
City of Orlando
DRAFT
2026–2030 Consolidated Plan
Summary

Housing and Community Development Department
City of Orlando, Florida

June 2026

Table of Contents

Section 1: The Consolidated Plan page 6

- 1.1 What Is the Consolidated Plan?
- 1.2 What Federal Grants Does This Plan Cover?
- 1.3 The Relationship Between the Consolidated Plan and the Action Plan
- 1.4 Lead Agency and Key Partners

Section 2: Community Input in the Preparation of the Plan page 11

- 2.1 Community Input
- 2.2 The Community Survey
- 2.3 What Residents Said They Need Most
- 2.4 Public Participation
- 2.5 Advisory Committees
- 2.6 Establishing the Plan's Goals

Section 3: Housing Needs page 19

- 3.1 Overview of Housing Needs in Orlando
- 3.2 Number of Households with Housing Problems
- 3.3 The Cost Burden Problem
- 3.4 Housing Problems by Demographics
- 3.5 Housing Needs for Single-Person Households
- 3.6 Housing Needs for Households with Disabilities
- 3.7 Households Affected by Domestic Violence
- 3.8 Families at Risk of Homelessness
- 3.9 The Housing Shortage Is Growing
- 3.10 What Affordable Housing Actually Costs

Section 4: Homelessness in Orlando page 31

- 4.1 Understanding the Scale of Homelessness
- 4.2 Unsheltered Homelessness

- 4.3 Populations Most Affected by Homelessness
- 4.4 Factors Driving Homelessness
- 4.5 Children Experiencing Homelessness
- 4.6 Veteran Homelessness
- 4.7 The City's Response to Unsheltered Homelessness

Section 5: Special Needs Populations page 39

- 5.1 Populations with Special Needs
- 5.2 Elderly Residents
- 5.3 Persons with Disabilities
- 5.4 Persons with Substance Use Disorders
- 5.5 Survivors of Domestic Violence
- 5.6 Persons Living with HIV/AIDS — HOPWA Program

Section 6: Public and Assisted Housing page 47

- 6.1 Public Housing: Orlando Housing Authority
- 6.2 Demographics Characteristics of Public Housing Residents
- 6.3 The Waiting List
- 6.4 Orlando Housing Authority's Compliance with the Americans with Disabilities Act
- 6.5 Orlando Housing Authority's Redevelopment Plans
- 6.6 Resident Involvement

Section 7: Housing Market Analysispage 54

- 7.1 Overview of Orlando's Housing Market
- 7.2 Orlando's Housing Market Composition
- 7.3 Rising Housing Costs in Orlando
- 7.4 Affordable Housing Shortage
- 7.5 The Condition of Orlando's Housing Stock
- 7.6 Lead-Based Paint Risk
- 7.7 Broadband and Internet Access

