is at least 20 percentage points higher than the jurisdiction.

According to the 2018 ACS data, Seminole County's population is 61.3% White and 38.7% of the population are a member of a minority racial or ethnic group. Therefore, for a census tract to be considered an area of minority concentration, 58.7% of the persons in that census tract must be non-white. There are 10 census tracts that meet this definition including: 204.01, 205, 211, 209.01, 202.02, 203.02, 216.13, 220.01, 204.02, and 202.01. Most of these census tracts are in the City of Sanford including the two census tracts (205 and 204.01) that comprise an area designated as a racially and ethnically concentrated area of poverty (R/ECAP).

It is important to note that the City of Sanford is its own Entitlement community receiving funding from HUD to address R/ECAP needs within City limits. Seminole County primarily serves the census tracts of 211, 216.13, and 220.01, however, in certain circumstances and in agreement with the City, the County can allocate funds within the City's low-and moderate-income tracts to help address need.

Areas of Low- income concentration

HUD defines a low- and moderate-income (LMI) area as a primarily residential area where at least 51% of the residents are low- and moderate-income persons. Seminole County has few areas that qualify as low- and moderate-income under the HUD definition however the CDBG regulations allow for an exception to be made to this requirement for the County to carry out certain activities. For PY 2020-2021, Seminole County is considered a CDBG exception grantee with an exception threshold of 46.49%. A map of the CDBG eligible block groups is included in section AP-50 of this Consolidated Plan.

For purposes of this analysis, an area of low-income concentration is any census tract where the median household income (MHI) for the tract is 80% or less than the MHI for the County. According to the 2018 ACS data, the MHI in the County was \$63,760. A tract is considered to have a low-income concentration if the MHI is \$51,008 or less. There are several census tracts throughout Seminole County that meet this definition in areas including Sanford, Altamonte Springs, Casselberry, Longwood, and unincorporated areas of the County. There is a strong overlap between the areas of low-income concentration and the areas of minority concentration. In addition, census tract 221.01, the tract identified above as having multiple housing problems, is also an area of low-income concentration.

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

Generally, the cost of housing in areas of low-income and minority concentration are lower than the jurisdiction as a whole. However, since household income levels are lower, cost burden rates are higher than other areas. The majority of these areas/neighborhoods of concentration in Seminole County are located in or near the City of Sanford. The R/ECAP located in Sanford is comprised of census tracts 204.01 and 205 and has the highest concentration of Blacks/African Americans. According to data from HUD CPD maps, households residing in these census tracts have a median household income of approximately \$20,000-\$28,000, a poverty rate of over 40%, and between 42%-58% of households are cost-burdened. Census tract 205 is primarily renter-occupied with 81% of units being rentals. There is also a high vacancy rate of approximately 39%. The median contract rent in this tract is \$709 and the median home value is \$51,400.

Are there any community assets in these areas/neighborhoods?

There are several community assets in these areas. The Central Florida Regional Hospital is located in the R/ECAP tracts along with the Goldsboro Historic Museum, the Goldsboro Elementary School, the Sanford Middle School, several religious institutions, numerous apartment complexes, health care facilities, the Sanford Police Station/Fire Station, and census tract 205 is just east of the Amtrak Station.

Are there other strategic opportunities in any of these areas?

Based on the housing market conditions in these areas such as the higher incidence of cost burden and the age of structures, there is an opportunity for residential rehabilitation. Also, there are opportunities to improve the living conditions of neighborhoods within the low- and moderate-income areas through public infrastructure and public facility improvements.

The County may also have opportunities to partner with key stakeholders that operate with these areas in order to leverage additional resources to address housing and community development needs.

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.

Lack of Internet access acts as a social and economic barrier for the County's economically disadvantaged residents. Highspeed internet, or broadband, is instrumental to residents as it relates to providing economic opportunity, job creation, education, and civic engagement. However, there are many areas in this country where broadband access is unavailable. In urban areas, 97% of Americans have access to high-speed fixed service. In rural areas, that number falls to 65%. And on Tribal Lands, barely 60% of residents have access. Nearly 30 million Americans are currently unable to benefit from the advantages of being a part of the digital age (FCC, 2019).

The Brookings Institution is a nonprofit public policy organization based in Washington, DC with a mission to conduct in-depth research that leads to new ideas for solving problems facing society at the local, national and global level. In 2017, Brookings published a report on signs of digital distress and provided a tool to map broadband availability and subscription at the neighborhood level. Studies have shown that neighborhoods having access to broadband services can increase the economic prosperity of the community and its residents, notably low-income neighborhoods.

When mapping the Orlando-Kissimmee-Sanford Metropolitan Area, which includes Seminole County, it shows moderate subscription rates among several Seminole County neighborhoods. This means that 40-80% of residents in those neighborhoods are connected to broadband. Neighborhoods in census tracts 207, 208, 210, 213, and 214 are primarily reporting high subscription rates, meaning 80-100% of residents in those neighborhoods are connected. Seminole County neighborhoods with a poverty rate of 20% or more are reporting moderate subscription rates and include census tracts 201, 203, 204, 205, and 209. Neighborhoods in census tracts 204 and 205 have poverty rates of 43% and 47% respectively and are reporting moderate subscription rates.

Though 59% of the nation experience better connectivity in moderate subscription neighborhoods, it still falls short of 100% connectivity (Adie Tomer, Elizabeth Kneebone, and Ranjitha Shivaram, "Signs of Digital Distress." Brookings, 12 Sept. 2017, www.brookings.edu).

The website Governing.com published Metro Area Broadband by Income Group data in their 2017 article "Where the Digital Divide Is the Worst". The article states "Despite the continued proliferation of the internet and new digital devices, many low-income communities still lack internet access.

Slightly less than half of all households with incomes under \$20,000 reported having internet access in the Census Bureau's most recent American Community Survey. By comparison, about 93 percent of wealthier households with annual incomes exceeding \$75,000 were connected.

A more recent Pew Research Center survey depicts similar disparities. It found only 53 percent of adults with incomes under \$30,000 had home broadband access, compared with 80 percent of those with incomes between \$30,000 and \$100,000” (Michael Maciag, “Where the Digital Divide Is the Worst.” Governing, 7 Sept. 2017, www.governing.com).

The data table published by Governing.com shows that for Orlando-Kissimmee-Sanford Metropolitan Area households with an income less than \$20,000, 60% are connected to broadband services. This leaves a portion of Seminole County’s low-income population vulnerable and unconnected.

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

BroadbandNow is an online database of broadband providers and offers information on what internet providers are available by zip code. According to BroadbandNow, there are 6 primary residential internet providers offering services throughout communities located in Seminole County.

Seminole County’s Internet infrastructure follows a pattern seen in many US cities: strong coverage for cable and DSL, except that the majority of houses or apartments are limited to one company for either type of Internet service. This pattern is normal because Broadband Internet companies have their roots as cable television and telephone corporations. So, they can use pre-existing copper networks on telephone poles to deliver Internet services.

Using the County Seat as a reference point, internet providers with the greatest coverage in Seminole County include:

- Charter Spectrum: 100% cable coverage;
- AT&T Internet: 94% IPBB coverage and 14% fiber optic coverage; and
- EarthLink: 94% DSL coverage and 14% fiber optic coverage.

While broadband coverage is not 100% throughout Seminole County, the average home still has around 2-3 providers to choose from. However, the rapid growth of internet and online services will increase the need for providers to offer fiber optic options. Fiber optics technology is propelling the market growth to a large extent. The fiber optics technology is widely used in the telecommunication industries, which offers noise rejection, higher data rate capabilities, electrical isolation, and other services that are driving its popularity. This could make a significant difference in competitive options available.

In regards to non-residential broadband, it is worth noting that the County recently developed a 450-mile fiber-optic network that connected most schools, community colleges, city facilities and libraries with dark fiber, enabling community anchors across the County to save significantly on their telecom spending. The County leveraged its stakeholder relationships to support deployment of the network across the County and today over 300 organizations are connected to the County’s network. The County

utilized a phased approach to building out the network over a 10-year period through its public works and traffic signalization department.

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, technological, and human-caused hazards. These hazards may endanger the health and safety of the community, jeopardize its economic vitality, and threaten the quality of its environment. In 1998, Seminole County suffered from spring tornadoes and summer fires and in 2004 three hurricanes hit the County causing extreme damage to many homes. Hurricanes have become a growing threat to Florida communities, and Seminole County is no exception. In 2005, again the County was struck by Hurricane Katrina forcing residents to evacuate. Hurricanes continue to be a threat and the increase in frequency, maybe due to climate change, will continue to put the County and its residents at risk.

The public and private sectors of Seminole County joined together to create the Seminole County Local Mitigation Strategy Working Group (LMS Working Group) to undertake a comprehensive planning process. This process analyzes all the hazards that affect Seminole County while developing effective mitigation measures to reduce the overall impact to the community.

Seminole County's 2020-2025 Local Mitigation Plan assessed vulnerabilities to all types of hazards for the County and its communities. The assessment identified the following as high-risk natural hazards, some of which could be considered a result of climate change:

- Drought and Water Shortage
- Flooding
- Tornadoes
- Tropical Cyclones: Hurricanes and Tropical Storms

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

Drought and Water Shortage

With a 62% risk over a five-year period, all of Seminole County could be affected by drought and water shortage, including its low-income residents. The severity of the drought depends upon the degree of moisture deficiency, the duration, and the size of the affected area. Many natural hazards can arise from the effects of drought. Historically, drought in Florida has been known to contribute to wildfires, sinkholes, and major water shortages between the months of November-April.

One of the major bodies of water providing a water source for much of the crops and agriculture territory in Seminole County is the St. Johns River. During long periods of drought, a disruption in the

watering cycle can have potentially damaging effects, including substantial crop loss in the northwestern portion of the County.

Water restrictions cause stress to crop production, and crop loss across the County could lead to increased costs for low-income households. Local produce would have to be shipped into the County, increasing food costs and household expenses. In addition, the threat of wildfire from drought poses a serious risk to the County's existing affordable housing stock. If housing is lost, this decreases access to affordable units for low-income households.

Flooding

Cited as a high risk at a 62% chance of occurrence over a five-year period, flooding primarily effects the northeastern and eastern parts of the County along the St. John's River, Econlockhatchee River, Lake Monroe, Lake Jessup and Lake Harney. Flood impacts are also seen in the western part of the County from the Wekiva River and Little Wekiva River. Localized flooding can also occur anywhere in the county due to heavy rainfall, putting much of the County's existing affordable housing stock at risk. Flooding could cause the loss of housing units decreasing access to affordable housing for low income families. In addition, flooding often leads to hazardous living conditions. Many low-income households do not have the means to correct substandard conditions which increases the risk of displacement and/or homelessness.

Tornadoes

Tornadoes were also identified as a high threat with a 62% chance of occurrence within a 5-year period. Since 1966, Seminole County has been affected by a total of 28 tornado events that have caused significant damage across the county. Due to the impact to physical property, the possibility of death or injury, and the likelihood of interruption of economic services to the community, a tornado event is rated high on a threat level when compared to other hazards.

Mobile and modular homes, poorly constructed and substandard housing apartment complexes, and low rent housing projects are extremely susceptible to damage and destruction and puts low-income households at risk.

Tropical Cyclones

Rated as a very high threat with a 76% chance of occurrence within a 5-year period this category includes both tropical storms and hurricanes. Depending on the strength of the storm, evacuation may be necessary putting low-income households at risk of displacement. In addition, food and water issues may arise if residents are unprepared and injuries and fatalities are possible, most likely due to flooding. These storm types pose a high risk of causing structural damage to residential, commercial, industrial, and governmental buildings which threatens the County's existing affordable housing stock and puts its most vulnerable residents at risk.

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 2020-2024 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 and is divided into the following sections:

Geographic Priorities – The County will primarily allocate CDBG, HOME, and ESG funds on a Countywide basis based on current needs, the availability of funds, and capacity.

Priority Needs – Funds are allocated based priority needs established from analysis of the Needs Assessment, Market Analysis, and from public input. The County identified five priority needs including: increase access to affordable housing, increase access to public services, improve access to public facilities/infrastructure, increase access to homeless prevention services, and program administration. Due to funding limitations, the County will use HUD funds on “high” priority projects and activities.

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, high incidence of housing cost burden, and housing costs that are significantly higher than fair markets rents.

Anticipated Resources –During the five-year period covered by this Plan, the estimated amount of HUD funds available is \$15,425,475 based on the CDBG, HOME, and ESG funding levels for the first year of the Plan.

