

DRAFT
2024 Annual Action Plan
City of Orlando

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Executive Summary

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

1. Introduction

For each year of the Plan, the City of Orlando (City) is required to prepare an Annual Action Plan to inform residents and HUD the planned activities for that particular year. At the end of the program year, a Consolidated Annual Performance and Evaluation Report (CAPER) is released to report on actual goals and objectives reached during the year.

The Annual Action Plan (Plan) serves as the official application for HUD entitlement grants and proposes programs and activities to be funded during the City's 2024 Program Year from October 1, 2024 through September 30, 2025. It describes the specific funding amounts and activities that will take place during the program year to address priority needs and goals identified in the Consolidated Plan.

The Plan details resource investment decisions to meet Orlando's affordable housing, community, and economic development needs and priorities. These resources include four federal entitlement grants:

- Community Development Block Grant (CDBG)
- HOME Investment Partnerships Program (HOME)
- Housing Opportunities for Persons with AIDS (HOPWA)
- Emergency Solutions Grant (ESG)

Entitlement funds must focus on at least one of the following objectives for low-and-moderate income persons: increase the availability/accessibility, affordability, and sustainability of decent housing, create suitable living environments, and/or expand economic opportunities.

The objectives of the 2021-2025 Consolidated Plan and the 2024 Annual Action Plan are to:

- Develop and preserve decent, safe, and affordable rental and owner-occupied housing
- Reduce homelessness through permanent supportive housing with appropriate and holistic supportive services to ensure stabilization
- Meet the needs of persons with HIV/AIDS and their families by providing housing, healthcare, and supportive services
- Support vulnerable/at-risk populations through transitional and/or rapid re-housing
- Expand job readiness opportunities for special needs populations
- Support workforce training and education efforts for the community

- Ensure fair housing opportunities for all residents

2. Summarize the objectives and outcomes identified in the Plan

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

The Plan identifies programs and activities that will be implemented to meet goals and objectives. HUD requires that each activity be tied to one of three federal program objectives: 1) decent housing; 2) suitable living environment; or 3) economic development. In turn, each objective is tied to one of three outcomes: 1) availability/accessibility; 2) affordability; or 3) sustainability.

The following activities will enable the City to achieve these objectives and outcomes in 2021 and throughout the Plan:

Decent Housing

Creating opportunities to make decent housing more available, accessible, affordable, and sustainable through:

- Acquisition, rehabilitation, and new construction of single and multi-family properties
- Down-payment and closing cost assistance or interest rate buy down to increase access to homeownership
- Providing a home repair and rehabilitation program to preserve existing affordable housing stock
- Lead-based paint testing and abatement activities
- Housing, healthcare, and supportive services to HIV/AIDS populations
- Homelessness prevention, permanent supportive housing, and rapid re-housing

Suitable Living Environment

Creating opportunities to make suitable living environments more available, accessible, affordable, and sustainable through:

- Eliminating Spot/Blight to stabilize neighborhoods
- Public improvements to support and sustain neighborhoods
- Supportive services and transitional housing for at-risk populations

Economic Development

Creating opportunities to expand economic opportunity through:

- Workforce training and job placement programs
- Job training and employment services for special need populations
- Supporting job opportunities to the local workforce for City led construction projects

3. Evaluation of past performance

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

The following is a summary of the City's past performance as reported to HUD in the last program year period of October 1, 2023 to September 30, 2024. Data was submitted to HUD via the Consolidated Annual Performance Evaluation Report on December 20, 2024.

Affordable Housing CDBG/HOME- The City has continued to strategically leverage CDBG and HOME funding to maximize the creation and retention of affordable housing. The City used funding to retain and develop 42 units through rehab of existing units and direct rental assistance.

Homeless Prevention and Support CDBG/ESG – Supporting the Continuum of Care in the implementation of the Coordinated Entry System to prioritize those seeking Rapid Rehousing and Permanent Supportive Housing Services. Funding from CDBG/ESG assisted 2,929 individuals in emergency shelters. Thirty-two (32) households received rapid rehousing services.

CDBG Public Services - Public services benefitting low to moderate income households assisted 713 individuals (excluding homeless services).

CDBG Public Facilities - Facility services benefitted over 36,185 individuals.

HOPWA - The HOPWA program enabled 497 individuals and families prevent homelessness through rent, mortgage, and utility assistance; 108 assisted with tenant-based rental assistance; 142 developed, leased, or operated permanent housing units; and 1,110 people received supportive services.

The City continues to increase efforts to provide affordable housing for extremely low, low, and moderate income (LMI) households, permanent supportive housing and rapid rehousing for the homeless, and supportive services that contribute to self-sufficiency. The Housing and Community Development (HCD) Department is working diligently with other City departments, its committees and boards, neighborhood associations, and other regional partners to provide affordable and decent housing availability, as well as accessibility and sustainability of a suitable living environment, and thus supporting households towards accessing economic opportunities. Further, HCD continues to leverage funds and resources with the intention of stabilizing neighborhoods.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

Housing and Community Development (HCD) incorporates different levels of citizen participation to establish solutions in addressing Community needs. The HCD *Citizen Participation Plan for Housing and Community Development Program* guides the administration in these programs and is available for review in City Hall, located at 400 S Orange Avenue, Orlando, FL 32801. .

To ensure public awareness and participation, public notice of funding opportunities for annual request for applications (RFAs) are submitted to area newspapers, including the Orlando Sentinel, in English and Spanish. The public notice and RFAs are published electronically on the HCD website. A public hearing is held at City Hall where citizens are invited to attend and comment on proposed activities.

HCD makes annual funding recommendations and sets program goals in consultation with various partnerships and committees. Committees include the CDBG Review Committee, HOPWA Community Advisory Committee, ESG Review Committee, Housing Review Committee, and the Affordable Housing Advisory Committee.

The CDBG Review Committee is comprised of appointees from each commissioner district and a representative from the Orlando Housing Authority (OHA). The HOPWA Community Advisory Board is comprised of representatives from the Ryan White Part A and Part B grantee offices, and peer representative from the local HIV/AIDS community, the Homeless Services Network of Central Florida, Inc. The ESG Review Committee is comprised of community representatives from homelessness and housing organizations and/or representatives that have experienced homelessness themselves. The Housing Review Committee (HRC) which is comprised of internal City staff from various of departments, a representative from OHA, and a representative from the Orange County Housing Finance Authority. The Affordable Housing Advisory Committee (AHAC) is comprised of citizens representing various sectors in the community, an elected official, and a member from the Municipal Planning Board. Additionally, HCD and the Orange County Housing and Community Development Division share information and resources during the planning process to avoid duplication of efforts.

5. Summary of public comments

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

The City held two Public Hearing during the Action Plan process. The first Public Hearing/Notice of Funding Availability was published in all zones of the Orlando Sentinel, in English and Spanish, on January 15, 2024. The announcement was also made on the City of Orlando website and e-mailed to our mailing list of interested parties. A Public Notice for the second Public Hearing/Notice of Funding Availability of the Draft 2024 Action Plan was published on the City of Orlando website on June 2, 2024, and in all zones of the Orlando Sentinel, in English and Spanish, on June 10, 2024, announcing that a draft copy of the 2024 Annual Action Plan was available for public review and comment. Draft copies of

the 2024 Action Plan were also made available to area libraries and online at www.orlando.gov/housing. Citizens were asked to submit comments on the draft documents through July 14, 2024. The City will include any comments received.

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

Draft copies of the 2024 Annual Action Plan were made available to area libraries and online at www.orlando.gov/housing. The City will summarize any comments received.

7. Summary

HCD will continue to focus on using data-driven methodologies to set the needs and priorities identified in the Plan. In collaboration with our partners, stakeholders, and residents, the City will strive to meet this formidable challenge. It will take a strong commitment and resources from all levels of government, the private sector, advocacy groups, and social service organizations to make an impact towards reducing poverty and revitalizing neighborhoods.

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

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

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

Agency Role	Name	Department/Agency
Lead Agency	ORLANDO	
CDBG Administrator	ORLANDO	Housing and Community Development
HOPWA Administrator	ORLANDO	Health Services Department
HOME Administrator	ORLANDO	Housing and Community Development
ESG Administrator	ORLANDO	Housing and Community Development
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative (optional)

The City of Orlando Housing and Community Development Department serves as the lead agency responsible for administering the programs and activities covered by the 2024 Annual Action Plan, which includes:

- Community Development Block Grant (CDBG)
 - HOME Investment Partnerships Program (HOME)
 - Housing Opportunities for Persons with AIDS (HOPWA)
 - Emergency Solutions Grant (ESG)

Consolidated Plan Public Contact Information

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

1. Introduction

The City of Orlando believes that only through strong partnerships and collaborated efforts with public and private entities will the City be able to effectively build safe, livable, and sustainable communities. Community partners provide the expertise, resources, and networks needed to revitalize neighborhoods.