7.8 Natural Hazards and Climate Resilience

Section 8: Barriers to Affordable Housing page 65

8.1 Barriers to Affordable Housing in the City

8.2 Policy Barriers

8.3 Market Barriers

8.4 Financial Barriers

8.5 Loss of Affordability Restrictions

Section 9: Economic Development and Community Assets page 72

9.1 Orlando's Economy

9.2 Workforce Development

9.3 Business Support Programs

9.4 Neighborhood Revitalization — The Parramore Community

9.5 Areas With Concentrated Housing Problems

9.6 Strategic Opportunities

Section 10: The Five-Year Strategic Plan page 81

10.1 Introduction to the Strategic Plan

10.2 The City's Five Core Goals

10.3 Geographic Priorities

10.4 How Funding Will Be Allocated

10.5 Programs and Activities Proposed to Be Funded

10.6 Land and Resources

Section 11: Homelessness Strategy page 93

11.1 How the City Addresses Homelessness

11.2 Street Outreach and Coordinated Entry

11.3 Emergency Shelter and Transitional Housing

11.4 Homeless Subpopulations

11.5 Preventing Returns to Homelessness

Section 12: Lead-Based Paint Strategy..... page 102

12.1 The Importance of Addressing Lead-Based Paint

12.2 Orlando's Lead-Based Paint Situation

12.3 The City's Lead-Safe Approach

Section 13: Anti-Poverty Strategy page 106

13.1 The City's Commitment to Reducing Poverty

13.2 Key Strategies

13.3 How Housing and Anti-Poverty Programs Work Together

Section 14: How the City Monitors Progress page 112

14.1 The Importance of Monitoring

14.2 The Monitoring Process

14.3 Specific Program Requirements

14.4 Annual Reporting

Section 15: Recent Accomplishments page 118

15.1 A Strong Record of Achievement

15.2 Creating New Affordable Rental Housing

15.3 Preserving Existing Affordable Housing

15.4 Supporting Community Services

15.5 Homeless Prevention and Support

15.6 HIV/AIDS Services

Glossary of Terms page 125

Section 1: The Consolidated Plan

1.1 What Is the Consolidated Plan?

The U.S. Department of Housing and Urban Development — commonly known as HUD — requires every city that receives certain types of federal funding to prepare a five-year strategic plan called the Consolidated Plan. The City of Orlando's Housing and Community Development Department (HCD) prepares this plan on behalf of the City.

The 2026–2030 Consolidated Plan covers the five-year period from October 1, 2026, through September 30, 2031. It is the roadmap that guides how the City will invest federal grant dollars to address housing, homelessness, and community development needs right here in Orlando.

Think of the Consolidated Plan as the City's written document that spells out what needs the City has identified, what goals it has set, and how it plans to use federal funds to meet those goals over the next five years.

Goals of the Consolidated Plan

HUD has established three overarching goals that every Consolidated Plan must advance. Everything the City does with its federal housing and community development funding must connect to at least one of these goals:

- Providing decent housing that is safe, affordable, and accessible for all residents
- Creating suitable living environments — places where families can thrive, feel safe, and have access to services
- Expanding economic opportunities for low- and moderate-income residents — helping people build jobs, skills, and financial security

These goals sound broad, but they translate into very specific programs and projects — from helping a family repair a leaky roof, to building new affordable apartments, to funding

emergency shelter for a person experiencing homelessness. Every dollar invested is tied to these goals.

Why This Plan Matters to You

If you rent an apartment, own a home, know someone who is struggling to pay rent, or care about your neighborhood — this plan affects you. The decisions made in this document shape how millions of dollars in federal funding are spent in Orlando over the next five years. That is why community input is so important, and why the City works hard to make this plan accessible to every resident.

1.2 What Federal Grants Does This Plan Cover?

The City of Orlando receives four types of federal funding through this Consolidated Plan. Each grant program has its own rules, eligible uses, and target populations — but together they create a powerful toolkit for addressing housing and community needs in Orlando.

Community Development Block Grant (CDBG)

CDBG is one of the most flexible federal grant programs available to cities. This means the City has more freedom in how it uses this money compared to other grants. CDBG funds can be used for a wide range of activities as long as they primarily benefit people with low and moderate incomes.

CDBG-funded activities in Orlando include housing repairs for homeowners, improvements to community centers and public facilities, neighborhood infrastructure among them sidewalks and drainage, public services like assistance to the homeless and special needs population and housing counseling, and planning and administration of the Consolidated Plan itself.

By federal law, at least 70% of CDBG funds must directly benefit low- and moderate-income persons. This requirement ensures that the money reaches those who need it most.

HOME Investment Partnerships Program (HOME)

HOME funds are specifically targeted at creating and preserving affordable housing. This money can be used to build new affordable rental units, rehabilitate existing rental properties to preserve their affordability, help first-time homebuyers with down payments and closing costs, and repair owner-occupied homes.

HOME funds work together with other funding sources — developers receiving HOME funds are required to match 25% of their HOME allocation from other sources. This requirement helps stretch federal dollars further.

Housing Opportunities for Persons with AIDS (HOPWA)

HOPWA funds provide housing assistance, healthcare support, and other services specifically for people living with HIV/AIDS and their families. This program recognizes that stable housing is critical to managing HIV/AIDS and improving health outcomes.

The City of Orlando is the HOPWA grantee for a four-county region, but Orange County Government administers the program on a day-to-day basis. Services are available throughout Orange, Osceola, Seminole, and Lake Counties.