Institutional Delivery Structure – The County’s institutional delivery structure is comprised of the organizations or departments that will carry out program objectives. The Community Services Department is responsible for overall program administration.

Goals – The County has set fifteen goals including: minor home repair, housing program delivery, housing construction-homeowner, housing construction-rental, tenant-based rental assistance, purchase assistance, housing rehabilitation, CHDO set-aside, neighborhood revitalization, demolition and clearance, public service assistance, shelter operations and essential services, rapid re-housing, HMIS administration, and planning and administration.

Public Housing Accessibility and Involvement – The Seminole County Housing Authority and Sanford Housing Authority manage public housing units and administer the Housing Choice Voucher Program. The goal is to provide affordable rental housing to low-income persons.

Barriers to Affordable Housing - The County will take actions to address barriers to affordable housing identified in the Local Housing Assistance Plan, the Comprehensive Plan Housing Element, and the Analysis of Impediments to Fair Housing Choice (AI).

Homelessness Strategy –To address current homeless needs and curb future homelessness, the County will use their ESG funds for rapid re-housing and homelessness prevention activities.

Lead-Based Paint Hazards - The County is obligated to take steps to address lead hazards when assisting housing built before 1978. For any housing rehabilitation the County will follow its policies and procedures to ensure that occupants are not exposed to lead-based paint.

Anti-poverty Strategy –The County plans to rehabilitate housing and provide financial assistance to homebuyers to reduce poverty. These activities support access to affordable, decent housing. In addition, the County will fund public service programs aimed at promoting self-sufficiency.

Monitoring – This section provides a description of how the County will monitor its projects to ensure compliance with federal requirements.

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

Geographic Area

Table 47 - Geographic Priority Areas

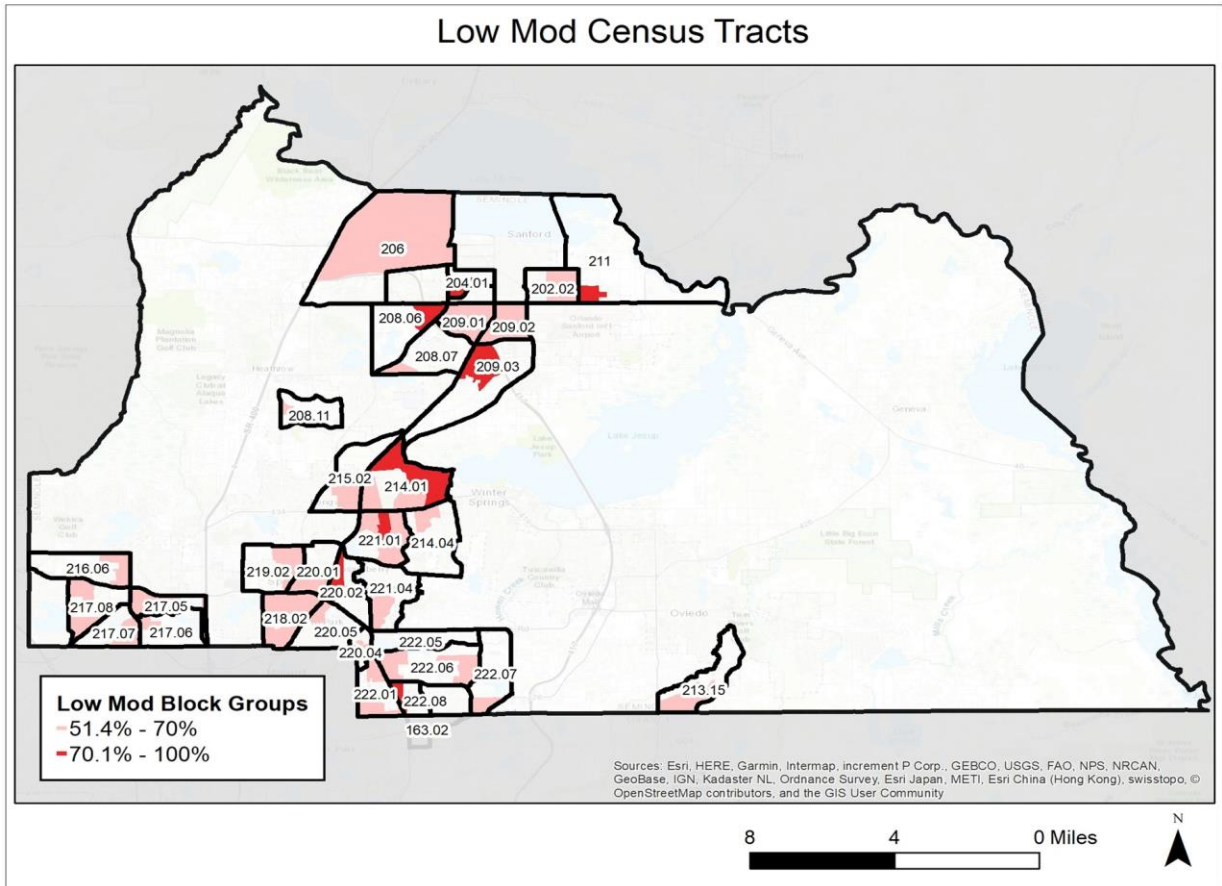
1	Area Name:	County-wide
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	This boundary area covers all municipalities within Seminole County and any unincorporated areas of the County eligible to receive federal funding assistance under the CDBG, HOME and ESG programs.
	Include specific housing and commercial characteristics of this target area.	Refer to the Needs Assessment and Market Analysis of this Plan.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The needs assessment, market analysis, and community meetings determined that various areas throughout the County suffer from a lack of affordable housing and the need for public facility and capital improvements and that homeless and special needs populations require public/social services to reduce poverty.
	Identify the needs in this target area.	Seminole County, overall, needs an increased supply of affordable housing, public facility improvements, increased public services, and increased economic opportunities.
What are the opportunities for improvement in this target area?	Opportunities for improvement include increased access to affordable housing and the provision of services to provide decent housing and a suitable living environment for all Seminole County residents. There is also an opportunity for local/regional organizations that have similar goals of the County to partner on projects and other efforts.	

<p>Are there barriers to improvement in this target area?</p>	<p>Seminole County, overall, faces a significant shortage in funding and financing available for the types of revitalization and housing projects needed to address priority needs. There are also significant barriers related to Not In My Backyard concerns across the County, particularly in high opportunity neighborhoods.</p>
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General Allocation Priorities

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

Seminole County will determine the allocation of new investments throughout the target area noted above based on level of need, scale level of the project, and availability of federal funding. Seminole County will determine the allocation of continued investments throughout the target area on current status of the project and availability of federal funding. The target area has unique geographical and demographical characteristics that are factors in determining where federal funds are prioritized and allocated in the Consolidated Plan.



Low-Mod Census Tracts - Target Area Map

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

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Increase Access to Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children
	Geographic Areas Affected	County-wide
	Associated Goals	Minor Home Repair Housing Program Delivery Housing Construction - Homeownership Housing Construction - Rental Tenant-Based Rental Assistance Purchase Assistance Housing Rehabilitation CHDO Set-Aside
	Description	Support the provision of decent housing by increasing the availability/accessibility of affordable housing. The County will address the priority need by funding new construction, tenant-based rental assistance, purchase assistance, and housing rehabilitation programs and providing funds to CHDO organizations and other developers to assist with development of affordable housing.
	Basis for Relative Priority	The County conducted a comprehensive community participation process and needs assessment to determine and prioritize needs. Needs identified in the Consolidated Plan were the result of input received by residents, housing providers, non-profit organizations, social service providers, and other relevant stakeholders. A thorough analysis of data provided in the Needs Assessment and Market Analysis also lead to priority need determinations.
	2	Priority Need Name
Priority Level		High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Individuals Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Other
	Geographic Areas Affected	County-wide
	Associated Goals	Public Service Assistance
	Description	Support availability/accessibility to a suitable living environment by funding organizations providing essential services for low-income and limited clientele populations. The County will assist non-profit organizations in carrying out public service activities assisting low-income persons, youth, elderly, persons with disabilities, and the homeless.
	Basis for Relative Priority	The County conducted a comprehensive community participation process and needs assessment to determine and prioritize needs. Needs identified in the Consolidated Plan were the result of input received by residents, housing providers, non-profit organizations, social service providers, and other relevant stakeholders. A thorough analysis of data provided in the Needs Assessment and Market Analysis also lead to priority need determinations.
3	Priority Need Name	Improve Access to Public Facilities/Infrastructure
	Priority Level	High
	Population	Extremely Low Low Moderate

	Geographic Areas Affected	County-wide
	Associated Goals	Neighborhood Revitalization Demolition and Clearance
	Description	Support neighborhood livability and a suitable living environment for residents by revitalizing community infrastructure such as streets, sidewalks, and drainage systems, and making improvements to public facilities and community service centers.
	Basis for Relative Priority	The County conducted a comprehensive community participation process and needs assessment to determine and prioritize needs. Needs identified in the Consolidated Plan were the result of input received by residents, housing providers, non-profit organizations, social service providers, and other relevant stakeholders. A thorough analysis of data provided in the Needs Assessment and Market Analysis also lead to priority need determinations.
4	Priority Need Name	Increase Access to Homeless Prevention Services
	Priority Level	High
	Population	Extremely Low Low Moderate Individuals
	Geographic Areas Affected	County-wide
	Associated Goals	Shelter Operations and Essential Services Rapid Re-Housing HMIS Administration
	Description	Prevent homelessness and provide access to a decent living environment by providing funds for affordable rental housing for the homeless and persons experiencing homelessness and by providing funds to assist emergency shelters with operations management and the provision of services.
	Basis for Relative Priority	The County conducted a comprehensive community participation process and needs assessment to determine and prioritize needs. Needs identified in the Consolidated Plan were the result of input received by residents, housing providers, non-profit organizations, social service providers, and other relevant stakeholders. A thorough analysis of data provided in the Needs Assessment and Market Analysis also lead to priority need determinations.

5	Priority Need Name	Program Administration
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	County-wide
	Associated Goals	Administration
	Description	Management and operation of tasks related to administering and carrying out the HUD CDBG, HOME, and ESG programs.
	Basis for Relative Priority	N/A

Narrative (Optional)

N/A

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 single family and multifamily 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 single family and multifamily rental housing stock for persons with disabilities and their families. • 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 accommodations and modifications for persons with disabilities and their families. • Availability of supportive housing services, when necessary. • Local land use policies and jurisdiction comprehensive planning goals that support the development of accessible multi-family housing stock for persons with disabilities and their families. • High rates of cost burden and severe cost burden especially for LMI renters. • Lower household income of persons 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 accessible multifamily housing stock for persons with disabilities and their families. • Current cost of materials for new unit production. • Availability of incentives to developers to produce new single family and multi-family affordable housing units. • Loss of affordable housing stock. • Limited supply of decent, affordable housing that represents the housing need based on size and household income.

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Rehabilitation	<ul style="list-style-type: none"> • Current cost of materials for rehabilitation. • Availability of funding for housing rehabilitation activities. • Condition of housing units.
Acquisition, including preservation	<ul style="list-style-type: none"> • Availability of funding for acquisition activities. • Evaluation of fair market prices for home purchases. • Cost of materials for redevelopment of historic housing structures. • Increasing home values • Stricter lending requirements.

Table 49 – Influence of Market Conditions

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

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,104,669	0	0	2,104,669	8,418,676	The CDBG Entitlement program provides annual grants to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	798,760	10,000	0	808,760	3,235,040	HOME is the largest Federal block grant to State and local governments designed exclusively to create affordable housing for low-income households. HOME funds are awarded annually as formula grants to participating jurisdictions.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	171,666	0	0	171,666	686,664	The Emergency Solutions Grant Program is a program that provides resources to address homeless and special needs.

Table 50 - 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

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. For example, federal CDBG funds can be leveraged State Housing Initiatives Partnership (SHIP) program funds in order to meet needs in affordable housing. The HOME Investment Partnership program

funds can also be combined with SHIP to provide assistance for qualified low- and moderate-income first-time homebuyers in the form of down-payment, principal reduction, and closing cost assistance.

Seminole County meets the required HOME match requirements by receiving cash match from homebuyer and CHDO contributions. 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 designated affordable housing lots throughout the County that may be used as leveraged toward affordable housing projects funded with federal funds when necessary.