In preparation for this Plan, HCD performed calculated and deliberate outreach efforts not only to ensure inclusion of all relevant stakeholders. The stakeholders included but were not limited to organizations working with LMI households, homeless and special needs populations, LGBTQIA youth, those experiencing a mental health crisis, protected classes, those exiting medical institutions, neighborhood associations, those who work in low-to-moderate income areas, members of the clergy, those reentering society from incarceration, and Orlando citizens with further targeted outreach to OHA Public Housing tenants.

Staff from HCD serve on key committees within the Continuum of Care to ensure coordinated efforts through ESG are upheld. Committee participation includes the Technical Expertise Committee, HMIS Advisory Committee, and Point-In-Time Count Advisory Committee. Staff from HCD also attend monthly Continuum of Care general membership meetings. As such, Housing First principles are incorporated into the subrecipient application process as a preferred housing methodology to be in alignment with the Continuum of Care.

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))

The City of Orlando is committed to partnering with public and private entities to ensure funding priorities are aligned with community goals. To that end, HCD is a strategic partner to community housing, health, and service providers that aim to improve coordination among agencies to better serve the most vulnerable populations.

HCD continues to support community-wide efforts to create subsidized affordable housing opportunities linked to social services and healthcare to stabilize and create sustainable households. These efforts are being accomplished through leveraging projects with the Orlando Housing Authority, the Florida Housing Finance Corporation through low-income housing tax credits or non-competitive bonds, Orange County Housing Finance, the National Housing Trust Fund, City general funds, and private funding. Although certain areas are targeted for revitalization, a balance must be struck between revitalizing depressed areas and creating options for LMI and minority households within areas of opportunities,

leading to the de-concentration of low-income/minority areas and compliance with the Fair Housing Act.

HCD continues to work with Orange County's Ryan White Part A Office and the Central Florida HIV Planning Council to incorporate HOPWA services with Ryan White services. This has allowed clients to move between the Ryan White and HOPWA programs seamlessly and increased coordination between programs to ensure better outcomes, which are goals of the National HIV/AIDS Strategy. Given affordable housing has been identified as a barrier to Ryan White clientele, HCD continues to explore national best practices to coordinate HOPWA housing programs and supportive services with Ryan White healthcare benefits for HIV/AIDS persons and their families.

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.

HCD holds request for applications for ESG funds in April of each year prior to the next fiscal year funding cycle. ESG activity priorities will continue to include permanent supportive housing, rapid re-housing, and homeless prevention. HCD, HSN and other stakeholders are actively working to align resources in support of a single, standardized model with the goal of leveraging public and private investment to substantially increase the number of homeless persons served. In addition, HCD plans to continue funding HSN in support of the operation and administration of HMIS.

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

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Homeless Service Network
	Agency/Group/Organization Type	Services - Housing Services-homeless Regional organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy HOPWA Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	CD created and sent out a survey soliciting agencies to rank community priorities and provide feedback on the needs of the community. This agency coordinates the region's implementation of strategies for housing high-priority homeless households using permanent supportive housing and/or rapid re-housing through the coordinated entry system. The agency stated the need for more accessible units, funding for household financial gap needs such as deposits, utilities, and furniture. Under Homeless Housing Needs, the agency added the need for "Affordable, low barrier housing." and under issues of having limited housing options the organization noted "criminal background history."

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Homeless Services Network	The Continuum of Care acts as the regional leader in homelessness priority setting to address shared homeless prevention goals. We have expressed concern about the rising number of chronic homeless and the need to provide additional permanent supportive housing.
Moving to Work	Orlando Housing Authority	OHA established as an independent public housing agency by the U.S. Housing and Urban Development department works as a partner to address regional support to low-income households through housing subsidies and public housing.
Orange County 5-Year Consolidated Plan and Analysis	Orange County	The LMI household population of Orange County and the City of Orlando experience a lack of affordable housing and therefore a large percentage experience a housing cost burden. Regional approaches are needed to meet the affordable housing needs as solutions to these issue impacts both jurisdictions. Further, impediments to Fair Housing overlap between the jurisdictions and therefore removal of impediments also requires a collaborative effort.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

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

The citizen participation process empowers residents to identify priority needs for the local community. Through community meetings and public hearings, City residents can engage with the City to find the most effective distribution and leveraging of federal funds. During the planning process, HCD conducted outreach at the City's annual Mayor's Neighborhood and Community Summit, a public hearing that was held for the solicitation of annual funding cycles, and through the Affordable Housing Advisory Committee Public Hearings.

CDBG, ESG, and HOPWA agencies to be funded are primarily selected through a combination of staff recommendations and a competitive review process. HCD places a public notice in area newspapers and on our website at www.orlando.gov/housing with information concerning funding amount, application deadlines, and other relevant data.

The CDBG Review Committee is comprised of one local citizen appointed by each of the six of the City's District Commissioners and one representative from the Orlando Housing Authority. After staff review, proposals are shared with the Review Committee for final determinations. After staff review, HOPWA proposals are forward to the HOPWA Review Committee that may include representatives from the Ryan White Part A and Part B grantee offices, and peer representative from the local HIV/AIDS community. ESG proposals are forwarded to the ESG Review Committee, consisting of community representatives from homelessness and housing organizations. The HCD HOME program provides notice of available funding for affordable housing and Community Housing and Development Organization (CHDO) development, as well as housing rehabilitation. Applications for construction, acquisition, and/or rehabilitation subsidies are reviewed throughout the year on a first-come, first-qualify basis. Completed proposals are reviewed by HCD staff and then forwarded to the Housing Review Committee (HRC) to make funding determinations.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Newspaper Ad	Non-English Speaking - Specify other language: Spanish Non-targeted/broad community	N/A	N/A	N/A	
2	Public Meeting	Non-targeted/broad community	A public meeting was held at City of Orlando on February 15, 2024.	Technical questions about funding programs and requirements were made but there were no specified comments made regarding the Annual Action Plan.	All comments were accepted	

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	Non-targeted/broad community	HCD attended the Mayor's Neighborhood and Community Summit on March 25, 2023 to discuss our mission and provide information about programs offered by the City.	N/A	N/A	

Table 4 – Citizen Participation Outreach

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Expected Resources

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

Introduction

The City of Orlando’s low-to-moderate income population experiences significant housing needs. Using the HUD Comprehensive Housing Affordability Strategy (CHAS) data from 2014-2018 averages, the following illustrates the overall community needs:

- 12.9% of all households (14,500) are extremely low-income (0-30% Housing and Urban Development Area Media Income or HAMFI)
- 30.5% of all households (47,090) have incomes ranging from zero to 80% of HAMFI
- Cost-burdened is defined as households paying more than 30% of their income on housing costs; greater than 50% of income spent on housing costs indicates a household is severely cost-burdened.

Utilizing Tables 9 and 10 of the Housing Needs Summary Table sample data, approximately, 55.7% of households (33,605 renters and 28,620 homeowners) are considered cost-burdened, and 21.2% of households (18,395 renters and 5,345 homeowners) are considered severely cost-burdened.

The above represents a summary of the most recent CHAS sample data available through HUD’s Integrated Disbursement & Information System (IDIS). The CHAS sample data demonstrates the number of households in need of housing assistance. Based on this data, an estimated 76.9% of households experiencing housing problems are cost-burdened or extremely cost burdened. Fortunately, there are few households experiencing over-crowding and/or lacking kitchen/plumbing facilities. Several reports analyzing housing data including the Regional Affordable Housing Initiative (finished in 2018), the 2020 ALICE Report for Orange County, University of Florida's Shimberg Data for the City, and Census Data for the City, the following needs are observed for Orlando:

- Decreasing affordability of housing due to supply issues
- Lack of homeownership opportunities for extremely- to low-income population
- Misalignment of jobs, wages, rents, and home prices and the location of each resulting in areas of opportunity being out of reach for LMI and

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minority populations

- High cost of land in certain areas of the City (areas of opportunity)
- Not in my back-yard culture (NIMBYism)
- High concentration of poverty and minority areas, coupled with lack of opportunities and amenities
- Limited public transportation options are given higher-paying jobs in higher-cost transit-developed areas

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	2,514,174	51,962	1,203,073	3,769,209	2,432,753	CDBG funds may be used to finance housing, public facilities and improvements, public services, and economic development activities. When requests for applications is conducted, those targeting high priority needs are preferred. Planning and Administration are funded at 20% of the annual allocation.

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	1,186,469	0	0	1,186,469	1,267,883	HOME promotes public/private funding partnerships to expand or maintain affordable housing either single-family or multi-family developments. Requests for applications are reviewed on an ongoing basis and must serve high priority needs. Planning and Administration are funded at 10% of the annual allocation.

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: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	5,674,618	117,546	0	5,792,164	2,178,699	Organizations applying for HOPWA funding are selected through a competitive request for the application process, and sources of leverage include public funding, such as Ryan White or Shelter Plus Care. Planning and Administration are funded at 3% of the annual allocation.

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	213,100	0	0	213,100	167,551	Organizations applying for ESG funding are selected through a competitive request for the application process and must provide a 100 percent match. Planning and Administration are funded at 7.5% of the annual allocation.