Emergency Solutions Grant (ESG)

ESG funds address homelessness at its most urgent point — when people have lost or are about to lose their housing. ESG can be used for emergency shelter operations, homelessness prevention services (such as help paying rent or utilities to avoid eviction), and rapid rehousing programs that quickly move people experiencing homelessness into stable housing.

Organizations that receive ESG funding are required to match those funds dollar for dollar — meaning they must raise an equal amount from other sources. This requirement ensures that ESG dollars leverage additional community investment.

1.3 The Relationship Between the Consolidated Plan and the Action Plan

The Consolidated Plan sets the five-year direction, and the Action Plan describes how the funds to be received will be spent yearly. Each year, the City prepares an Annual Action Plan that tells both residents and HUD exactly how the money will be spent during that specific year. This yearly plan describes which projects and programs will receive funding, who will administer them, and what outcomes are expected.

The 2026 Action Plan is the first annual action plan under this Five-Year Consolidated Plan. It covers the twelve-month period from October 1, 2026, through September 30, 2027. This twelve-month period is called the "program year," and it is tied to the federal government's fiscal year for HUD programs.

At the end of each program year, the City prepares a public report called the Consolidated Annual Performance and Evaluation Report or CAPER for short. This report tells the public and HUD what the City actually accomplished with its funding during the preceding year. It includes the objectives met, how many families were served, and how much was expended. The CAPER is an evaluation tool to determine progress made to meet the goals of the Consolidated Plan.

Both the Annual Action Plan and the CAPER are made available to the public on the City's website and at the Housing and Community Development Department offices for residents to review.

1.4 Lead Agency and Key Partners

The City of Orlando's Housing and Community Development Department — commonly called HCD — is the lead agency responsible for preparing this Consolidated Plan and for administering all four federal grant programs it covers. HCD staff work directly with nonprofit organizations, community partners, and other City departments to ensure that federal funds are used effectively and in compliance with all federal requirements.

Key Partners

HCD works in close partnership with many organizations and agencies to deliver services across Orlando:

- The Orlando Housing Authority (O.H.A.), which manages public housing communities and administers Housing Choice Vouchers for low-income families
- Orange County Government, which helps administer the HOPWA program across the four-county service area
- Dozens of nonprofit organizations, healthcare providers, faith communities, and advocacy groups that deliver services on the ground
- Internal City departments including Economic Development, Public Works and Transportation
- The Homeless Services Network of Central Florida, which coordinates the regional response to homelessness
- The Central Florida Commission on Homelessness, which provides leadership and advocacy for ending homelessness in the region

Section 2: Community Input in the Preparation of the Plan

2.1 Community Input

The Consolidated Plan is built utilizing HUD-provided data, documents prepared by City Departments and private organizations, and community input. Community input is not just a formality — it is not something the City does simply because HUD requires it. The feedback from residents, service providers, advocates, and community organizations directly shapes the City's spending priorities for the next five years.

When residents speak up about their needs — whether at a public meeting, through a survey, or in a comment submitted online — that input is considered and added to the data and analysis that determine where funding goes.

The City uses several methods to gather input: a written survey available in multiple languages, public meetings held in accessible locations, advisory committees that include community members and people with lived experience, and ongoing dialogue with nonprofit partners and service providers.

Every comment received during the planning process was reviewed and considered by HCD staff. The goals and priorities in Section 10 of this document include what residents and partners told us they needed most

2.2 The Community Survey

The City of Orlando conducted a Housing and Community Needs Survey from December 8, 2025, through January 4, 2026. The survey was available in both English and Spanish on the City's official website, making it accessible to Orlando's mixed represented community. It was

designed using plain language to ensure that residents of all education levels and backgrounds could understand and complete it.

Survey Outreach and Awareness

To reach as many residents as possible, the City promoted the survey through multiple channels. Advertisements were placed in the Orlando Sentinel newspaper for English-speaking audiences and in La Prensa newspaper for Spanish-speaking audiences. The survey was promoted on social media platforms. Postcards were mailed directly to residents in low- and moderate-income neighborhoods — the communities the City most wants to hear from.