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 are potential properties for the development of permanent affordable housing. The County may partner with nonprofit organizations that develop affordable housing for income households. However, the disposition of any of these properties for affordable housing is subject to the discretion of the County. Community Services will review this list during the program year to determine if any of these properties may be disposed of to support affordable housing.

Discussion

N/A

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	Economic Development Homelessness Non-homeless special needs Ownership Planning 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	Non-profit organizations	Homelessness	Jurisdiction
Homeless Services Network of Central Florida		Homelessness	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Florida Department of Health in Seminole County	Subrecipient	public services	Region

**Table 51 - Institutional Delivery Structure
Assess of Strengths and Gaps in the Institutional Delivery System**

Under the direction of the Seminole County Assistant County Manager, the Community Services Department is overseen by a Department Director. The Community Services Director is responsible for the Community Assistance Division, Community Development Division, and Compliance Office. The staff within Community Services supervises the staff as well as the division managers. There is coordination between staff for each of the federally funded programs administered by the Community Development Division. There is a Compliance Office and a Business Office that assist Community Development with monitoring the internal financial controls in place for each of the federally funded programs, as well as the subrecipients (CHDOs, Non-Profit Organizations) who directly benefit from and provide services with the federal funding allocations.

The Seminole County Board of County Commissioners reviews progress reports and approves proposed funding models submitted by the Seminole County Community Services Department prior to federal funding being expended. The Community Services Department provides direct federal funding to several local and regional non-profits who provide direct housing and supportive services which assist in achieving Seminole County’s goals and objectives. All approved non-profit service providers are required to follow federal program requirements in accordance regulations set forth by HUD, the State of Florida, and Seminole County BOCC. To ensure programs are managed in accordance with all federal and internal requirements, all non-profit service provider partners who receive funding are routinely monitored by the Seminole County Community Services Department.

Another strength is the County’s ability to effectively partner with other local and state organizations. One of the County’s strongest partnerships is with the Florida Department of Health. The Department of Health serves on several of the County’s health councils that address health services for very low-income persons and could potentially seek public services funding again during this Consolidated Plan Period.

Strengths in the institutional delivery system also include internal checks and balances, expansion of local outreach, and capacity to successfully achieve all goals and objectives described in the Strategic Plan section of this Consolidated Plan.

A current gap in the delivery system is the lack of Community Housing Development Organization’s (CHDOs) to carry out affordable housing activities. The County is in partnership with HANDS of Central Florida to expend older CHDO funds. In addition to HANDS, the County is currently working with other

non-profit organizations who have expressed the desire to become a CHDO with the hope of having 1-2 active CHDOs in Seminole County in the near future.

It is a priority of Seminole County to consistently assess the strengths and gaps in the institutional delivery system, by conducting audits of internal policies and procedures, in order to ensure that potential weaknesses are identified and addressed to ensure that all federal program funds are being spent timely and within compliance.

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	
Legal Assistance			
Mortgage Assistance	X		
Rental Assistance		X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement			
Mobile Clinics	X		
Other Street Outreach Services		X	
Supportive Services			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X		
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X		
Life Skills	X		
Mental Health Counseling	X	X	
Transportation	X		
Other			
	X		

Table 52 - 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)

ESG funding is allocated on an annual basis to local, nonprofit organizations that provide services to persons experiencing homelessness. To support the housing crisis response system through emergency shelter operations and maintenance activities, the Seminole County Community Services Department allocates a specific amount of ESG funding each year, within the county limits, serving persons experiencing homelessness. As a recognized effective permanent housing solution, rapid rehousing for families who are homeless within the county limits is funded with a specific amount of ESG funding each year by the Department.

There are a variety of services that homeless persons could access through the Seminole County Health Department, services designed for children's health, men's health, immunizations, etc., note that these programs are not limited to persons who are homeless. Programs and services offered at the Health Department include clinical and nutrition services, wellness programs, and infectious disease services. In addition, the Seminole County School Board's Families in Need (FIN) Program targets students experiencing homelessness and their families. This program is designed to attain a steady living environment for the family and can include a variety of services and referrals to needed services such as employment services and remove educational barriers for the student through access to their public education. Persons with HIV can access services through the Seminole County Health Department, including testing, prevention education, and assistance programs for those with HIV/AIDS.

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

Homeless Services Network of Central Florida, the Homeless Continuum of Care responsible for coordinating the housing crisis response system in Seminole County, maintains all Point-in-Time (PIT) Counts for persons experiencing homelessness within the jurisdiction. However, the Homeless Services Network's region is comprised of Orlando, Orange, Osceola, and Seminole Counties and therefore, the PITs are a combination of region.

By providing direct funding to local non-profit agencies whose expertise is focused on supportive services and housing for persons experiencing homelessness, the County can ensure that the families and individuals benefitting from the activities are the most in need of the services. The County does not collect and maintain the latest data that reports the number of persons experiencing homeless within Seminole County, it is beneficial to partner with non-profit homeless service providers to ensure that the funds are being spent efficiently and in accordance with nationally recognized best practices. The Seminole County Community Services Department, supplementing the work of local direct service providers, provides direct supportive services to the persons with special needs who reside in the county through internal programs. Persons with special needs can access an array of services either through the county or a community-based organization, centered around their need, which is a strength.

The County partners with the Florida Department of Health to carry out public services for low-income, special needs, and homeless populations. Seminole County has funded Health Department programs

with general fund dollars including a dental program, food pantry, mobile clinics, and youth programs. The Health Department has also received CDBG funds for diabetes testing and wellness programs.

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

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	Minor Home Repair	2020	2024	Affordable Housing	County-wide	Increase Access to Affordable Housing	CDBG: \$1,015,420	Homeowner Housing Rehabilitated: 50 Household Housing Unit
2	Housing Program Delivery	2020	2024	Affordable Housing	County-wide	Increase Access to Affordable Housing	CDBG: \$550,000	Other: 0 Other
3	Housing Construction - Homeownership	2020	2024	Affordable Housing	County-wide	Increase Access to Affordable Housing	HOME: \$650,000	Homeowner Housing Added: 12 Household Housing Unit
4	Housing Construction - Rental	2020	2024	Affordable Housing	County-wide	Increase Access to Affordable Housing	HOME: \$760,000	Rental units constructed: 66 Household Housing Unit
5	Tenant-Based Rental Assistance	2020	2024	Affordable Housing	County-wide	Increase Access to Affordable Housing	HOME: \$1,344,882	Tenant-based rental assistance / Rapid Rehousing: 125 Households Assisted
6	Purchase Assistance	2020	2024	Affordable Housing	County-wide	Increase Access to Affordable Housing	HOME: \$300,000	Direct Financial Assistance to Homebuyers: 9 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Housing Rehabilitation	2020	2024	Affordable Housing	County-wide	Increase Access to Affordable Housing	HOME: \$300,000	Homeowner Housing Rehabilitated: 4 Household Housing Unit
8	CHDO Set-Aside	2020	2024	Affordable Housing	County-wide	Increase Access to Affordable Housing	HOME: \$239,628	Rental units rehabilitated: 4 Household Housing Unit
9	Neighborhood Revitalization	2020	2024	Non-Housing Community Development	County-wide	Improve Access to Public Facilities/Infrastructure	CDBG: \$4,934,480	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 6270 Persons Assisted
10	Demolition and Clearance	2020	2024	Non-Housing Community Development	County-wide	Improve Access to Public Facilities/Infrastructure	CDBG: \$150,000	Other: 30 Other
11	Public Service Assistance	2020	2024	Non-Homeless Special Needs Non-Housing Community Development	County-wide	Increase Access to Public Services	CDBG: \$1,673,640	Public service activities other than Low/Moderate Income Housing Benefit: 1645 Persons Assisted
12	Shelter Operations and Essential Services	2020	2024	Homeless	County-wide	Increase Access to Homeless Prevention Services	ESG: \$418,955	Homeless Person Overnight Shelter: 1750 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
13	Rapid Re-Housing	2020	2024	Homeless	County-wide	Increase Access to Homeless Prevention Services	ESG: \$300,000	Tenant-based rental assistance / Rapid Rehousing: 150 Households Assisted
14	HMIS Administration	2020	2024	Homeless	County-wide	Increase Access to Homeless Prevention Services	ESG: \$75,000	Other: 0 Other
15	Administration	2020	2024	Planning and Administration	County-wide	Program Administration	CDBG: \$2,104,665 HOME: \$399,380 ESG: \$64,375	Other: 0 Other

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Minor Home Repair
	Goal Description	Maintain the existing affordable housing stock through minor repair of low-and moderate-income households. Repair of deteriorated housing will support access and availability to decent and affordable housing by alleviating or eliminating hazardous and costly living conditions. The minor repair program assists with the following trades: roof replacement, plumbing, electrical systems, HVAC, and accessibility improvements.
2	Goal Name	Housing Program Delivery
	Goal Description	Funds to cover program delivery costs for housing activities including construction, rehabilitation, and support of the administration and case management for the HOME TBRA program.

3	Goal Name	Housing Construction - Homeownership
	Goal Description	Support the provision of decent housing for low-and moderate-income households by funding new construction of affordable units for homeownership.
4	Goal Name	Housing Construction - Rental
	Goal Description	Support the provision of decent housing for low-and moderate-income households by funding new construction of affordable rental units.
5	Goal Name	Tenant-Based Rental Assistance
	Goal Description	Support the provision of decent housing and a suitable living environment by providing rental assistance to elderly, disabled, or homeless households in Seminole County.
6	Goal Name	Purchase Assistance
	Goal Description	Support homeownership opportunities by providing down-payment and closing costs assistance to eligible low-income buyers to reduce the cost to purchase a safe, decent, and affordable home.
7	Goal Name	Housing Rehabilitation
	Goal Description	Maintain the existing affordable housing stock through housing rehabilitation of owner-occupied housing units. Rehabilitation of deteriorated housing will support access and availability to decent and affordable housing by alleviating or eliminating hazardous and costly living conditions.
8	Goal Name	CHDO Set-Aside
	Goal Description	Provision of funds to CHDO organizations and developers to create safe, decent and affordable housing units for low-moderate households.
9	Goal Name	Neighborhood Revitalization
	Goal Description	Provision of a suitable living environment by improving public facilities and infrastructure including roads, parks, and repairs to community service centers such as health clinics, homeless day centers, and a facility for employment services for disabled adults.

10	Goal Name	Demolition and Clearance
	Goal Description	Provision of a suitable living environment through the demolition of unsafe structures in unincorporated Seminole County and municipal partner cities.
11	Goal Name	Public Service Assistance
	Goal Description	Provision of a suitable living environment by providing essential community services including but not limited to: mental health services for abused youth, services for disabled adults, services for disabled youth, services for the elderly, services for the homeless, case management for homeless or at risk individuals and families, dental services.
12	Goal Name	Shelter Operations and Essential Services
	Goal Description	Provision of decent, affordable housing and a suitable living environment by providing financial assistance for operations and management of an emergency shelter and supporting the provision of essential services to the homeless and at-risk of becoming homeless.
13	Goal Name	Rapid Re-Housing
	Goal Description	Funds to provide affordable rental housing to those experiencing homelessness as well as the administration involved in implementing the activity.
14	Goal Name	HMIS Administration
	Goal Description	Operation, management, and administration of the Homeless Management and Information System (HMIS).
15	Goal Name	Administration
	Goal Description	Administration and implementation of the CDBG, HOME, and ESG programs. Activities include staff salaries; financial responsibility; fair housing; and preparation of HUD required documents such as the Consolidated Plan, Annual Action Plan, and CAPER.

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 use its CDBG and HOME funds to provide affordable housing opportunities for 295 extremely low, low, and moderate income households during the Consolidated Plan period through: minor repair (50 HH); housing rehabilitation (4 HH); purchase assistance (9

HH); creation of homeowner housing (16 units); creation of rental housing (66 units), and Tenant-Based Rental Assistance (125 HH). Affordable housing activities are targeted towards extremely low, low, and moderate-income individuals and families. In addition, the County will use over \$850,000 of ESG funds to support the homeless population in obtaining affordable housing.

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)

Neither the Seminole County Housing Authority (SCHA) nor the Sanford Housing Authority (SHA) are covered by a Section 504 Voluntary Compliance Agreement requiring an increase in the number of accessible units. As the SHA replaces housing units, it is committed to meeting the Federal requirements for newly constructed housing – a minimum of 5 percent of the dwelling units, or at least one unit, whichever is greater, to be accessible for persons with mobility disabilities. Units will also be constructed in accordance with the Uniform Federal Accessibility Standards (UFAS) or a standard that is equivalent or stricter. An additional 2 percent of the dwelling units, or at least one unit, whichever is greater, will be accessible for persons with hearing or visual disabilities.