Other	public - federal	Acquisition Admin and Planning Conversion and rehab for transitional housing Financial Assistance Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership Overnight shelter Permanent housing in facilities Permanent housing placement Public Services Rapid re-housing (rental	0	0	0	0	0	
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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: \$		
		assistance) Rental Assistance Services Short term or transitional housing facilities STRMU Supportive services TBRA Transitional housing						

Table 5 - Expected Resources – Priority Table

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

There is no federal mandate regarding a matching fund requirement for CDBG; however, the City requests that applications demonstrate how other resources will be leveraged. ESG requires a 100% match from the awarded agencies, and HOME requires a twenty-five percent (25%) match from participating entities. SHIP funds are used to leverage HOME funds for affordable housing development, rehabilitation, and down payment assistance programs.

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

The City of Orlando acquired several foreclosed multi-family properties from Fannie Mae in the West Lakes and Mercy Drive neighborhoods and removed the old, blighted buildings to prep the land for new housing development. The City sold these sites to experienced developers to provide mixed income housing opportunities, including permanent supportive housing that complement surrounding neighborhoods, majority of these properties have been developed or are in the process of development. Other opportunities include a remaining parcel in Creative Village (northern Parramore area near downtown Orlando) and another potential affordable housing site within the Southport property (south Orlando near the airport). HCD and the CRA have also acquired infill lots in the Parramore area that will be used to continue the development of affordable housing. Any future site acquisition will be evaluated to address public goals that include:

- Increase safe, affordable, and sustainable housing opportunities for low and moderate-income households
- Increase permanent supportive housing
- Foster community development through capitalizing on neighborhood assets and addressing community needs
- Provide Fair Housing Choice for all City residents

Discussion

The City is actively seeking new and creative ways to promote the development and retention of Affordable Housing. Over the last five years the City, County, and other regional partners have worked to ease the burden of regulation and continues to put more local resources in getting projects off the ground. As the market pushes prices up to unprecedented levels the City is playing a more active role to work towards a solution of balance.

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	Affordable Housing	2021	2025	Affordable Housing	Citywide	Assistance for Renters	CDBG: \$1,987,413 HOME: \$1,067,824	Public service activities for Low/Moderate Income Housing Benefit: 40 Households Assisted Rental units constructed: 5 Household Housing Unit Rental units rehabilitated: 22 Household Housing Unit Homeowner Housing Added: 1 Household Housing Unit Homeowner Housing Rehabilitated: 10 Household Housing Unit Direct Financial Assistance to Homebuyers: 2 Households Assisted
2	Public Services Non-Housing	2021	2025	Non-Housing Community Development	Citywide	Public Service Needs	CDBG: \$377,000	Public service activities other than Low/Moderate Income Housing Benefit: 300 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Public Facilities	2021	2025	Non-Housing Community Development	Citywide	Improvement of Neighborhood Facilities	CDBG: \$850,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted Homeless Person Overnight Shelter: 180 Persons Assisted
4	Homeless Programs	2021	2025	Homeless	Citywide	Homeless Needs	ESG: \$213,100	Tenant-based rental assistance / Rapid Rehousing: 20 Households Assisted Homeless Person Overnight Shelter: 1000 Persons Assisted
5	HIV/AIDS Housing and Services	2021	2025	Affordable Housing Non-Homeless Special Needs	Citywide	Assistance for Homeowners Assistance for Renters Homeless Needs Public Service Needs	HOPWA: \$5,674,618	Public service activities other than Low/Moderate Income Housing Benefit: 400 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 40 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 80 Households Assisted HIV/AIDS Housing Operations: 40 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Program Administration	2021	2025	Program Administration	Citywide	Assistance for Homebuyers Assistance for Homeowners Assistance for Renters Homeless Needs Improvement of Neighborhood Facilities Public Service Needs	CDBG: \$502,834 HOME: \$118,646	Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing
	Goal Description	The City anticipates allocating approximately \$1,549,700 in CDBG funding and \$1,247,104 in HOME funds for eligible rental and homeowner rehabilitation projects, new construction projects, homebuyer assistance, homebuyer education, and tenant-based rental assistance for the veteran chronic homeless. The City's goal is to maximize and leverage funding towards the preservation and creation of affordable housing. SHIP funding provided by the State of Florida will also be used for homeownership rehabilitation, down payment assistance, and creation of housing for homeownership opportunities to support the City's overall goals.

2	Goal Name	Public Services Non-Housing
	Goal Description	The City anticipates allocating approximately \$377,000, or about 15% of the CDBG funding directly to non-profit organizations for the administration and implementation of eligible public service activities including mental health counseling, case management, healthcare services, job training, and other supportive services.
3	Goal Name	Public Facilities
	Goal Description	The City anticipates allocating approximately \$1,634,213 in CDBG funds towards public facility improvements, new construction or acquisition of public facilities, and neighborhood hazard abatement activities.
4	Goal Name	Homeless Programs
	Goal Description	The City anticipates allocating approximately \$213,100 in ESG directly to non-profit organization partners to provide homelessness prevention services, rapid re-housing, day-center, and emergency shelter overnight services. CDBG funding may be used for homeless services and facilities such as upgrades to the shelters and services to support holistic support for those experiencing homelessness.
5	Goal Name	HIV/AIDS Housing and Services
	Goal Description	The City allocates \$5,674,618 HOPWA funding directly to non-profit organizations for the administration and implementation of homeless prevention services, tenant-based rental assistance, rapid re-housing, and public service activities for persons with HIV/AIDS and their families within the EMSA.
6	Goal Name	Program Administration
	Goal Description	Program Administration for CDBG, ESG, HOME, and HOPWA.

Projects

AP-35 Projects – 91.220(d)

Introduction

The following are the proposed activities and accomplishments for 2024 listed by the 2021-2025 Consolidated Plan goals that they address. They include the location, the number of households, and type of beneficiary. The target date for completion of all projects is September 30, 2025.

In addition to each project, the City will set aside the following program administration allocation:

- CDBG (20%) - \$502,834
- HOME (10%) - \$188,646
- ESG (7.5%) - \$ 15,982
- HOPWA (3%) - \$170,238

Projects

#	Project Name
1	2024 - Affordable Housing
2	2024 - Public Services Non- Housing
3	2024 - Public Facilities
4	2024 - Homeless Programs
5	2024 - Center for Multicultural Wellness FLH24F002 (CMWP)
6	2024 - Catholic Charities of Central Florida FLH24F002 (CCCF)
7	2024 - Aspire Health Partners, Inc. FLH24F002 (CFDL)
8	2024 - X-Tending Hands, Inc. FLH24F002 (X-Tending)
9	2024 - Miracle of Love, Inc. FLH24F002 (MOL)
10	2024 - St. Francis House of Hospitality, Inc. FLH24F002
11	2024 - Hope and Help, Inc. FLH24F002
12	2024 - Program Administration
13	2024 - HOPWA Program Administration FLH24F002
14	2024 - HMIS HOPWA FLH24F002

Table 7 - Project Information

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

The reason for allocation priorities is to increase affordable housing for homeless, low-income, and

workforce residents.

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AP-38 Project Summary
Project Summary Information

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1	Project Name	2024 - Affordable Housing
	Target Area	Citywide
	Goals Supported	Affordable Housing
	Needs Addressed	Assistance for Renters Assistance for Homeowners
	Funding	CDBG: \$1,987,413 HOME: \$1,067,824
	Description	Various housing projects to increase the availability of existing affordable housing options within the City of Orlando for extremely low, low and moderate income (LMI) households. The City intends to rehabilitate multi-unit rentals and homeowner occupied single-family homes with CDBG funds; build new affordable housing rental units with HOME funds.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Proposed activities will serve an estimated 40 low to moderate income families.
	Location Description	
	Planned Activities	
2	Project Name	2024 - Public Services Non- Housing
	Target Area	Citywide
	Goals Supported	Public Services Non-Housing
	Needs Addressed	Public Service Needs
	Funding	CDBG: \$377,000
	Description	Non-housing public services provided to LMI residents of the City of Orlando.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Public service activities other than Low/Moderate Income Housing Benefit: 300 Persons.
	Location Description	

	Planned Activities	<p>Family Promise of Greater Orlando - Case management services for families experiencing homelessness.</p> <p>Coalition for the Homeless - Case management services for the homeless.</p> <p>Grand Avenue Pathlight Home - Case management for permanent supportive housing.</p> <p>Harbor House - Case management in emergency shelter for victims of domestic violence.</p> <p>Jewish Family Services - Family Stabilization/case management services for the homeless or at risk of being homeless.</p> <p>IDignity - Legal identification services.</p> <p>HANDS – Housing Counseling services.</p> <p>The Lifeboat Project – Case management for victims of human trafficking.</p> <p>SALT Outreach – Homeless services.</p> <p>Ability Housing – Case management services.</p> <p>Christian Services Center – Homeless services.</p>
3	Project Name	2024 - Public Facilities
	Target Area	Citywide
	Goals Supported	Public Facilities
	Needs Addressed	Improvement of Neighborhood Facilities
	Funding	CDBG: \$850,000
	Description	Acquisition, new construction, or improvements to public facilities and infrastructure serving LMI clients in the City of Orlando.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Proposed activities are planning to serve 1180 low to moderate income individuals.
	Location Description	