Activities to Increase Resident Involvements

One goal of the SCHA is to promote self-sufficiency of residents through homeownership. The SCHA will continue to encourage public housing residents to participate in homeownership through outreach to families that may qualify for housing choice voucher (HCV) homeownership.

While the SHA does not currently have residents, it maintains contact with relocated families that remain on the HCV program administered by the Orlando Housing Authority.

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

No

Plan to remove the ‘troubled’ designation

Neither public housing authority serving Seminole County has been designated by HUD as troubled. According to HUD’s Inventory Management System (IMS)/ PIH Information Center (PIC) public housing profile site

at: https://www.hud.gov/program_offices/public_indian_housing/systems/pic/haprofiles, the Seminole County Housing Authority is a standard performer and having no units and no residents at this time, the Sanford Housing Authority does not have a performance designation.

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

Barriers to Affordable Housing

Affordable housing is a growing concern at the federal, state and local levels. Housing affordability has also become an important public policy issue, as home ownership is viewed as being an important goal for both individual and social reasons. Housing prices, household incomes, and mortgage rates are the primary determinants of housing affordability.

Government regulations including land use/zoning codes and building codes adopted by a jurisdiction have the potential to impact the cost of housing and limit the supply of affordable housing. Seminole County recognizes that there can be institutional, regulatory, or policy barriers to development and promotion of access to affordable housing. Some of these barriers are at the discretion of County policymakers, including the permitting, zoning, and housing & community development offices. The following barriers may impact the development of affordable housing:

- Development approvals process. The development approval process can be time- and resource-intensive, particularly for developers of affordable housing.
- Density restrictions. Depending on the maximum allowable density in any given zoning category, higher density housing developments may be prohibited. Higher density housing is typically able to absorb more income-restricted housing and still maintain profitability for the developer, in addition to naturally enhancing the availability of housing overall in the County.
- Parking and setback requirements. Depending on the restrictions of parking and setbacks in the local land use code and comprehensive plan, these requirements may prohibit development of affordable housing.
- Affordable housing accessible to transit. 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.
- Not In My Back Yard (NIMBY) Syndrome. The social and financial stigma of affordable housing can lead to significant resistance from surrounding properties.

In the case of new construction, significant barriers to creating affordable housing are reductions in federal and state housing funds, the land costs, impact fees, zoning, and compliance with new hurricane standards building codes.

In the case of existing housing rehabilitation, the cost of upgrading to new construction codes is a barrier. Health Department regulations restrict expansion of existing septic systems and the Federal Emergency Management Agency (FEMA) restricts rehabilitations to existing structures beyond a certain value on properties located within 100-year Floodplain.

As a recipient of funding from the US Department of Housing and Urban Development (HUD), the County recently updated its Analysis of Impediments to Fair Housing Choice (AI) during which a review of the County's land use and zoning policies was conducted. The review revealed that Seminole County does not specifically allow, by right, accessory dwelling units (ADUs) in its single-family residential zoning districts. This could present a barrier to affordable housing. However, the County should be commended for its inclusion of its affordable housing district (R-AH), which allows for significantly smaller lot sizes and small units. The AI also identified the following impediments to affordable housing and fair housing choice:

- Lack of awareness by residents and landlords of fair housing laws.
- High number of fair housing complaints on the basis of disability.
- Lack of affordable rental and owner housing.
- Poor credit history and collateral as a barrier to homeownership.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

To combat barriers to affordable housing, the County adopted an Affordable Housing Incentive Plan as part of their Local Housing Assistance Plan (LHAP). The LHAP is required to participate in the State Housing Initiatives Partnership (SHIP) program. The County also has an Affordable Housing Advisory Committee (AHAC) in relation to its SHIP program that must review policies and procedures, ordinances, land development regulations and the comprehensive plan policies established and adopted by the County Council while making recommendations on specific actions to encourage or facilitate affordable housing. Seminole County's Affordable Housing Incentive Plan contains the following incentives: expedited permitting, ongoing review process, offset of impact fees, flexibility in densities, flexible lot configurations, and zoning requirements.

Seminole County also participated in a Regional Affordable Housing Initiative with Orange County, Osceola County, and the City of Orlando. This two-year regional effort concluded that multiple policies and programs will be necessary to advance an effective affordable housing agenda. In November 2020, the approved Attainable Housing Strategic Plan was introduced. The plan included 16 recommendations to help address affordable housing challenges. Key action steps include:

- *Adopt a Community Land Trust Ordinance:* Partner with community land trust organizations for development of suitable surplus County lands as affordable housing.
- *Establish an Affordable Housing Trust Fund (HTF):* Create a local dedicated funding source to assist in underwriting the cost of developing affordable housing. A trust fund could be used for incentives; impact fee subsidies; and/or repairs and maintenance of existing subsidized units. The County Commission has approved \$500,000 from general revenue to start the HTF and has also proposed redirecting vacation rental fees towards the fund.
- *Permit Accessory Dwelling Units (ADUs) in all Single-Family Residential Zoning Districts and establish Impact Fee Rates Specific to ADUs:* Adopt amendments to the Comprehensive Plan and

Land Development Code to allow ADUs as one method of responding to the need for affordable housing for smaller, single-parent, and aging households.

- *Remove Regulatory Barriers/Promote Missing Middle Housing Types:* Update existing affordable housing policies within the Seminole County Comprehensive Plan and Land Development Code in a manner that encourages a diversity of housing types and mixed-income housing.
- *Inclusionary Housing:* Explore the adoption of Inclusionary Housing/Zoning policies applicable to certain areas of the County where most appropriate for affordable and workforce housing.
- *Land Banking:* Establish a Land Banking Program by identifying appropriate County-owned properties; directly purchasing suitable property; and/or foreclosing on problem properties. Offer those lands at low cost to developers to build affordable and workforce housing.
- *Purchase Assistance Program:* Research and pursue a locally funded purchase assistance program for “Essential Service Personnel”, including County employees, and Public Safety professionals.
- *Improve Access to Transit to Increase Housing Affordability:* Improve the availability of and connection to high frequency and regional express bus routes.

Barriers to Affordable Housing Continued

The County also has several ongoing efforts to combat affordable housing barriers including identification of County owned properties for affordable housing, housing repair programs, rental programs, and homeless initiatives. The Seminole County Property appraiser Tax Incentive Program has been in operation since 2018. Fourteen apartment (14) complexes with expiring tax credits, opted to keep their units affordable.

Additionally, the Housing Element of Seminole County’s Vision 2020 Comprehensive Plan includes the goal of ensuring adequate affordable housing for all current and anticipated residents of Seminole County by maintaining a high-quality residential housing stock. The objectives under this goal include:

OBJECTIVE 1: PRIVATE SECTOR HOUSING DELIVERY

The County shall continue to support private sector housing production capacity sufficient to meet the housing needs (market demand) of existing and future residents.

OBJECTIVE 2: HOUSING STOCK PRESERVATION

The County shall encourage the improvement and continued viability of existing neighborhoods.

OBJECTIVE 3: AFFORDABLE HOUSING

The County shall work to provide adequate housing development for very low-and low- income households, the elderly, and rural and farm worker households.

OBJECTIVE 4: PUBLIC PRIVATE PARTNERSHIP

The County shall continue to develop joint partnerships with the private sector through federal and state housing subsidy programs and other local initiatives.

OBJECTIVE 5: HISTORIC HOUSING

The County shall promote the identification, evaluation, preservation and protection of historically significant properties, including non-residential structures.

OBJECTIVE 6: MANUFACTURED HOUSING AND MOBILE HOMES

The County shall provide sufficient and appropriate sites for manufactured housing and mobile homes on a market-driven (demand) basis.

OBJECTIVE 7: DISPLACEMENT/RELOCATION

The County shall continue to provide a fair and lawful method to ensure uniform treatment for households and businesses displaced by County programs.

OBJECTIVE 8: GROUP AND FOSTER HOMES

The County shall provide sufficient sites and provisions for group homes and foster homes.

OBJECTIVE 9: HOUSING PROGRAM IMPLEMENTATION

The County, in conjunction with its partners, will take a proactive role in formulating an effective affordable housing program.

Further, the County recently updated its Analysis of Impediments to Fair Housing Choice and will implement mitigation strategies to address barriers to affordable housing based upon the findings of the AI.

SP-60 Homelessness Strategy – 91.215(d)

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

Seminole County relies on the FL-507 Central Florida Commission on Homelessness CoC to drive the strategies to identify, assess, and house persons experiencing homelessness within the jurisdiction and execute the annual Point in Time Count. Seminole County supplements these efforts through the local Community Conversation on Homelessness, under the direction of the Seminole County Community Services Department. Seminole County recognizes improved partnerships and coordination as an essential strategy to address homelessness among unsheltered persons. Additionally, there is an emphasis on creating new strategies to establish a robust front door to the housing crisis response system which will better address identifying, assessing, referring, and housing persons experiencing both sheltered and unsheltered homelessness. Street Outreach to assess the needs of persons experiencing unsheltered homelessness is not a priority strategy. Data collection in the Homeless Management Information System (HMIS) is funded through the Emergency Solutions Grant, dedicating \$75,000 during this planning period and anticipated to serve 380 persons experiencing homelessness annually.

Addressing the emergency and transitional housing needs of homeless persons

The County, using the Emergency Solutions Grant (ESG), contributes funding for Emergency Shelter activities such as emergency operations and maintenance for the facilities. During this planning period from 2020-2024, the County is allocating \$418,955 of ESG to Shelter Operations, targeting 1,750 persons experiencing homelessness. Seminole County will also provide CDBG funding towards improvements for the Homeless Day Center. The jurisdiction plans to provide Emergency Solutions Grant (ESG) funding to non-profit providers to increase efforts of addressing the needs of homeless persons who are in need or are currently residing in emergency shelters or transitional housing facilities.

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.

Within the jurisdiction, \$300,000 of Emergency Solutions Grant funding is dedicated between the 2020-2024 planning period to Rapid Re-Housing activities, providing housing search/navigation, financial assistance, and housing stabilization supportive services to 150 households. Throughout the 2020-2024 Consolidated Plan period, the County also anticipates supporting the following public services using CDBG funding to target persons experiencing homelessness and assist with housing stabilization:

- \$101,630-Case Management, 160 persons served,
- \$35,000-Substance Abuse Services-Mental Health, 25 persons served, and
- \$16,210-Services for Homeless Youth, 15 persons served.

The funding sources and housing strategies to develop affordable housing are not specific to ending homelessness within Seminole County. When funding for homeless-specific projects is available, applications are awarded based on, among other components, HUD-related program criteria. The Homeless Services Network of Central Florida Continuum of Care is responsible for managing the network of direct service providers which execute the housing crisis response system using evidence-based interventions in a service and housing continuum for persons experiencing homelessness in the jurisdiction.

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 support the CoC’s efforts to end homelessness within the jurisdiction, the Seminole County Community Services Department’s Community Development Division plans to allocate \$300,000 in eligible ESG program Rapid Re-Housing activities for 150 low and moderate-income households to avoid homelessness. This funding will provide direct financial assistance in the form of short-term rental assistance, security deposits, utility payments, or moving costs. Other eligible types of Rapid Re-Housing assistance includes housing search and placement, housing stability case management, mediation, legal services or credit repair. Recipients of the ESG Rapid Re-Housing assistance will be carefully evaluated by program criteria based on the federal ESG program regulations. Priority will be given individuals or families that present the most urgent need. Additionally, \$1,334,882 in HOME funding is allocated to the Tenant Based Rental Assistance program to support 100 households with Rapid Rehousing assistance.

The County also contributes funding for supportive services that targets substance use and mental health treatment, services for youth experiencing homelessness, and case management services for persons experiencing homelessness as they transition from external systems of care to the housing crisis response system, and into permanent housing.

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.

For purposes of this Consolidated Plan, the number of housing units built before 1980 and occupied by households with children are the units that are considered to pose the greatest threat of lead poisoning. According to 2015 CHAS data, Seminole County has a significant number of units built prior to 1980. Due to the use of lead-based paint prior to 1978, units built prior to 1980 will potentially have a lead-based paint (LBP) hazard. Approximately 32% of owner-occupied units and 31% of renter-occupied units have a LBP hazard. This amounts to approximately 42,796 households at risk of exposure to LBP. Of this amount, 19,603 housing units (12,001 owner-occupied units and 7,602 renter-occupied units) built before 1980 have children present in the household.