	Planned Activities	Rehabilitation of public facilities Acquisition of public facilities New construction of public facilities Demolition of public facilities
4	Project Name	2024 - Homeless Programs
	Target Area	Citywide
	Goals Supported	Homeless Programs
	Needs Addressed	Homeless Needs
	Funding	HOME - ARP: \$213,100
	Description	The City of Orlando plans to use 2024 ESG allocation to provide emergency shelter, outreach services, homeless prevention and for program administration and data collection through HMIS.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 1000 people will have overnight shelter and 20 people will receive homeless prevention.
	Location Description	
	Planned Activities	Christian Service Center – Homeless Prevention Services Coalition for the Homeless – Emergency Shelter Harbor House – Emergency Shelter for Domestic Violence Survivors SALT Outreach – Outreach Services Salvation Army – Emergency Shelter Homeless Services Network - HMIS City of Orlando - Program Administration
5	Project Name	2024 - Center for Multicultural Wellness FLH24F002 (CMWP)
	Target Area	Citywide
	Goals Supported	HIV/AIDS Housing and Services
	Needs Addressed	Assistance for Renters Assistance for Homeowners Homeless Needs Public Service Needs

	Funding	HOPWA: \$1,239,025
	Description	Activities providing Persons with HIV/AIDS and their families within Lake, Orange, Osceola and Seminole counties with Short-term Rental, Mortgage, and Utility Assistance, Tenant-based Rental Assistance (including security deposits and utilities), Permanent Housing Placement, Facility-based Operating Costs, Supportive Services/Case Management Services.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Lake, Orange, Osceola, and Seminole Counties.
	Planned Activities	Tenant Based Rental Assistance Facility Based Housing Supportive Services – Case Management and Housing Permanent Housing Placement Short-Term Rent, Mortgage, and Utility Assistance Program Administration
6	Project Name	2024 - Catholic Charities of Central Florida FLH24F002 (CCCCF)
	Target Area	Citywide
	Goals Supported	HIV/AIDS Housing and Services
	Needs Addressed	Assistance for Renters Homeless Needs Public Service Needs
	Funding	HOPWA: \$504,589
	Description	Activities providing Persons with HIV/AIDS and their families within Lake, Orange, Osceola and Seminole counties with Facility-based Operating Costs.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Lake, Orange, Osceola, and Seminole Counties.

	Planned Activities	Facility Based Housing Supportive Services – Case Management Program Administration
7	Project Name	2024 - Aspire Health Partners, Inc. FLH24F002 (CFDL)
	Target Area	Citywide
	Goals Supported	HIV/AIDS Housing and Services
	Needs Addressed	Assistance for Renters Assistance for Homeowners Homeless Needs Public Service Needs
	Funding	HOPWA: \$1,347,294
	Description	Activities providing Persons with HIV/AIDS and their families within Lake, Orange, Osceola and Seminole counties with Short-term Rental, Mortgage, and Utility Assistance, Tenant-based Rental Assistance (including security deposits and utilities), Permanent Housing Placement, Facility-based Operating Costs, Supportive Services/Case Management Services
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Lake, Orange, Osceola, and Seminole Counties.
	Planned Activities	Tenant Based Rental Assistance Facility Based Housing Support Services – Case Management Permanent Housing Placement Short-Term Rent, Mortgage, and Utility Assistance Short-Term Housing Program Administration
8	Project Name	2024 - X-Tending Hands, Inc. FLH24F002 (X-Tending)
	Target Area	Citywide
	Goals Supported	HIV/AIDS Housing and Services
	Needs Addressed	Homeless Needs
	Funding	HOPWA: \$125,000

	Description	Activities providing Persons with HIV/AIDS within Lake, Orange, Osceola and Seminole counties with Facility-based Operating Costs.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Lake, Orange, Osceola and Seminole Counties.
	Planned Activities	Facility Based Housing Program Administration
9	Project Name	2024 - Miracle of Love, Inc. FLH24F002 (MOL)
	Target Area	Citywide
	Goals Supported	HIV/AIDS Housing and Services
	Needs Addressed	Assistance for Renters Assistance for Homeowners Homeless Needs Public Service Needs
	Funding	HOPWA: \$1,593,721
	Description	Activities providing Persons with HIV/AIDS and their families within Lake, Orange, Osceola and Seminole counties with Short-term Rental, Mortgage, and Utility Assistance, Tenant-based Rental Assistance (including security deposits and utilities), Permanent Housing Placement, and, Supportive Services/Case Management Services.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Lake, Orange, Osceola, and Seminole Counties.
	Planned Activities	
10	Project Name	2024 - St. Francis House of Hospitality, Inc. FLH24F002
	Target Area	Citywide
	Goals Supported	HIV/AIDS Housing and Services
	Needs Addressed	Homeless Needs

	Funding	HOPWA: \$89,000
	Description	Activities providing Persons with HIV/AIDS within Lake, Orange, Osceola and Seminole counties with Facility-based Operating Costs.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Lake, Orange, Osceola, and Seminole Counties.
	Planned Activities	Facility-Based Housing Program Administration
11	Project Name	2024 - Hope and Help, Inc. FLH24F002
	Target Area	Citywide
	Goals Supported	HIV/AIDS Housing and Services
	Needs Addressed	Assistance for Renters Assistance for Homeowners Homeless Needs Public Service Needs
	Funding	HOPWA: \$580,751
	Description	Activities providing Persons with HIV/AIDS and their families within Lake, Orange, Osceola and Seminole counties with Tenant-based Rental Assistance.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Lake, Orange, Osceola, and Seminole Counties
	Planned Activities	Short Term Rent, Mortgage, and Utility Assistance Permanent Housing Placement Short Term Housing Support Services – Case Management Program Administration

12	Project Name	2024 - Program Administration
	Target Area	Citywide
	Goals Supported	Program Administration
	Needs Addressed	Assistance for Renters Assistance for Homeowners Homeless Needs Public Service Needs Improvement of Neighborhood Facilities Assistance for Homebuyers
	Funding	CDBG: \$502,834 HOME: \$118,646
	Description	Planning and administration for CDBG and HOME Programs.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Program Administration, development of plans, monitoring.
13	Project Name	2024 - HOPWA Program Administration FLH24F002
	Target Area	Citywide
	Goals Supported	Program Administration
	Needs Addressed	Assistance for Renters Assistance for Homeowners Homeless Needs Public Service Needs
	Funding	HOPWA: \$170,238
	Description	Program administration of the HOPWA Program.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	

	Planned Activities	Program administration of HOPWA
14	Project Name	2024 - HMIS HOPWA FLH24F002
	Target Area	Citywide
	Goals Supported	HIV/AIDS Housing and Services
	Needs Addressed	Assistance for Renters Assistance for Homeowners Homeless Needs Public Service Needs
	Funding	HOPWA: \$25,000
	Description	Administration of HMIS for HOPWA.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Administration of HMIS for HOPWA.

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

Identified activities will be located throughout the eligible geographic area and not limited to one targeted area. Excluding program administration, one hundred percent (100%) of CDBG, ESG, and HOME funding will be allocated Citywide. One hundred (100%) of HOPWA will be allocated to provide services within the four-county area of the Orlando Eligible Metropolitan Statistical Area (EMSA) including: Lake, Orange, Osceola, and Seminole counties.

The HCD ensures that funding is directed to address the needs of the City's extremely low-, low-, and moderate-income residents. CDBG, ESG, and HOME funds have been made available to all Orlando neighborhoods and agencies whose residents or clientele meet the requirements stipulated by the Code of the Federal regulations. HOPWA funds have been allocated to agencies throughout the EMSA to benefit low-income households at risk of homelessness due to HIV/AIDS.

Due to the broad geographic distribution of funding, CDBG, ESG, HOME, and HOPWA programs serve clients representing diverse populations. Activities undertaken include but are not limited to: Improvements to public facilities, public services, affordable housing activities, housing counseling, rental and owner-occupied rehabilitation, homeless facility assistance, homeless prevention, tenant-based rental assistance, facility-based housing, and housing-related supportive services.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	100

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Excluding program administration, CDBG, HOME, and ESG funding will be allocated City-wide. HOPWA will be allocated to provide services with the four-county area of the Orlando Eligible Metropolitan Statistical Area (EMSA), including Lake, Orange, Osceola, and Seminole counties. HCD ensures funding is directed to address the priority needs of the City's extremely low, low, and moderate-income residents. Given that high priority needs are widely distributed within the City; CDBG, HOME, and ESG funds have been made available to all neighborhoods and agencies. HOPWA funds have been made available throughout the EMSA to benefit low-income households suffering from HIV/AIDS irrespective of specific geographic areas. As mentioned, high priority needs for Orlando and EMSA residents are widely distributed. Therefore, maintaining a wide geographic reach allows the City to meet the needs of residents regardless of neighborhood or districts. Further, given the concentrations of minority poverty areas, the City of Orlando is committed to Fair Housing Choice and the de-concentration of these areas, as well as revitalization and stabilization. Thus, it is imperative to maintain a wide geographic area that allows a balance between the revitalization/stabilization of low-income neighborhoods and options for

the movement of disenfranchised populations to areas of opportunity.