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, when 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 direction 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 providing 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?

While there are a significant number of older housing units in the County, based on lead poisoning data from the Florida Department of Health, the number of lead poisoning cases has been relatively low. Between 2015 and 2018 there were 35 cases of lead poisoning in Seminole County. In 2018, there were 15 cases in the County which equates to a rate of 3.2 per 100,000 population compared to a rate of 10.1 for the state of Florida. Despite this low incidence of poisoning, the County will continue to take all the actions listed above to ensure that residents in assisted housing units, especially young children, are not exposed to lead hazards.

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

According to the 2018 ACS, 9.9% of Seminole County’s population for whom poverty status is determined live below the poverty level. Seminole County is committed to reducing the poverty level for its residents using resources from a variety of sources in coordination with the HUD resources available under this Consolidated Plan. The following programs are implemented by the County and designed to reduce the number of persons in poverty:

- 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.
- The Shelter Plus Care Program is a federal program administered by the County’s Community Services Department. This program provides rental assistance for chronically homeless people with disabilities and is combined with supportive services such as case management. 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.

- 2020 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.

- Seminole County Community Services also partners with the Work Opportunity Program (SWOP) that provides 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

Each year, the internally administered programs described above are used to provide housing and then stabilize households. While some households will never move forward with purchasing a permanent affordable housing unit, some households can collaborate with the Purchase Assistance Program to acquire a unit. In addition, the County offers a Homeowner Rehabilitation Program which assists in maintaining the current affordable housing units available within the County. The County also utilizes HOME funding to operate a Tenant Based Rental Assistance program that provide rental assistance to elderly, disabled, and homeless households.

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 a 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 entails annual inspections. On-going monitoring is conducted on Homebuyer Program to ensure no defaults or foreclosures has taken place. The policies govern how the action will be treated 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

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,104,669	0	0	2,104,669	8,418,676	The CDBG Entitlement program provides annual grants to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	798,760	10,000	0	808,760	3,235,040	HOME is the largest Federal block grant to State and local governments designed exclusively to create affordable housing for low-income households. HOME funds are awarded annually as formula grants to participating jurisdictions.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	171,666	0	0	171,666	686,664	The Emergency Solutions Grant Program is a program that provides resources to address homeless and special needs.

Table 54 - Expected Resources – Priority Table

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

Seminole County has identified funding sources that can be pooled to make a greater impact within the community. Although federal, state, private, and local grant program funds and activities operate according to their own guidelines and requirements, they are frequently combined to provide a higher level of funding for housing and community development needs. For example, federal CDBG funds can be leveraged State Housing Initiatives Partnership (SHIP) program funds in order to meet needs in affordable housing. The HOME Investment Partnership program funds can also be combined with SHIP to provide assistance for qualified low- and moderate-income first-time homebuyers in the form of down-payment, principal reduction, and closing cost assistance.

Seminole County meets the required HOME match requirements by receiving cash match from homebuyer and CHDO contributions. 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 designated affordable housing lots throughout the County that may be used as leveraged toward affordable housing projects funded with federal funds when necessary.

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 are potential properties for the development of permanent affordable housing. The County may partner with nonprofit organizations that develop affordable housing for income households. However, the disposition of any of these properties for affordable housing is subject to the discretion of the County. Community Services will review this list during the program year to determine if any of these properties may be disposed of to support affordable housing.

Discussion

N/A

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	Minor Home Repair	2020	2024	Affordable Housing	County-wide	Increase Access to Affordable Housing	CDBG: \$203,084	Homeowner Housing Rehabilitated: 10 Household Housing Unit
2	Housing Program Delivery	2020	2024	Affordable Housing	County-wide	Increase Access to Affordable Housing	CDBG: \$110,000	Other: 0 Other
3	Housing Construction - Homeownership	2020	2024	Affordable Housing	County-wide	Increase Access to Affordable Housing	HOME: \$175,000	Homeowner Housing Added: 3 Household Housing Unit
4	Housing Construction - Rental	2020	2024	Affordable Housing	County-wide	Increase Access to Affordable Housing	HOME: \$230,000	Rental units constructed: 30 Household Housing Unit
5	Tenant-Based Rental Assistance	2020	2024	Affordable Housing	County-wide	Increase Access to Affordable Housing	HOME: \$213,884	Tenant-based rental assistance / Rapid Rehousing: 25 Households Assisted
6	Purchase Assistance	2020	2024	Affordable Housing	County-wide	Increase Access to Affordable Housing	HOME: \$100,000	Direct Financial Assistance to Homebuyers: 3 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Neighborhood Revitalization	2020	2024	Non-Housing Community Development	County-wide	Improve Access to Public Facilities/Infrastructure	CDBG: \$959,812	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1254 Persons Assisted
8	Public Service Assistance	2020	2024	Non-Homeless Special Needs Non-Housing Community Development	County-wide	Increase Access to Public Services	CDBG: \$410,840	Public service activities other than Low/Moderate Income Housing Benefit: 345 Persons Assisted
9	Shelter Operations and Essential Services	2020	2024	Homeless	County-wide	Increase Access to Homeless Prevention Services	ESG: \$83,791	Homeless Person Overnight Shelter: 350 Persons Assisted
10	Rapid Re-Housing	2020	2024	Homeless	County-wide	Increase Access to Homeless Prevention Services	ESG: \$60,000	Tenant-based rental assistance / Rapid Rehousing: 30 Households Assisted
11	HMIS Administration	2020	2024	Homeless	County-wide	Increase Access to Homeless Prevention Services	ESG: \$15,000	Other: 0 Other
12	Administration	2020	2024	Planning and Administration	County-wide	Program Administration	CDBG: \$420,933 HOME: \$79,876 ESG: \$12,875	Other: 0 Other

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Minor Home Repair
	Goal Description	Maintain the existing affordable housing stock through minor repair of low-and moderate-income households. Repair of deteriorated housing will support access and availability to decent and affordable housing by alleviating or eliminating hazardous and costly living conditions. The minor repair program assists with the following trades: roof replacement, plumbing, electrical systems, HVAC, and accessibility improvements.
2	Goal Name	Housing Program Delivery
	Goal Description	Funds to cover program delivery costs for housing activities including construction, rehabilitation, and support of the administration and case management for the HOME TBRA program.
3	Goal Name	Housing Construction - Homeownership
	Goal Description	Support the provision of decent housing for low-and moderate-income households by funding new construction of affordable units for homeownership.
4	Goal Name	Housing Construction - Rental
	Goal Description	Support the provision of decent housing for low-and moderate-income households by funding new construction of affordable rental units.
5	Goal Name	Tenant-Based Rental Assistance
	Goal Description	Support the provision of decent housing and a suitable living environment by providing rental assistance to elderly, disabled, or homeless households in Seminole County.
6	Goal Name	Purchase Assistance
	Goal Description	Support homeownership opportunities by providing down-payment and closing costs assistance to eligible low-income buyers to reduce the cost to purchase a safe, decent, and affordable home.

7	Goal Name	Neighborhood Revitalization
	Goal Description	Provision of a suitable living environment by improving public facilities and infrastructure including roads, parks, and repairs to community service centers such as health clinics, homeless day centers, and a facility for employment services for disabled adults.
8	Goal Name	Public Service Assistance
	Goal Description	Provision of a suitable living environment by providing essential community services including but not limited to: mental health services for abused youth, services for disabled adults, services for disabled youth, services for the elderly, services for the homeless, case management for homeless or at risk individuals and families, dental services.
9	Goal Name	Shelter Operations and Essential Services
	Goal Description	Provision of decent, affordable housing and a suitable living environment by providing financial assistance for operations and management of an emergency shelter and supporting the provision of essential services to the homeless and at-risk of becoming homeless.
10	Goal Name	Rapid Re-Housing
	Goal Description	Funds to provide affordable rental housing to those experiencing homelessness as well as the administration involved in implementing the activity.
11	Goal Name	HMIS Administration
	Goal Description	Operation, management, and administration of the Homeless Management and Information System (HMIS).
12	Goal Name	Administration
	Goal Description	Administration and implementation of the CDBG, HOME, and ESG programs. Activities include staff salaries; financial responsibility; fair housing; and preparation of HUD required documents such as the Consolidated Plan, Annual Action Plan, and CAPER.

Projects

AP-35 Projects – 91.220(d)

Introduction

The County will undertake various projects during the 2020-2021 program year focused on providing decent affordable housing and creating a suitable living environment for residents. The County will utilize their 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.

Projects

#	Project Name
1	Minor Home Repair
2	Housing Program Delivery
3	Sanford Avenue Drainage Improvements
4	True Health Facility Improvement
5	Homeless Day Center Improvements
6	Inspire Facility Improvements
7	Public Facility Improvements County / Municipal Partners
8	Contingency Set-Aside
9	Dental Program
10	Case Management
11	Services for Visually Impaired
12	Mental Health Services - Youth
13	Adult Day Training for Disabled Adults
14	Substance Abuse Services - Mental Health
15	Senior Services
16	Services for Homeless Youth and Adults
17	Summer Camp for Disabled Youth
18	Housing Construction - Homeownership
19	Housing Construction - Rental
20	Tenant-Based Rental Assistance
21	Purchase Assistance
22	ESG20 Seminole County
23	CDBG Program Administration
24	HOME Program Administration

Table 56 – Project Information

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

needs

In identifying priorities, the County uses a ranking system to determine needs as low, medium, high, or no need. In ranking needs within the community, the County takes into consideration information from the Needs Assessment, Housing Market Analysis, citizen participation process, and agency consultation. The County assesses the amount of funding available and which activities can be funded within budget to address high priority needs.

The priority ranking system is as follows:

- High Priority: Activities determined as a critical need and will be funded during the Consolidated Plan period.
- Medium Priority: Activities determined to be a moderate need and may be funded during the Consolidated Plan period as funds are available.
- Low Priority: Activities determined as a minimal need and are not expected to be funded during the Consolidated Plan 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 Consolidated Plan period.

There are various elements that produce obstacles to meeting need within the community. Addressing all housing, homeless, and community developments needs is a difficult task due to lack of funding. The current housing market and economic environment also serve as barriers to meeting needs. Housing values have increased tremendously limiting access to affordable housing for low income persons while stagnant incomes have added to the number of families and individuals needing access to services. The County utilizes its CDBG, HOME, and ESG funds to the fullest extent to assist in meeting underserved needs. Leveraging efforts with public and private entities are also made to supplement federal funds and increase the resources available to address community needs.

AP-38 Project Summary
Project Summary Information

1	Project Name	Minor Home Repair
	Target Area	County-wide
	Goals Supported	Minor Home Repair
	Needs Addressed	Increase Access to Affordable Housing
	Funding	CDBG: \$203,084
	Description	Maintain the existing affordable housing stock through housing rehabilitation of owner-occupied housing units: eligibility citation is 570.208(a)(3), LMH national objective, and matrix code is 14A.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	This project will benefit 10 very-low, low, or moderate-income households.
	Location Description	County Wide.
	Planned Activities	Home repairs for low/moderate income households. The minor repair program assists with the following trades: roof replacement, plumbing, electrical systems, HVAC, and accessibility improvements.
2	Project Name	Housing Program Delivery
	Target Area	County-wide
	Goals Supported	Housing Program Delivery
	Needs Addressed	Increase Access to Affordable Housing
	Funding	CDBG: \$110,000
	Description	Support delivery of affordable housing activities: eligibility citation is 570.208(a)(3), LMH national objective, and matrix code is 14H.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	County Wide.