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Affordable housing is identified as a planning priority in our Consolidated Plan. The Affordable Housing Priority has a series of goals ranging from increasing affordable housing options to promoting the sustainability of neighborhoods through increased homeownership. For each goal, there are activities to address these priority areas.

One Year Goals for the Number of Households to be Supported	
Homeless	1,020
Non-Homeless	80
Special-Needs	560
Total	1,660

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	20
The Production of New Units	6
Rehab of Existing Units	32
Acquisition of Existing Units	2
Total	60

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

Discussion

Activities planned will continue to promote the preservation and creation of safe, sanitary housing that is affordable, as well as to support facilities offering services accessible to extremely low, low, and moderate-income households. Goal: Increase the availability of existing affordable housing options for

extremely low, low, and moderate-income residents.

- Rehabilitate existing rental and owner-occupied units Citywide.
- New construction of rental and owner-occupied units Citywide.
- Leverage funds to assist for-profits and nonprofits, including CHDOs.
- Work with landlords to accept the chronically homeless into affordable units.

Summary of Activities:

- HOME funds will be used for the rehabilitation and new construction of low-income rental and owner-occupied units. As part of this effort, homes will include environmentally friendly or "green building" standards where possible. In addition, the City collects fines for code enforcement violations used to support its single-family, owner-occupied housing rehabilitation program. Rehabilitation activities focus on improvements that will meet applicable property standards and decrease energy consumption.
- CDBG funds will be used to for the rehabilitation of rental units to preserve the current affordable housing stock, the rehabilitation of homeowner occupied units, and the acquisition of affordable housing units.
- Homeowner pre- and post-purchase counseling class.

AP-60 Public Housing – 91.220(h)

Introduction

The Orlando Housing Authority (OHA), established in 1938, owns and manages 1,409 public housing units (including 94 public housing/tax credit units) in 13 complexes throughout Orlando and Orange County, Florida. The OHA also owns 569 affordable, non-public housing units. In July 2023, 70% of public housing residents have incomes at or below 30% of the area median income; 23% are very low-income, and 7% are low-income. The average gross income for public housing residents is \$21,615. Of all public housing residents, 56% are disabled (non-specified), and 39% are elderly. There are 11,000 applicants on the public housing waiting list.

The OHA also administers 4,474 housing choice Section 8 vouchers, including special purpose vouchers i.e., Veterans Affairs Supportive Housing (VASH) vouchers (619) and Emergency Housing Vouchers (153). As of July 2023, there are 4,464 vouchers leased. Seventy-two percent of current voucher participants are extremely low-income; 21% very low-income and 7% low-income. Fifty percent of voucher participants are disabled (non-specified), and 41% are elderly. There are 14,643 applicants on the housing choice voucher waiting list.

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

Orlando Housing Authority. The Orlando Housing Authority (OHA) is the only public housing agency within the City of Orlando providing public housing rentals to low and very low-income persons.

The OHA also administers the HUD Housing Choice Voucher Program (referred to as Section 8). For 2023 OHA anticipates receiving \$57,571,024. The anticipated allocations from primary funding sources are as follows:

- Housing Choice Voucher Program: \$48,009,928
- Public Housing Operating Subsidy \$4,908,817; and
- Capital Fund Program: \$4,652,279

The OHA acknowledges the unmet capital needs within its public housing inventory due to dwindling HUD funding. HUD is redirecting its focus on repositioning public housing by allowing housing authorities the flexibility to preserve affordable housing within their communities.

The OHA evaluated its public housing inventory and identified six (6) sites for demolition and redevelopment as part of a long-term housing revitalization strategy. OHA submitted 6 demolition applications to HUD in 2019. HUD approved the demolition of Griffin Park Apartments. OHA relocated Griffin Park residents into other OHA public housing and has applied to HUD for Tenant Protection

Vouchers (Section 8) for eligible families.

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

The Orlando Housing Authority has active Resident Associations at its public housing complexes. Resident Association presidents meet monthly with the OHA's President/CEO and staff to discuss programs and policies, upcoming activities, and resident concerns. Residents may pursue homeownership opportunities through coordinated information and referral services provided at the Moving to Work (MTW) Resource Center, and OHA's Resident Opportunities and Self Sufficiency and Family Self-Sufficiency Programs.

In 2010, the United States Department of Housing and Urban Development (HUD) awarded the Orlando Housing Authority the Moving to Work (MTW) designation that allows housing authorities to implement innovative programs (normally not permitted) to encourage self-sufficiency. One of the initial activities under the MTW Program was an increase of the OHA's rent floor to \$225 per month. The rent floor does not apply to the elderly or disabled. Residents unable to pay the \$225 must participate in the MTW Resource Center. Through the services provided at the Resource Center, residents develop individual action plans and set goals to move toward self-sufficiency. The MTW Resource Center offers job readiness training, job recruiting services, childcare, and transportation assistance, if needed.

As an MTW Demonstration Agency, the OHA can move beyond the boundaries of traditional public housing and Section 8 to address critical needs within the community. The OHA developed a program to provide transitional housing, in the form of project-based housing choice voucher (Section 8) assistance to homeless individuals for up to 24 months at West Oaks Apartments (OHA owned, non-public housing). The OHA partners with local homeless service agencies to provide case management support to participants.

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

The Orlando Housing Authority is not a troubled agency.

Discussion

The City of Orlando is working closely with the Orlando Housing Authority to address the needs of the chronically homeless individuals, including veterans.

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

Introduction

The Homeless Services Network (HSN) is the lead agency for the local Continuum of Care (CoC FL-507). The CoC serves a tri-county area (Orange, Osceola, and Seminole counties) and neighboring municipalities (cities of Orlando, Kissimmee, and Sanford). On an annual basis, the CoC is responsible for the collection of data to generate a system performance measures report known as the Point-in-Time (PIT) Count. The PIT Count evaluates the number of individuals experiencing homelessness on a single day. The data outcomes ensure that key-stakeholders and government entities are continuously adjusting their homelessness prevention initiatives and other activities to accommodate current trends. According to the 2023 PIT Count (conducted in January 2023), the number of people who are homeless in Central Florida has increased in the last two years. In 2023, there were 1295 sheltered homeless people and 331 unsheltered homeless people in Orange County representing a five percent (5%) increase in homelessness in Orange 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

Community outreach involves staff from the Health Care Center for the Homeless, Service and Love Together (SALT), Veterans Administration, JUMP Ministries, and Covenant House having street presence five days a week and occasional Saturdays. The Christian Service Center is providing drop-in day-services for homeless persons including meals, clothing, and referral services. I-Dignity provides drop-in assistance to target those who have identification issues keeping them homeless or unemployed. The domestic abuse shelter, Harbor House, operates a 24-hour hotline and perform extensive outreach about their services. The United Way 211 assistance is advertised throughout the community as a central resource for a wide pool of service providers.

Addressing the emergency shelter and transitional housing needs of homeless persons

There are several emergency shelters for individuals and families throughout the community including three domestic abuse shelters, the Salvation Army, the Coalition for the Homeless, Family Promise, and the Orlando Union Rescue Mission. Several of these providers also offer transitional housing programs. The community has implemented a Housing First model focused on rapid re-housing and permanent supportive housing as primary services for the homeless.

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

The tri-county area has moved into a coordinated entry system with a single registry to assist in the management of the chronically homeless, homeless veterans, and families. The coordinated entry systems allow those in need of assistance to be assessed utilizing the VI-SPDAT at several HUBs throughout the community. Chronically homeless Individuals and families least likely to get housed without assistance and those most vulnerable are prioritized for rapid re-housing and permanent supportive housing programs.

Along with the implementation of the coordinated entry system, Continuum of Care funds are now being distributed to focus on the individual/family versus agencies. Through the system, rent, deposits, and other housing costs are paid directly either by the Homeless Services Network (HSN), or the Orlando Housing Authority. HSN has housing locators to identify landlords that provide safe and affordable housing units. Partner agencies receive supportive services funds to provide needed services for individuals/families. Training on evidence-based best practices has been implemented to strengthen service capacity and improve the quality of case management. The Regional Commission on Homelessness works with the Continuum of Care to bring in subject matter experts to strengthen the focus on best practices.

The City has received RUSH ESG funds specifically to target the unhoused homeless population. The City partnered with Christian Service Center to provide a robust street outreach and rapid rehousing program with the intent of housing 20 of homeless individuals.

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.