	Planned Activities	Funds will be used to provide project delivery costs for housing activities. Funds will also be used to support the administration and case management for the HOME TBRA program.
3	Project Name	Sanford Avenue Drainage Improvements
	Target Area	County-wide
	Goals Supported	Neighborhood Revitalization
	Needs Addressed	Improve Access to Public Facilities/Infrastructure
	Funding	CDBG: \$275,000
	Description	Support access to a suitable living environment through installation of waterlines/sewer lines and storm water retention: eligibility citation is 570.208 (a)(1), LMA national objective, and matrix code is 03J.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	This project will benefit 25 very-low, low, or moderate-income persons.
	Location Description	County Wide.
Planned Activities	Funds will be used for the installation of waterlines/sewer lines, storm water retention and associated site preparation costs at 3500 Sanford Ave. Approximately five (5) affordable housing units can be constructed on the site once the water/ sewer/ drainage improvements are made to the site.	
4	Project Name	True Health Facility Improvement
	Target Area	County-wide
	Goals Supported	Neighborhood Revitalization
	Needs Addressed	Improve Access to Public Facilities/Infrastructure
	Funding	CDBG: \$250,000
	Description	Support access to a suitable living environment though health facility improvements: eligibility code 570.208 (a)(1), LMA national objective, and matrix code 03P.
	Target Date	9/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	This project will benefit 800 very-low, low, or moderate-income persons.
	Location Description	4930 East Lake Mary Blvd. Sanford, Florida
	Planned Activities	Funds will be used to replace the roof at the True Health Sanford Clinic. True Health provides health services to patients without immediate access to affordable health care, the under insured and uninsured.
5	Project Name	Homeless Day Center Improvements
	Target Area	County-wide
	Goals Supported	Neighborhood Revitalization
	Needs Addressed	Improve Access to Public Facilities/Infrastructure
	Funding	CDBG: \$68,273
	Description	Support access to a suitable living environment through homeless facility improvements: eligibility code 570.208 (a)(2), LMC national objective, and matrix code 03C.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	This project will benefit 150 disabled and homeless persons designated limited clientele and considered to be low-income.
	Location Description	600 N. US Highway 17/92 #158 Longwood, FL 32750
	Planned Activities	Funds will be used to rehabilitate the Sharing Center Homeless drop-in center. The project includes the renovation of restrooms for ADA compliance, along with installation of additional lighting, security measures and signage.
6	Project Name	Inspire Facility Improvements
	Target Area	County-wide
	Goals Supported	Neighborhood Revitalization
	Needs Addressed	Improve Access to Public Facilities/Infrastructure
	Funding	CDBG: \$41,539

	Description	Support access to a suitable living environment through improvements to a day training facility for disabled adults: eligibility code 570.208 (a)(2), LMC national objective, and matrix code 03B.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	This project will benefit 25 persons with developmental disabilities designated limited clientele and considered to be low-income.
	Location Description	1095 Bell Ave. Casselberry, FL
	Planned Activities	Funds will be used to make security improvements to the Inspire of Central Florida Day Training Facility for Disabled Adults. Inspire provides employment and life skills training for adults with developmental disabilities.
7	Project Name	Public Facility Improvements County / Municipal Partners
	Target Area	County-wide
	Goals Supported	Neighborhood Revitalization
	Needs Addressed	Improve Access to Public Facilities/Infrastructure
	Funding	CDBG: \$275,000
	Description	Support access to a suitable living environment through public facility improvements: eligibility citation 570.208 (a)(1), LMA national objective, and matrix codes 03F, 03I, 03K, and 03E.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	This project will benefit 250 very-low, low, or moderate-income persons.
	Location Description	County Wide.
	Planned Activities	Funds will be used to improve public facilities in Seminole County and eligible areas within our Urban County partner cities - Altamonte Springs, Casselberry, Lake Mary, Longwood, Winter Springs. Activities could include improvements to roads, sidewalks, parks, recreation facilities, community centers, street lights, storm water/ drainage improvements.
	Project Name	Contingency Set-Aside

8	Target Area	County-wide
	Goals Supported	Neighborhood Revitalization
	Needs Addressed	Improve Access to Public Facilities/Infrastructure
	Funding	CDBG: \$50,000
	Description	Support access to a suitable living environment by providing funds for contingency/cost over runs for CDBG construction projects. Contingency fund will not exceed 10% of construction costs or the grant awarded for costs: eligibility citation 570.208 (a)(1), LMA national objective, and matrix codes 22 or 03F, 03I, 03K, and 03E.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	This project will benefit 4 very-low, low, or moderate-income persons.
	Location Description	County Wide.
	Planned Activities	CDBG funds will be set aside for contingency/ cost over runs for CDBG construction projects. Contingency fund will not exceed 10% of construction costs or the grant awarded for costs.
9	Project Name	Dental Program
	Target Area	County-wide
	Goals Supported	Public Service Assistance
	Needs Addressed	Increase Access to Public Services
	Funding	CDBG: \$60,000
	Description	Support access to a suitable living environment through health services: eligibility citation: eligibility citation 570.208 (a)(1), LMA national objective, and matrix code 05M.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	This project will benefit 15 extremely low, low, and moderate-income persons.
	Location Description	County Wide.

	Planned Activities	Funds will be used to provide dental assistance to low-income individuals.
10	Project Name	Case Management
	Target Area	County-wide
	Goals Supported	Public Service Assistance
	Needs Addressed	Increase Access to Public Services
	Funding	CDBG: \$101,630
	Description	Support access to a suitable living environment and essential services by providing funds for case management staff for rapid re-housing activities: eligibility citation 570.208 (a)(2), LMC national objective, matrix code 03T.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	This project will benefit 160 extremely low, low, and moderate-income persons and the homeless or at-risk of becoming homeless.
	Location Description	County Wide.
	Planned Activities	\$60,000 will be used for Housing Stability Case Managers for the Rapid Re-Housing program for homeless families. Embrace Families administers the family Rapid Rehousing Program. \$50,000 will be used for Housing Stability Case Manager for Seminole County's Rapid-Re housing program for homeless individuals.
11	Project Name	Services for Visually Impaired
	Target Area	County-wide
	Goals Supported	Public Service Assistance
	Needs Addressed	Increase Access to Public Services
	Funding	CDBG: \$45,000
	Description	Support access to a suitable living environment and essential services by providing funds for life skills classes and case management for seniors with visual impairment: eligibility citation 570.208 (a)(2), LMC national objective, matrix code 05A.
	Target Date	9/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	This project will benefit 35 elderly and disabled persons designated limited clientele and considered to be low-income.
	Location Description	County Wide.
	Planned Activities	Program participants learn how to cook, use computers, and other skills necessary to live independently. The program is administered by Lighthouse of Central Florida.
12	Project Name	Mental Health Services - Youth
	Target Area	County-wide
	Goals Supported	Public Service Assistance
	Needs Addressed	Increase Access to Public Services
	Funding	CDBG: \$50,000
	Description	Support access to a suitable living environment by providing funds for health services: eligibility citation 570.208 (a)(2), LMC national objective, and matrix code 05D.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	This project will benefit 30 very-low, low, and moderate-income youth.
	Location Description	County Wide.
	Planned Activities	Funds will be used to provide mental health counseling to children under 18 who are victims of abuse and neglect. The therapy program is administered by Kids House of Seminole Inc.
13	Project Name	Adult Day Training for Disabled Adults
	Target Area	County-wide
	Goals Supported	Public Service Assistance
	Needs Addressed	Increase Access to Public Services
	Funding	CDBG: \$40,000
	Description	Support access to a suitable living environment and economic opportunity through employment training activities: eligibility citation 570.208 (a)(2), LMC national objective, and matrix code 05B or 05H.

	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	This project will benefit 15 disabled persons designated limited clientele and considered to be low-income.
	Location Description	County Wide.
	Planned Activities	Funds will be used to provide job skills training, life skills training and employment opportunities for adults with developmental disabilities. The day training program is administered by Inspire of Central Florida.
14	Project Name	Substance Abuse Services - Mental Health
	Target Area	County-wide
	Goals Supported	Public Service Assistance
	Needs Addressed	Increase Access to Public Services
	Funding	CDBG: \$35,000
	Description	Support access to a suitable living environment through mental health activities: eligibility citation 570.208 (a)(2), LMC national objective, and matrix code 05M.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	This project will benefit 25 homeless and disabled persons designated limited clientele and considered to be low-income.
	Location Description	401 Pecan Street, Sanford FL
	Planned Activities	Funds will be used to provide mental health counseling to homeless individuals that are at Recovery House or the Rescue Outreach Mission. The funds will cover the costs associated with therapy for the individual or group sessions.
15	Project Name	Senior Services
	Target Area	County-wide
	Goals Supported	Public Service Assistance
	Needs Addressed	Increase Access to Public Services
	Funding	CDBG: \$45,000

	Description	Support access to a suitable living environment through senior services: eligibility citation 570.208 (a)(2), LMC national objective, and matrix code 05A.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	This project will benefit 40 elderly persons designated limited clientele and considered to be low-income.
	Location Description	County Wide
	Planned Activities	Funds will be used to provide homemaking, personal care, respite care and companionship services to low-income seniors in Seminole County. The services will be provided by Seniors First, Inc.
16	Project Name	Services for Homeless Youth and Adults
	Target Area	County-wide
	Goals Supported	Public Service Assistance
	Needs Addressed	Increase Access to Public Services
	Funding	CDBG: \$16,210
	Description	Support access to a suitable living environment through mental health services: eligibility citation 570.208 (a)(2), LMC national objective, and matrix code 05M.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	This project will benefit 15 homeless youth designated limited clientele and considered to be low-income.
	Location Description	County Wide.
	Planned Activities	Funds will be used to provide mental health counseling to homeless youth and adults (under 25). This is an additional component to the services Impower provides to Homeless youth and adults in Seminole County.
17	Project Name	Summer Camp for Disabled Youth
	Target Area	County-wide
	Goals Supported	Public Service Assistance

	Needs Addressed	Increase Access to Public Services
	Funding	CDBG: \$18,000
	Description	Support access to a suitable living environment through youth services: eligibility citation 570.208 (a)(2), LMC national objective, and matrix code 05D.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	This project will benefit 10 disabled youth designated limited clientele and considered to be low-income.
	Location Description	County Wide.
	Planned Activities	Funds will be used to provide scholarships for 25 low-income children with disabilities to participate in the Summer Connections Program. The program provides a blended approach to core subject area- math, science and reading and hands-on arts and technology. It helps students to meet academic and therapeutic goals between school years. The Summer Connection Program is administered by United Cerebral Palsy of Central Florida.
18	Project Name	Housing Construction - Homeownership
	Target Area	County-wide
	Goals Supported	Housing Construction - Homeownership
	Needs Addressed	Increase Access to Affordable Housing
	Funding	HOME: \$175,000
	Description	Provide access to decent housing through the construction of affordable homeownership units: eligibility citation 570.208 (a)(3), LMH national objective, and matrix code 12.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	This project will create affordable owner housing for 3 very-low, low, or moderate-income households.
	Location Description	County Wide.

	Planned Activities	Funds will be used to construct affordable housing units for homeownership.
19	Project Name	Housing Construction - Rental
	Target Area	County-wide
	Goals Supported	Housing Construction - Rental
	Needs Addressed	Increase Access to Affordable Housing
	Funding	HOME: \$230,000
	Description	Provide access to decent housing through the acquisition and rehabilitation or construction of affordable rental units: eligibility citation 570.208 (a)(3), LMH national objective, and matrix codes 14A, 14G, or 12.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	This project will create affordable rental housing for 30 very-low, low, or moderate-income households.
	Location Description	County Wide.
	Planned Activities	Provision of funds for a CHDO set aside eligible activity to acquire and rehabilitate one single-family housing unit for rent to very-low and low-income households that meet HOME income guidelines for the applicable HOME affordability period. New construction of rental housing will also be considered under this activity. The project also provides funds for staff project delivery costs.
20	Project Name	Tenant-Based Rental Assistance
	Target Area	County-wide
	Goals Supported	Tenant-Based Rental Assistance
	Needs Addressed	Increase Access to Affordable Housing
	Funding	HOME: \$213,884
	Description	Provide access to decent affordable housing through rental assistance activities: eligibility citation 570.208 (a)(3), LMH national objective, and matrix code 05T.
	Target Date	9/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	This project will benefit 25 LMI, elderly, disabled households and households experiencing homelessness or at-risk of becoming homeless.
	Location Description	County Wide.
	Planned Activities	Funds will be used to provide tenant based rental assistance to elderly, disabled, or homeless households in Seminole County.
21	Project Name	Purchase Assistance
	Target Area	County-wide
	Goals Supported	Purchase Assistance
	Needs Addressed	Increase Access to Affordable Housing
	Funding	HOME: \$100,000
	Description	Provide access to safe, decent, affordable housing and provide homeownership opportunities through direct financial assistance to homebuyers: eligibility citation 570.208 (a)(3), LMH national objective, and matrix code 05R.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	This project will benefit 3 extremely-low, low, and moderate-income households.
	Location Description	County Wide.
	Planned Activities	Funds will be used to provide down payment and closing costs assistance to eligible homebuyers.
22	Project Name	ESG20 Seminole County
	Target Area	County-wide
	Goals Supported	Shelter Operations and Essential Services Rapid Re-Housing HMIS Administration Administration
	Needs Addressed	Increase Access to Homeless Prevention Services
	Funding	ESG: \$1,947,387