The community plan to address those being discharged from public institutions to prevent homelessness within three distinct groups: those exiting prisons, those aging out of foster care, and those being discharged from mental-health inpatient care or the hospital. The Continuum of Care has worked to develop relationships with county corrections programs, jails, and law enforcement. In this partnership, those who are homeless or at risk and have multiple episodes of incarceration are identified while serving sentences and an intake is completed prior to release. Thus, this process allows for linkages to be made and services in place the moment they are released.

Youth aging out of foster care is provided with support services throughout the community. Several

agencies such as City of Life and the Foundation for Foster Children work to support youth and ensure they have the support needed to be successful. Other community-based care providers such as Impower, Children’s Home Society, and Devereux work with aged-out youth to ensure they avoid homelessness. The Continuum of Care also works with regional school systems to identify youth currently homeless or at risk of homelessness and intervene on their behalf.

Individuals being discharged from mental health or medical facilities are also provided intake services prior to discharge. Grace Medical Home provides short-term care to those exiting medical facilities that need more care than a shelter can provide. Facility case managers connect to service providers to ensure the placement is made and service linkage is in place prior to discharge.

Continuum of Care agencies work cooperatively and meet monthly to network and report updates. Partner agencies provide staffing for the coordinated entry system and serve on committees. Members of each jurisdiction serve on the Homeless Services Network board of directors. The community works together to end homelessness in the region.

Discussion

In 2006, Mayor Buddy Dyer, helped champion and form the first Regional Commission on Homelessness. Five years later in 2016, the leadership group saw the need to reorganize and refocus its efforts on Housing First, a national HUD directed strategy to promote permanent supportive housing. The City joined the regions Continuum of Care in supporting this program and City of Orlando provided funding provided PSH for 328 chronically homeless individuals. Region-wide over 800 chronically homeless persons are now in permanent supportive housing.

Central Florida Regional Commission on Homelessness

During 2019, the Commission began discussions with the Board of the Homeless Services Network and the regions Continuum of Care to complete a strategic alignment to improve efficiency within the leadership system. This realignment was completed in 2019.

The Homeless Services Network of Central Florida, Inc. (HSN)

HSN is the administrative lead agency for the CoC and serves as the HUD grantee for Supportive Housing Program (SHP) dollars for Orange, Osceola and Seminole Counties. HSN is a 501(C)(3) Florida corporation and currently has approximately 70 member agencies. The CoC planning process is coordinated by the HSN staff and volunteer board members. This process is led by the HSN’s Executive Director and consists of representatives from the community with broad-based experience both within the community and in the delivery of services to homeless persons. The City will continue to work diligently with HSN to solidify partnerships, create new strategies, develop CoC-ESG system and project performance metrics and coordinate the further growth and collaboration of agencies within the Continuum of Care network.

The City is investing general funds to renovate many of the local homeless shelters and facilities to

address the increase of homelessness in the City.

AP-70 HOPWA Goals– 91.220 (I)(3)

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	390
Tenant-based rental assistance	152
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	166
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	165
Total	873

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

Introduction:

Policy: The City of Orlando updated the Land Development Code to alleviate policy burdens and support increasing housing supply in 2018. This was in conjunction with the Regional Affordable Housing Initiative. Aside from the 2018 amendments, some City Code sections for affordable housing have not been substantially amended since 2001.

A review of those policies indicates the following:

- There has not been any affordable project that have used the alternate development standards in Chapter 67 of the City's code. Although, a Habitat for Humanity subdivision's Planned Development rezoning proposal was supported with similar relief options outlined in Ch.67. The relief provided is difficult to use and requires a typical suburban design. For most projects of that size, additional relief is needed requiring a land-use change or variance.
- As of 1998, \$58,000 has been deposited into the Low/Extremely Low-Income Housing Trust Fund; no funds have been deposited since. The approximately \$140,000 in the Housing Trust Fund has been generated mostly by 23 years' worth of interest earnings. This bonus section has also not been amended since 2001 and is limited. Since that time, another fund using General Fund Revenue has been used to support closing the gap in Low Income Housing Tax Credits. The current grant funds provided by HUD do not adequately close gaps given current market conditions.
- The Affordable Housing Certification Resolution has not been updated since 2009. This policy guides the incentive strategies and affordable housing requirements for the City. Ongoing changes in the City make it necessary to update the resolution. This year, the City has been working with the Affordable Housing Advisory Committee in order to amend this resolution and other development incentives.

Market Conditions: Home and rental prices have increased dramatically. The City is the urban core of Central Florida with approximately 65% of residents renting which has been increasing since 2010. According to HUD's PD&R Comprehensive Housing Market Analysis for the Orlando MSA, in late 2017, the apartment vacancy rate was around 4% with a demand of 30,000 new rental units for the Orlando MSA. Despite the end of the COVID-19 pandemic, supply still cannot compete with demand. The overall economy in Central Florida, as of the Spring of 2023, is strong but national trends indicate possible recessions, especially with the growth of interest rates to combat inflation. The Orlando MSA economy is heavily made of Leisure and Hospitality jobs, making up around 21% of the economy. Labor issues and ongoing cost-burden households continue to impact the overall health of the Central Florida Economy.

Limited Financial Resources: It is clear from the data that demand far exceeds supply for affordable housing, especially for rental housing. Funding amounts since the Pandemic have grown dramatically however each new source comes with new regulatory requirements that create significant administration burden. Additional staffing has remained difficult given the current market. Public Housing is contending with aging stock with limited resources to maintain the capital improvements necessary for the desperately needed low-income housing. As available resources have decreased and demand has increased, this gap continues to grow. Increasing and leveraging financial resources

becomes more important. The City of Orlando has begun to commit its own funding resources to address the affordable housing crisis. As construction prices grow as well, funding allocations do not go very far, in addition, given certain financial regulatory requirements such as lead, every project requires more money to complete costly testing and remediation.

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

Policy: To comply with the Florida Community Planning Act and the Fair Housing Act, the City of Orlando through public policies and zoning has made attempts to increase the affordable housing supply. The major changes made in the City's zoning practices have had success, but the new regulations were enacted in 2018 so it is too early to determine the real impact of these changes. For example, since Accessory Dwelling Units (ADU) were implemented throughout the City's residential districts, there has been an increase in the development of these units. From October of 2016 to September 2018 (two years), 102 had been developed. Upon passage of the ADU code change, from October 2018 to October 2019 (one year), 169 ADUs had been developed. Although the city has created relief to the existing code, additional mechanisms are needed to decrease the affordable housing shortage, as well as de-concentrate low-income minority areas. Orlando with its regional partners will continue discussing regional policy improvements to increase affordable housing options. On-going policy reviews will continue, and each new City-enacted policy will be reviewed based on its impact on housing development and affordability through the Affordable Housing Advisory Committee.

Financial Resources: Affordable housing has become a high priority in the City and regionally. HCD will continue to fund the rehabilitation of owner-occupied and rental housing units, as well as new construction. Through down-payment and/or interest rate buydown assistance and continue to lower the cost of housing for low to moderate-income households. Realizing the need to increase the capacity for affordable housing, HCD will need to expand and find new partnerships with social service agencies, lending institutions, CHDOs, employers, and low-income housing tax credit developers. Through the disposition of City-owned property, HCD will work towards marketing this inventory to induce mixed-income development. In addition, to maintain the existing programs provided by the City, Orange County Public Schools is working towards an impact fee exemption program to address the situation, even though the use generates an impact on schools. These changes coupled with additional financial resources and reductions to regulatory burdens; the City is leveraging more than ever to address the affordable housing needs. In addition, the City, in response to the fluctuations in grant funding from the State's SHIP program and stagnant federal funds has dedicated more direct City funding to leverage with the grants and other funding partnerships and programs to build more units and support very-low-income units.

Aging Housing Stock: Acknowledging that home repair may pose a considerable barrier to LMI households, HCD created a home repair program in coordination with the existing rehabilitation program. Owner-occupied and rehabilitation will remain a priority given the need to maintain affordable housing stock as this becomes increasingly scarce. Neighborhood hazard abatement may be needed in certain areas to stabilize neighborhoods with the intention of creating new mixed-income housing developments. In addition, according to the University of Florida's Shimberg Center for Housing Studies, approximately 4,000 units have come off of their affordability period between 2019-2022. The City tries to intervene to keep a complex from going into the market but given the limited resources and current housing market, the task becomes very difficult.

Discussion:

Although Orlando does not have significant slum and blight compared to other older cities, the housing stock is starting to deteriorate in greater quantities. About 34,000 owned and rental units were built prior to 1979. There is a total of 78,000 units in the City built prior to 1999, meaning a significant portion of the housing stock by 2023 will be over 20 years old. Due to remediation and other rehabilitation needed to bring housing to current code standards, a barrier may exist for many homeowners and property owners who cannot afford to have this work performed. In addition, approximately 4,000 units between 2019-2022 were losing their affordability periods according to the University of Florida's Shimberg Center. City staff works diligently to preserve affordable housing but given the strong housing market, it is hard to compete with the current amount of funding the City can rely on.

The City will continue working with partner agencies and neighborhood associations to inform clients/residents regarding programs, Fair Housing rights, and recourse, as well as receive feedback on community needs and best practices. This dialogue should be open and ongoing. In addition, the City will better partner with internal departments to better maximize resources, neighboring jurisdictions, and other state-run programs such as Low-Income Housing Tax Credits to better bridge resources and strategically create more housing. Coordination of applicable resources and other programs create more sustainable housing solutions.

Florida still grapples with the unaffordability of housing with someone needing to earn about \$30.59 per hour to afford a two-bedroom apartment unit (National Low Income Housing Coalition, Florida State Report). The State in the 2023 legislative session awarded a significant amount of money towards affordable housing and also preempted local governments from denying affordable housing (up to 120% AMI) in areas zoned Commercial, Industrial, and Mixed-use and requiring that it is reviewed administratively without a public hearing. The City did not receive the total amount by population of the State Housing Initiative Partnership (SHIP) funding which is used by the City to fund the Down Payment Assistance program and the Homeowner Occupied Rehabilitation program. Previous years the City received varying amounts of funding making it difficult to budget and plan for future years.

AP-85 Other Actions – 91.220(k)

Introduction:

The following strategies have been developed to utilize housing and community development programs.

Actions planned to address obstacles to meeting underserved needs

To address the obstacles in meeting underserved needs existent in the City, the following strategies have been developed to utilize housing and community development programs. These strategies will address those needs and improve the quality of life for low and moderate-income residents.

Credit issues for new Homebuyers

Efforts must be made to screen families to determine creditworthiness prior to beginning the home buying process. Credit problems remain an obstacle for low-income families. The HCD works with local organizations to offer free homebuyer education to low-income homebuyers. The assistance applies to first time homebuyers, as well. As households experiencing mortgage delinquency/default.

Senior Citizen Housing

Underserved needs also include the needs of the City's elderly population. The HCD will continue to fund the rehabilitation of owner-occupied housing for low-income homeowners, including seniors. Seniors whose homes are repaired will often choose to age in place.

The Homeless Population

The HCD anticipates using CDBG, ESG, and HOPWA funds to address the needs of the homeless, including prevention services. ESG funds will be utilized to assist the Coalition for the Homeless, Harbor House, The Salvation Army, Harbor House, SALT Outreach, and Christian Service Center with emergency shelter operating costs, street outreach, and homeless prevention. CDBG funds will provide funding for Family Promise, Coalition for the Homeless, Grand Avenue Economic Development Corp, Ability Housing, IDignity, Christian Service Center, Jewish Family Services, and Harbor House to provide case management services for those who are homeless or being housed through one of their housing programs.

The Disabled Population with HIV/AIDS

The HCD will continue to fund supportive service housing providers through HOPWA to address the housing needs of low-income persons with HIV/AIDS and their families. Eligible low-income persons with HIV/AIDS and their families may access short-term rent, mortgage and utility assistance, tenant-based rental assistance, permanent housing placement, and facility-based housing to prevent homelessness.

Actions planned to foster and maintain affordable housing

According to the National Low Income Housing Coalition, in 2015 the mean renter wage for the Orlando

MSA equaled \$14.05. At this wage level, affordable housing costs should be at \$729/month or below. At minimum wage, an affordable monthly cost should be no more than \$419. However, average monthly costs equaled \$984. Further, according to 2014 ACS estimates, of a total 109,685 occupied housing units, only 29% are at \$799 or less, and of those only 11% of units include monthly costs at \$499 or below. Furthermore, the U.S. Census Bureau On-the-Map data for 2013 indicate that about 30% of jobs in Orlando were in retail trade, educational services, accommodation, and food services with an average hourly rate of \$13.00. At this wage rate, monthly housing costs should be no higher than \$650, well below the fair market rent for any number of bedrooms/units.

To further illustrate the growing affordability gap, the National Association of Realtors' affordability index measures whether a typical family could qualify for a mortgage loan on a typical home. The typical family is defined as one earning the median family income as reported by the U.S. Bureau of the Census. An index value of 100 signifies that a family has exactly enough income to qualify for a mortgage of a median-priced home. An index above 100 signifies that the family earning the median income has more than enough income to qualify for a mortgage loan on a median-priced home, assuming a 20 percent down payment. An increase in the index shows that a family is more able to afford the median priced home.

Even though the Orlando MSA has an affordability index of 168.8 as measured by the National Association of Realtors, it has been decreasing since 2011 (215.8). Therefore, the Orlando area is about 47% less affordable than it was in 2011. Moreover, Orlando ranks 43 in affordability out of 178 metropolitan areas or is in the 25th percentile in affordability. Given this reality, strategies, and activities to produce and preserve affordable housing for households at or below 50% of AMI should be prioritized.

HCD Housing Counseling Services

The HCD will continue to implement the pre-purchase counseling and foreclosure prevention programs for Program Year 2023 with the goal of serving low and moderate-income households.

HCD Housing Rehabilitation and New Construction

The HCD will continue to fund housing rehabilitation and new construction both for homeowner and rental housing for Program Year 2023 with the goal of serving low and moderate-income households.

HCD Housing Repair

The HCD will continue to implement a housing repair program in 2023 with the goal of serving low and moderate-income households.

Actions planned to reduce lead-based paint hazards

The City of Orlando is committed to the Healthy Homes vision to assure 'homes are affordable and designed, constructed, rehabilitated, and maintained in a manner that supports the health and safety of occupants. Fortunately, this region does not have many cases of lead-based paint poisoning. The most

current Centers for Disease Control data for Orange County show that of 8,365 children tested, only five had levels of about 10mg/dL. Despite this low number, HCD will continue to carry out several strategies to reduce and, if necessary, mitigate the risk of lead-based paint by following the Lead-Based Paint Final Rule that became effective on April 22, 2010. Under the rule, firms performing renovations, repair, and painting projects that disturb lead-based in homes, child-care facilities, and kindergartens built before 1978 must be EPA- or state-certified and must use certified renovators who follow specific work practices to prevent lead contamination. The City also requires subrecipients who perform rehabilitation work to comply with HUD's Lead Safety Housing Rules (LSHR).

Actions planned to reduce the number of poverty-level families

The City of Orlando is committed to reducing the number of poverty-level families. As mentioned earlier, targeted revitalization efforts include a holistic approach to stabilizing neighborhoods and reducing poverty. The City believes the following strategies are necessary to help families achieve financial stability:

- **Increasing income** through employer awareness, high-quality job creation through industry clusters and economic diversity, education, workforce readiness, and small business development.
- **Building savings** through financial education and homebuyer counseling.
- **Acquiring assets** through homeownership assistance and business development.

Actions planned to develop institutional structure

To address the need to coordinate discharge plans that will prevent homelessness, the system should identify local discharge plans or practices that are leading to homelessness. There should be engagement of each system, discussing data and alternatives. The City will utilize the data to inform a broader strategic planning process. The CoC will create several discharge policies to coordinate community-wide assistance to address youths aging out of foster care, persons exiting health care and mental health institutions, and persons discharged from correctional institutions. With the introduction of the coordinated placement system, these institutions are being invited to coordinate discharge planning activities to prevent homelessness. Protocols should be developed to connect with jails and several emergency rooms and hospitals across the jurisdictions.

With the goal to end chronic homelessness and homelessness among vulnerable people, communities must be able to provide low-barrier entry into the homeless and housing placement system. Dozens of communities have demonstrated that emergency shelters can be well-run and safe without requirements that either keep many homeless people from entering shelter or that cause them to be asked to leave before they find permanent housing. By making our community's safety net for chronic and vulnerable homeless people maximally accessible, we will have taken a substantial step toward

ending homelessness.

Removing barriers toward entry into the shelter system will take time, patience, collaboration, and political will. We will start with 1-2 willing providers who already have or are willing to put in place low-threshold criteria for accessing their shelters. Keep track of their progress so that we can demonstrate to others that low-threshold programs can be safe and successful. Our region will provide training to shelter management and staff on low-threshold programming and skills for working with active substance users and people with untreated mental illness. Additionally, we could provide incentives for programs to adopt lower-threshold eligibility and continued stay criteria (including providing them with priority access to vacancies in supportive housing for their chronic and vulnerable homeless clients). And we can work with funders so that they understand that low threshold criteria will assist the community in its efforts to end homelessness and so that they move their funded programs toward lower-threshold access to services.