	Description	Provision of funds to support decent housing and prevent homelessness: eligibility citation for the shelter and operations, rapid re-housing, HMIS, activities is 570.208(a)(2), LMC national objective, and matrix code 03T and 05Q. Also for the administration activity: eligibility citation 570.206, the national objective is not applicable, and matrix code 21A. In addition, the FY 20 ESG project includes CV funds per HUD IDIS set-up instructions. These funds will not be allocated under the FY 20 Action Plan projects. CV funds include: ESG-CV1 funds in the amount of \$591,592 will be used to prepare for, prevent, and respond to Covid-19 to include: Shelter Operations, Street outreach, Homeless Prevention, Rapid-Rehousing, HMIS and Program Administration. ESG-CV2 funds in the amount of \$1,183,769 will be used to prepare for, prevent and respond to Covid-19 to include: Shelter Operations, Street outreach, Homeless Prevention, Rapid-Rehousing, HMIS and Program Administration.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The shelter operation and essential services project will benefit 350 persons experiencing homelessness or at-risk of becoming homeless. The rapid re-housing project will benefit 30 households experiencing homelessness or at-risk of becoming homeless.
	Location Description	County Wide.
	Planned Activities	ESG activities planned during the PY 2020-21 program year include: <ul style="list-style-type: none"> • Shelter Operations and Essential Services: \$83,791 - Financial assistance for operations and management of an emergency shelter and supporting the provision of essential services to the homeless and at-risk of becoming homeless. • Rapid Re-Housing: \$60,000 - Funds to provide affordable rental housing to those experiencing homelessness as well as the administration involved in implementing the activity. • HMIS Administration: \$15,000 - Operation, management, and administration of the Homeless Management and Information System (HMIS). • ESG Administration: \$12,875 - Funds will be used for the administration and implementation of the HUD ESG program.
23	Project Name	CDBG Program Administration
	Target Area	County-wide

	Goals Supported	Administration
	Needs Addressed	Program Administration
	Funding	CDBG: \$420,933
	Description	Funds will be used for the administration and implementation of the HUD CDBG program.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	County Wide.
	Planned Activities	Activities include staff salaries; financial responsibility; and preparation of HUD required documents such as the Consolidated Plan, Annual Action Plan, CAPER, and Analysis of Impediments.
24	Project Name	HOME Program Administration
	Target Area	County-wide
	Goals Supported	Administration
	Needs Addressed	Program Administration
	Funding	HOME: \$79,876
	Description	Funds will be used for the administration and implementation of the HUD HOME program.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	County Wide.
	Planned Activities	Activities include staff salaries; financial responsibility; and preparation of HUD required documents such as the Consolidated Plan, Annual Action Plan, CAPER, and Analysis of Impediments.

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 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 County-wide. 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 County-wide, and in most cases extremely low, low, and moderate-income. Beneficiaries will also include elderly, youth, persons with disabilities, and the homeless or at-risk of becoming homeless.

Geographic Distribution

Target Area	Percentage of Funds
County-wide	100

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Discussion

N/A

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

In PY 2020-21 Seminole County will support affordable housing through its CDBG, HOME, and ESG programs by funding activities including: minor home repairs, new construction, direct financial assistance to homeowners, rental assistance, and rapid re-housing.

One Year Goals for the Number of Households to be Supported	
Homeless	25
Non-Homeless	76
Special-Needs	0
Total	101

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	55
The Production of New Units	33
Rehab of Existing Units	10
Acquisition of Existing Units	3
Total	101

Table 59 - One Year Goals for Affordable Housing by Support Type

Discussion

N/A

AP-60 Public Housing – 91.220(h)

Introduction

This section of the Plan describes the actions Seminole County will take during 2020-2021 to address the needs of public housing residents. While public housing needs are primarily met by the public housing agencies, Seminole County has supported public housing residents in the past by providing CDBG funding for supportive services and infrastructure projects when the Seminole County Housing Authority (SCHA) applied through the County's annual Request for Application (RFA) process.

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

In 2020, Seminole County voted to approve providing local contribution for the Villas at Academy Place tax credit application. The Villas of Academy Place is a Seminole County Housing Authority property. The Board voted to allocate \$230,000 in HOME funds over the course of two years for the local contribution needed for a LIHTC application. During the Consolidated Planning period, Seminole County plans to set aside additional funding to provide local contributions for tax credit properties.

In addition to the Villas of Academy Place project, Seminole County partners with the SCHA to administer the HOME Tenant Based Rental Assistance (TBRA) program. Under the TBRA program funds will be used to provide tenant based rental assistance to elderly, disabled, or homeless households in Seminole County.

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

The SCHA provides supportive services to its residents to work towards self-sufficiency and homeownership. Supportive services include job training, financial counseling, and networking with housing providers. The supportive services are offered to all public housing residents as an incentive to take control of their housing opportunities and to improve their living conditions.

The SHA has established a goal to increase homeownership opportunities in the Goldsboro neighborhood. During PY 2020-2024, SHA plans to construct 80-100 for-sale units on the southern parcel of the former Castle Brewer Court and William Clark Court public housing sites. These homeownership units will be a mixture of market-rate and affordable homes.

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

Neither public housing authority serving Seminole County has been designated by HUD as troubled. According to HUD's Inventory Management System (IMS)/ PIH Information Center (PIC) public housing profile site

at: https://www.hud.gov/program_offices/public_indian_housing/systems/pic/haprofiles, the Seminole County Housing Authority is a standard performer and having no units and no residents at this time, the Sanford Housing Authority does not have a performance designation.

Discussion

The SCHA will continue to administer direct annual HUD funding allocations on the operation, maintenance, and rental assistance projects and activities based on the amount of the allocation and the number of qualified individuals and families in need of public housing assistance. Seminole County is an active participant in the Choice Neighborhoods Initiative that seeks to revitalize the Goldsboro Neighborhood. The initiative will address plans for addressing properties owned by the SHA as well as other properties within the boundaries of their study area.

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

Introduction

Focused on addressing the needs of persons experiencing homelessness and other categories of persons with special needs, these strategies listed in this section will be implemented by the County. This collaborative effort will incorporate selected housing providers to provide specific direct services to the target populations. Each of the following sections will address the methods of outreach to homeless persons, activities to address the emergency shelter and transitional housing needs of homeless persons, actions to assist homeless persons with obtaining permanent housing, and efforts to prevent homelessness in an effort to reduce and end homelessness throughout 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 serves as the Continuum of Care (CoC) Lead Agency within the jurisdiction. Seminole County relies on the partnership with the CoC and its network providers to provide Street Outreach services and conduct the annual Point-in-Time Count (PIT Count). These activities help the CoC and Seminole County Government guide funding to development and implementation of programs that prevent and end sheltered and unsheltered homelessness.

In response to the Covid-19 Crisis, and its impact on unsheltered homeless, Seminole County developed an internal rapid re-housing program aimed at assisting homeless individuals and unsheltered persons. ESG-CV dollars were also earmarked for street outreach support at the Sharing Center Drop in Facility. Seminole County also allocated CDBG funds to improve the Sharing Center Facility. In addition, Seminole County uses CSBG funds to provide Bridge Housing and cover the cost of an outreach staff person at Aspire Health Partners. The HOPE team conducts outreach and links unsheltered homeless to services. Because the County's ESG funding is limited, Seminole County funds area shelters, including the homeless drop-in center with local CSA funds. Homeless Services are considered essential under the CSA grant program and receive priority over supportive programs.

Addressing the emergency shelter and transitional housing needs of homeless persons

Seminole County utilizes Emergency Solutions Grant (ESG) funding to support the needs of persons experiencing homelessness residing in emergency shelters or site-based transitional housing programs. Consolidated Plan goals for 2020-2024 include serving 3,950 persons experiencing homelessness through overnight shelter. A total of \$418,955 in ESG funding is dedicated to this goal for Emergency Shelter Operations and Essential Services. Local non-profit direct service providers are

contracted to administer ESG funds.

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

Seminole County does not have current affordable housing strategies that are specific to persons experiencing homelessness that support their transition to permanent housing and independent living. However, all the County's affordable housing strategies and funding sources can be used to assist persons experiencing homelessness obtain permanent housing when resources are available. Dependent on the Continuum of Care and its network of homeless service providers, the County relies on these partners to implement activities and interventions the housing crisis response system which includes supports and affordable housing activities to address the needs of persons experiencing homelessness.

However, the jurisdiction does support public activities that include services for persons experiencing homelessness, among other populations. In total, public service activities for low/moderate income housing benefit includes assisting 100 households through \$1,673,280 CDBG funding. These services that target youth experiencing homelessness, mental health/substance use treatment, and case management can assist individuals in the housing crisis response system access housing options and provide services that are intended to support independent living and housing stability. Additionally, \$1,334,882 in HOME funding is allocated to the Tenant Based Rental Assistance program to support 100 households with Rapid Rehousing assistance.

The County's Request for Application (RFA) process allows eligible affordable housing providers the opportunity to apply for annual funding opportunities that support activities for various subpopulations within the jurisdiction, including persons experiencing homelessness. Scoring is contingent on among various criteria which includes HUD-regulated program standards.

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

During the 2020-2024 Consolidated Plan period, the anticipated ESG allocation for Rapid Rehousing activities by the Seminole County Community Services Department, Community Development Division is

\$300,000, to serve 100 low- and moderate-income households, helping them avoid homelessness. This ESG-funded Rapid Rehousing program provides housing navigation, financial assistance (security deposit, utility assistance, rental assistance), and support services that focus on housing stabilization. Activities to implement RRH components include housing search and placement, housing stability case management, mediation, legal services, or credit repair. Priority populations for RRH projects include individuals or families that present the most urgent need, and but for this assistance, will remain without a home. Eligibility is determined by program criteria developed by the County, based on the federal ESG program regulations.

Discussion

Seminole County and the Continuum of Care Lead Agency, and its network of direct service provider agencies are committed to effective strategies with proven outcomes that reduce and end homelessness. The County continues to contribute resources to activities that support goals and positive outcomes in the housing crisis response system and anticipates continuing implementation of strategies and actions with funding as it is available.

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

Introduction:

Affordable housing is a growing concern at the federal, state and local levels. Housing affordability has also become an important public policy issue, as home ownership is viewed as being an important goal for both individual and social reasons. Housing prices, household incomes, and mortgage rates are the primary determinants of housing affordability.

Government regulations including land use/zoning codes and building codes adopted by a jurisdiction have the potential to impact the cost of housing and limit the supply of affordable housing. Seminole County recognizes that there can be institutional, regulatory, or policy barriers to development and promotion of access to affordable housing. Some of these barriers are at the discretion of County policymakers, including the permitting, zoning, and housing & community development offices. The following barriers may impact the development of affordable housing:

- Development approvals process. The development approval process can be time- and resource-intensive, particularly for developers of affordable housing.
- Density restrictions. Depending on the maximum allowable density in any given zoning category, higher density housing developments may be prohibited. Higher density housing is typically able to absorb more income-restricted housing and still maintain profitability for the developer, in addition to naturally enhancing the availability of housing overall in the County.
- Parking and setback requirements. Depending on the restrictions of parking and setbacks in the local land use code and comprehensive plan, these requirements may prohibit development of affordable housing.
- Affordable housing accessible to transit. 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.
- Not In My Back Yard (NIMBY) Syndrome. The social and financial stigma of affordable housing can lead to significant resistance from surrounding properties.

In the case of new construction, significant barriers to creating affordable housing are reductions in federal and state housing funds, the land costs, impact fees, zoning, and compliance with new hurricane standards building codes.

In the case of existing housing rehabilitation, the cost of upgrading to new construction codes is a barrier. Health Department regulations restrict expansion of existing septic systems and the Federal Emergency Management Agency (FEMA) restricts rehabilitations to existing structures beyond a certain value on properties located within 100-year Floodplain.

As a recipient of funding from the US Department of Housing and Urban Development (HUD), the

County recently updated its Analysis of Impediments to Fair Housing Choice (AI) during which a review of the County's land use and zoning policies was conducted. The review revealed that Seminole County does not specifically allow, by right, accessory dwelling units (ADUs) in its single-family residential zoning districts. This could present a barrier to affordable housing. However, the County should be commended for its inclusion of its affordable housing district (R-AH), which allows for significantly smaller lot sizes and small units. The AI also identified the following impediments to affordable housing and fair housing choice:

- Lack of awareness by residents and landlords of fair housing laws.
- High number of fair housing complaints on the basis of disability.
- Lack of affordable rental and owner housing.
- Poor credit history and collateral as a barrier to homeownership.

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

To combat barriers to affordable housing, the County adopted an Affordable Housing Incentive Plan containing the following incentives: expedited permitting, ongoing review process, offset of impact fees, flexibility in densities, flexible lot configurations, and zoning requirements.

Seminole County also participated in a Regional Affordable Housing Initiative which included 16 recommendations to help address affordable housing challenges. Key action steps include: 1) Adopt a Community Land Trust Ordinance; 2) Establish an Affordable Housing Trust Fund (HTF); Permit Accessory Dwelling Units (ADUs) in all Single-Family Residential Zoning Districts and establish Impact Fee Rates Specific to ADUs; 3) Remove Regulatory Barriers/Promote Missing Middle Housing Types; Inclusionary Housing; Land Banking; 4) Purchase Assistance Program; 5) Improve Access to Transit to Increase Housing Affordability

The County also has several ongoing efforts to combat affordable housing barriers including identification of County owned properties for affordable housing, housing repair programs, rental programs, and homeless initiatives. The Seminole County Property appraiser Tax Incentive Program has been in operation since 2018. Fourteen apartment (14) complexes with expiring tax credits, opted to keep their units affordable.

Additionally, the Housing Element of Seminole County's Vision 2020 Comprehensive Plan includes the goal of ensuring adequate affordable housing for all current and anticipated residents of Seminole County by maintaining a high-quality residential housing stock.

Further, the County recently updated its Analysis of Impediments to Fair Housing Choice and will

implement mitigation strategies to address barriers to affordable housing based upon the findings of the AI.

Discussion:

N/A

AP-85 Other Actions – 91.220(k)

Introduction:

This section of the Plan describes the specific actions that the County will take to address the housing and community development needs of low- and moderate-income residents during PY 2020-2021 based on the strategies outlined in the five-year plan for reducing lead-based paint hazards, reducing poverty, developing institutional structure, and enhancing coordination between the public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

One of the primary obstacles the County faces in meeting its goals is the limited resources available to address the priority needs identified in the Strategic Plan. Generally, the needs of low- and moderate-income persons exceeds available resources. To overcome this obstacle the County will collaborate closely with public and private sector organizations that provide services to a community or population where there is an unmet need to ensure that efforts are not duplicated, and resources are used effectively.

Actions planned to foster and maintain affordable housing

During PY 2020-2021, Seminole County will foster and maintain affordable housing by continuing to fund and implement several housing programs with its CDBG and HOME allocations. Specifically, \$203,084 in CDBG funding will be used to implement the Minor Home Repair program and an additional \$110,000 will be used for project delivery costs associated with this program. The HOME program is used solely for affordable housing activities and the PY 2020 HOME allocation of \$798,760 will be used for new construction of rental and homeownership units, the provision of tenant based rental assistance, home purchase assistance, owner-occupied housing rehabilitation, and administration of the HOME program. In some cases, the County will be directly funding rehabilitation activities using County procured contractors and maintaining beneficiary case files in house, and other times will use County approved CHDOs or non-profit housing providers to carry out the activities that foster and maintain affordable housing.

Additionally, Seminole County will foster affordable housing by encouraging the private sector to create housing units that will serve residents, including the most needy, by adopting housing policies that incentivizing the development and preservation of affordable housing units.

To prevent affordable housing units becoming lost from the assisted housing inventory, the County continuously monitors Mortgage Deed and Notes that have active affordability periods for compliance. If the units are not in compliance, then the necessary measures are taken to bring the units

into compliance or recapture the funds.

Actions planned to reduce lead-based paint hazards

During the implementation of its housing programs, Seminole County will evaluate and reduce the number of housing units that contain lead-based paint hazards. The actions that the 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 direction 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 providing 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.

These actions along with the requirements of 24 CFR Part 35, the Lead Safe Housing Rule, have been integrated into the policies and procedures governing the County's federally assisted housing programs. A summary of the strategy is outlined in section SP-65 of the Strategic Plan.

Actions planned to reduce the number of poverty-level families

The County implements several programs that have a goal of reducing the number of families living in poverty. The anti-poverty efforts, described in section SP-70 of the Strategic Plan, include programs funded by the Community Services Block Grant, Shelter Plus Care Program, and the Community Service Agency (CSA) Partnership Grant. Since these programs are administered by the Community Services Department, the lead entity for the CDBG, HOME, and ESG programs, there is coordination with the housing programs covered by this Plan. As part of its anti-poverty strategy, the County also supports economic development and employee training or workforce development initiatives and partnerships

for all its residents, including Section 3 residents. This is detailed in SP-70 of the Strategic Plan.

Specifically, during PY 2020-2021, the County will assist tenants with rent payments through the HOME-funded Tenant Based Rental Assistance (TBRA) program for elderly, disabled, or homeless households. This program provides a steady living environment for individuals and families that normally would not have the financial resources to maintain a suitable living environment, thus decreasing the amount of people living in poverty. Additionally, the City will utilize ESG funding to implement a Rapid Rehousing program that will assist homeless families with acquiring and maintaining housing by providing rental subsidies and case management for up to 12 months.

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. The County's institutional delivery structure is described in section SP-40 of the Strategic Plan. One of the main gaps in the County's institutional structure to achieve the goals in the Strategic Plan is the lack of Community Housing Development Organizations (CHDOs) 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. To overcome this deficit in non-profit housing development capacity in the County, Community Services Department staff will continue to work with the HAND of Central Florida, a certified CHDO, to expend prior years funds reserved for CHDO projects. For PY 2020, HUD suspended the requirement for Participating Jurisdictions, such as Seminole County, to use 15 percent of the HOME allocation for housing owned, developed, or sponsored by CHDOs and the County has notified HUD of its intent to use the waiver. However, going forward, the County will provide technical assistance to non-profit organizations that have expressed a desire to become certified CHDOs with the goal of having at least two active CHDOs serving the County.

In the event other gaps or weaknesses in the current institutional delivery structure of implementing federal funding program activities are identified, the 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 will continue to enhance coordination between public and private housing and social service agencies by encouraging partnership for County funded projects and strengthening existing

networking abilities through County sponsored community events, workshops and conferences.

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 request 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.

Discussion:

N/A

Program Specific Requirements

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

Introduction:

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

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

as follows:

- Purchase Assistance – Requires buyer’s contribution/1st mortgage.
 - Tenant-Based Rental Assistance (TBRA) – Requires tenant contribution.
 - Community Housing Development Organization (CHDO) contributions are anticipated.
2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Please see the attached HOME Program Resale and Recapture Methods in AD-25.

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

Please see the attached HOME Program Resale and Recapture Methods in AD-25.

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

There are no plans or intentions to use HOME Program funds to refinance existing debt for any multi-family housing units being rehabilitated with HOME funds.

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

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

Please refer to attached Emergency Solutions Grant - Rapid Re-Housing Program (ESG-RRH) in AD-25.

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

The local Continuum of Care utilizes the Homeless Management Information System (HMIS); which is HUD compliant. Sub-recipients receiving ESG or Shelter + Care funds are required to report in the system; however more homeless service agencies report in the system.

3. Identify the process for making sub-awards and describe how the ESG allocation available to

private nonprofit organizations (including community and faith-based organizations).

A NOFA is released in December of each year to solicit the submission of funding proposals under the CDBG, HOME, and ESG Programs. All non-profit organizations (including community and faith-based organizations) are invited to apply for ESG funding. All applications are reviewed by staff and by an Application Review Team. This team makes recommendations and then provides these recommendations for Public Comment and then to the Board of County Commissioners for review and approval.

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

While completing the 2020-2024 Consolidated Plan, the Continuum of Care and homeless service providers were contacted and asked to complete a survey to identify the local community needs of the homeless population. In addition, the Point-In-Time Survey is available for review and referenced to assist in considering policies and funding decisions. The Citizen Participation Plan is followed when making funding decisions. All funding recommendations are provided for public comment. In addition, public hearings are held to solicit feedback on the County's performance in November or December each year and are held to solicit recommendations for funding in April of each year. Homeless service providers are contacted and asked to participate in the public hearings in order to solicit feedback regarding the homeless and formerly homeless individuals.

5. Describe performance standards for evaluating ESG.

Please refer to attached Emergency Solutions Grant - Rapid Re-Housing Program (ESG-RRH) in AD-25.

N/A

Appendix - Alternate/Local Data Sources

1	Data Source Name 2014-2018 ACS Five-Year Estimates
	List the name of the organization or individual who originated the data set. United States Census Bureau
	Provide a brief summary of the data set. The five-year ACS offers 60 months of data collected between January 1, 2014 and December 31, 2018. The American Community Survey is an ongoing statistical survey that samples a small percentage of the U.S. population every year, thus providing communities with more current population and housing data throughout the 10 years between censuses.
	What was the purpose for developing this data set? The ACS multi-year estimates are more current than Census 2010 data and available for more geographic areas than the ACS 1-Year Estimates, this dataset is one of the most frequently used. Because sampling error is reduced when estimates are collected over a longer period of time, 5-year estimates will be more accurate (but less recent) than 3-year estimates. ACS datasets are published for geographic areas with populations of 20,000 or greater.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? This is a comprehensive data set that offers estimates with relatively low margins of error and maximizes reliability of data at the census tract level nationwide. For the purposes of this report, data was analyzed at the census tract level for Seminole County.
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? January 1, 2014 and December 31, 2018.
	What is the status of the data set (complete, in progress, or planned)? Complete.
2	Data Source Name Public Housing Authority
	List the name of the organization or individual who originated the data set. Seminole County Housing Authority and Sanford Housing Authority.
	Provide a brief summary of the data set. Most recent public housing data as tracked by internal software administered by the housing authorities. Data includes totals in use, characteristics of residents, race of residents, and ethnicity of residents.
	What was the purpose for developing this data set? To provide most recent accurate data regarding public housing programs.

	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Comprehensive. For the purposes of this plan, data is provided for Seminole County.</p> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>Program Year 2019.</p> <p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete.</p>
3	<p>Data Source Name</p> <p>Fair Market Rents and HOME Limits</p> <p>List the name of the organization or individual who originated the data set.</p> <p>U.S. Department of Housing and Urban Development (HUD)</p> <p>Provide a brief summary of the data set.</p> <p>HUD's formula for Fair Market Rents data set equals Gross Rent: Cost of the Shelter plus utilities (regardless who pays), Utilities, All major utilities except telephone, cable or satellite television, and Internet services, Contract rent, The rental payment agreed to in a lease - could be Shelter Rent, Gross Rent, or somewhere in between.</p> <p>Per 24 CFR Part 92.252, HUD provides the following maximum HOME rent limits. The maximum HOME rents are the lesser of:</p> <ol style="list-style-type: none"> 1. The fair market rent for existing housing for comparable units in the area as established by HUD under 24 CFR 888.111; or 2. A rent that does not exceed 30 percent of the adjusted income of a family whose annual income equals 65 percent of the median income for the area, as determined by HUD, with adjustments for number of bedrooms in the unit. The HOME rent limits provided by HUD will include average occupancy per unit and adjusted income assumptions. <p>What was the purpose for developing this data set?</p> <p>Fair Market Rents (FMRs) are used to determine payment standard amounts for the Housing Choice Voucher program, to determine initial renewal rents for some expiring project-based Section 8 contracts, to determine initial rents for housing assistance payment (HAP) contracts in the Moderate Rehabilitation Single Room Occupancy program (Mod Rehab), rent ceilings for rental units in both the HOME Investment Partnerships program and the Emergency Solution Grants program, calculation of maximum award amounts for Continuum of Care recipients and the maximum amount of rent a recipient may pay for property leased with Continuum of Care funds, and calculation of flat rents in Public Housing units.</p> <p>Provide maximum HOME rent limits.</p>

	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>This is a comprehensive data set. Department of Housing and Urban Development (HUD) annually estimates FMRs for Office of Management and Budget (OMB) defined metropolitan areas, some HUD defined subdivisions of OMB metropolitan areas and each nonmetropolitan county. For the purpose of this plan, data collection is for Orlando-Kissimmee-Sanford MSA which covers Seminole County.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>HUD Fiscal Year 2019.</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete.</p>