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

To enhance coordination between public and private housing providers and private and governmental health, mental health, and social services agencies, the HCD will undertake the following actions during Program Year 2023:

- The Homeless Services Network of Central Florida, Inc. (HSN) — A private, nonprofit organization and the lead agency for the area Continuum of Care, HSN brings together homeless service providers and other organizations to address the issues of homelessness in the community.
- The HOPWA Advisory Committee—The HOPWA Advisory Committee consists of representatives of Persons Living with HIV/AIDS (PLWH), HIV/AIDS service providers, and representatives of the Ryan White Planning Council.
- Attend meetings and coordinate with HCD’s housing counseling partners that provide homebuyer-counseling programs and work towards the development of additional homebuyer clubs throughout the community.
- Attend meetings and coordinate with the Orange County Housing Finance Agency, which provides funding and support for affordable housing development in the tri-county area.
- Attend meetings and coordinate with the Orlando Housing Authority to address the maintenance and development of affordable housing and any other public housing needs.
- Coordinate activities with residential real estate professionals, mortgage lenders, mortgage brokers, and title companies to assist first-time homebuyers acquire their homes.
- Encourage nonprofit organizations to apply for certification as Community Housing

Development Organizations (CHDO's) under the HOME Program.

Discussion:

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- Encourage nonprofit organizations to apply for certification as Community Housing Development Organizations (CHDO's) under the HOME Program.

Program Specific Requirements

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

Introduction:

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.	70.00%

HOME Investment Partnerships 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:

No other forms of investment are planned at this time.

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:

HOME funds are awarded to developers in the form of a forgivable, deferred loan at a 0% interest rate to assist in the development of affordable housing. The City will require the developer to execute a promissory note for the loan, a mortgage and restrictive covenant. The property will be secured by a recorded note and mortgage. Upon completion of the construction and sale of the property to an income-eligible household, as defined by the HOME program, the City will cancel the promissory note to the developer and tender a release of the lien for that property. Developers will be required to pass the loan proceeds as a cost savings to the eligible home buyer. The cost savings must be reflected on the contract for sale of the constructed home. When the developer sells the property to an income eligible buyer the loan to the developer is forgiven.

When the home is sold to an income eligible person/family, a loan with 0% interest evidenced by a recorded note and mortgage is placed on the property. The mortgage amount will be forgiven, and a satisfaction of mortgage will be recorded once the lien period is completed and the homeowner has complied with all requirements. A default shall be declared if the home is sold, rented, leased, subleased, ceases to be owner occupied, the home is refinanced to withdraw equity for a home equity loan or for debt consolidation, or upon death of the owner except when an income eligible heir assumes the loan and chooses to live in the home as their primary residence. Upon default, the City shall be reimbursed a prorated amount using the following method:

(Number of years homebuyer occupied home divided by Period of affordability) multiplied by Total HOME investment equals Recapture Amount

The City may not recapture more than is available from the net proceeds of the sale. Net proceeds are the sales price minus superior loan repayments and any closing costs. If there are no net proceeds, the debt and the lien will be considered terminated. The home owner may retain any funds remaining after satisfaction of all liens on the property.

A written HOME Agreement between the homebuyer and the City, as well as mortgage and lien documents, are used to impose the recapture requirements in the event the property is transferred.

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:

If the owner rents, leases, or sells the property before the end of the affordability period, the following formula shall be used to calculate the amount of money owed to the HCD before the homebuyer receives a return:

Dollar Amount of the Lien x Number of Years Remaining on the Lien

Lien Period

The recapture amount is limited to the net proceeds available from the sale. If the recapture requirement is triggered by either a voluntarily or involuntary sale (i.e. foreclosure) and if the proceeds are insufficient to repay the remaining mortgage amount, the HCD can only recapture the net proceeds, if any. Net proceeds are the sales price minus superior loan repayments and any closing costs. If there are no net proceeds, the debt and the lien will be considered terminated.

A written HOME agreement between the homeowner and the City, as well as mortgage and note documents, are used to impose the recapture requirements in the event the property is transferred.

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 planned HOME programs to provide refinancing of existing debt secured by multifamily housing.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

N/A

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

N/A

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

N/A

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

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

The intent of H-ESG is to provide funding for housing expenses to persons who are homeless or who would be homeless if not for this assistance. This program targets two populations of persons facing housing instability: persons who are still housed but at imminent risk of becoming homeless and persons who are already homeless.

Agencies are responsible for verifying and documenting the program participant's risk of imminent homelessness that qualifies them for receiving rental assistance, or for verifying and documenting a participant's actual homelessness. Income eligibility and need for assistance must be evaluated and certified at least once every 3 months for participants. Agencies and providers must assess that each applicant meets either the at-risk of homelessness definition or the homeless definition as set forth in 24 CFR 576.2.

The first step in the process of administering any ESG-funded activity is to determine client eligibility at intake. The City of Orlando requests third-party documentation as the preferred documentation of homeless status, intake worker observations as the second preferred method, and certification from the client as the third preferred method to determine eligibility. Lack of third-party documentation must not prevent an individual or family from immediately being admitted to emergency shelter or receiving street outreach services.

Consultation

Any individual or family provided with financial assistance through H-ESG must have an assessment with a case manager or eligibility specialists who can determine the appropriate type of assistance to meet their needs. Agencies must have a process in place to refer persons ineligible for H-ESG to the appropriate resources or service provider that can assist them.

Income Verification

The household must be at or below 30 percent of Area Median Income (AMI) unless an allowable waiver is used.

Agencies will complete income verification forms and submit to appropriate income sources for third party verification. Completed income verifications should be placed in the client file.

INCOME LIMITS - Eligible applicant must meet the income guidelines of 30% of AMI or less unless an allowable waiver is used.

Housing Status

The household must be either homeless or at risk of losing its housing and meet both of the following circumstances: (1) no appropriate subsequent housing options have been identified; AND

(2) the household lacks the financial resources and support networks needed to obtain immediate housing or remain in its existing housing.

Case files must document the current housing status of the client at intake with the appropriate documentation to determine one of the accepted definitions of at-risk of homelessness or homeless.

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 City works in conjunction with the Continuum of Care lead agency and local homeless service providers to coordinate services for homeless persons through case management, financial assistance, and shelter operating costs. Subrecipient agencies receiving ESG and HOPWA funding are required to enter all eligibility data in the Homeless Management Information System (HMIS). HMIS is a secure, HUD recommended web-based data collection program. Agencies are required to ensure data is entered in a timely manner so monthly or quarterly reports, including statistical information can be reviewed by the City staff.

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).

Agencies to be funded are primarily selected through a competitive review process. The City provides information concerning the amount of funding, application time period and other pertinent details in a public notice that is placed in the area newspapers and on the City's website at www.orlando.gov/housing. Submitted applications are reviewed by the City and the Emergency Solutions Grant Advisory Committee, composed of a Continuum of Care lead agency representative, a public housing representative, and a former homeless individual. The allocations follow the recommendations for homeless priorities as established under the Emergency Solutions Grant consultation period with the Continuum of Care agencies.

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.

During the preparation of the 2021-2025 Consolidated Plan, the City consulted with stakeholders, providers and community leaders in the field of homelessness to determine needs prioritized by urgency. The City will continue to reach out to the homeless population for input into annual activity planning through coordination of events with area homeless providers and the Continuum of Care.

5. Describe performance standards for evaluating ESG.

The City consulted with the CoC lead agency, the Homeless Services Network of Central Florida in creating the performance standards for evaluating the proposed H-ESG activities.

The purpose of these performance standards is to provide a measure for the City's HCD and the Continuum of Care to evaluate the H-ESG service provider's effectiveness and success in the following areas:

1) Targeting those who need the assistance most;

Targeting households of families with children who have become homeless in the past three months/90 days

2) Reducing the number of people living on the streets or emergency shelters;

By documenting prior location and matching with Point-In-Time Counts for families with Children

3) Shortening the time people spend homeless; and

Targeting households of families with children who have become homeless in the past three months/90 days and providing access to housing within thirty (30) days of eligibility completion.

4) Reducing each program participant's housing barriers or housing stability risks.

Providing supportive services through case management; including referrals for financial benefits such as SNAP (Supplemental Nutrition Assistance Program), WIC (Women, Infants, and Children) programs, adult education placement, household budgeting classes, and job placement agencies.

These performance standards will complement and contribute to the Continuum of Care program performance measures detailed in Section 427 of the McKinney-Vento Act, as amended by the HEARTH Act:

(b) REQUIRED CRITERIA.

(1) IN GENERAL. The criteria established under subsection (a) shall include:

(A) the previous performance of the recipient regarding homelessness, including performance related to funds provided under section 412 (except that recipients applying from geographic areas where no funds have been awarded under this subtitle, or under subtitles C, D, E, or F of title IV of this Act, as in effect prior to the date of the enactment of the Homeless Emergency Assistance and Rapid Transition to Housing Act of 2009, shall receive full credit for performance under this subparagraph), measured by criteria that shall be announced by the Secretary, that shall take into account barriers faced by individual homeless people, and that shall include:

(i) the length of time individuals and families remain homeless;

(ii) the length of time individuals exiting homelessness experience additional spells of homelessness;

(iii) the thoroughness of grantees in the geographic area in reaching homeless individuals and families;

(iv) overall reduction in the number of homeless individuals and families;

(v) jobs and income growth for homeless individuals and families;

(vi) success at reducing the number of individuals and families who become homeless;

(vii) other accomplishments by the recipient related to reducing homelessness.