Who Was Invited to Participate

The survey was open to everyone, and was designed to solicit feedback from:

- Residents of the City of Orlando, of all income levels and backgrounds
- Members of the community interested in living in the City of Orlando
- Businesses/Organizations that provide housing programs or social services
- Organizations that provide public facilities, like neighborhood centers

Who Responded

In total, 591 people responded to the survey. Of those, 366 were individual residents — about 62% of all respondents. The remaining 225 respondents — about 38% — were organizations or businesses. This broad mix of perspectives helped ensure that the survey results reflect the needs of both individual community members and the organizations working to serve them.

The City is grateful to every person who took the time to respond. Your participation made this plan stronger and more representative of our community's real needs.

2.3 What Residents Said They Need Most

The survey asked respondents about three main areas: housing needs, community improvement needs, and social service needs. The results provide a clear picture of what Orlando residents and organizations see as the most pressing challenges in our community.

Housing Needs

Among the 496 respondents who answered housing-related questions, the most commonly identified needs were:

- **Housing for young adults leaving foster care** — ranked as the single highest housing priority by respondents. Young people aging out of the foster care system often have no family support network and are at very high risk of homelessness.
- **Home repair assistance for homeowners** — ranked second. Many Orlando homeowners, especially elderly residents on fixed incomes, cannot afford to maintain or repair aging homes.
- **Short-term transitional housing** — ranked third. Transitional housing provides a temporary bridge between emergency shelter and permanent stable housing.
- **Housing with supportive services for formerly homeless individuals** — also identified as a high priority, recognizing that many people exiting homelessness need ongoing support to maintain stable housing.
- **Housing with supportive services for individuals with health conditions** — closely tied to the previous need, reflecting the connection between health, disability, and housing instability.

Most Needed Unit Sizes

Respondents were also asked what bedroom sizes were most needed in the community. The results were:

- **Two-bedroom units** were identified as the most critically needed size — reflecting the large number of small families and couples in Orlando who cannot find affordable two-bedroom options.
- **Three-bedroom units** ranked second — essential for larger families who are often priced out of available options.
- **One-bedroom units** ranked third — reflecting the needs of single adults and elderly residents living alone.

Community Improvement Needs

Among the 484 respondents who answered questions about community improvements, the top needs were:

- **More buses and expanded public transportation** — ranked first by a wide margin. Many low-income Orlando residents do not have access to reliable transportation, which limits their ability to reach jobs, healthcare, grocery stores, and other essential destinations.
- **Cleaning up damaged or deteriorated areas** — ranked second. Respondents noted that visible blight and deterioration in some neighborhoods discourage investment and affect residents' quality of life.
- **Sidewalk, street, and curb improvements** — ranked third. Safe, accessible sidewalks are essential for residents who walk, use wheelchairs, or push strollers.
- **Addressing local flooding** — closely tied to infrastructure improvements. Florida's frequent heavy rains create drainage and flooding problems in many Orlando neighborhoods, especially lower-lying areas.

Social Services Needed

Respondents also identified the social services they believed were most needed in Orlando. The top responses were:

- **Homelessness prevention assistance** — help paying rent or utilities to prevent families from losing their homes in the first place. This was the most-requested service type.
- **Short-term support for people experiencing homelessness** — services to quickly move people from the streets or emergency shelters into permanent housing. This is often called "rapid rehousing."
- **Programs that provide access to food** — reflecting widespread concern about food insecurity in the community. Hunger and housing instability are often connected.

Key Finding:

Across all three categories — housing, community improvement, and social services — the survey results pointed to a consistent theme: Orlando residents need more affordable housing options, better transportation, and stronger safety nets to prevent homelessness before it starts.

2.4 Public Participation

In addition to the written survey, HCD organized public meetings to give residents and organizations the opportunity to speak directly with City staff about community needs. Public meetings allow for a richer conversation than a survey. They give residents a chance to ask questions and identify neighborhood needs.

First Public Meeting — February 2026

The first public input meeting was held at Orlando City Hall on February 16, 2026. City staff presented preliminary data on housing needs and community conditions, and residents and representatives from community organizations had the opportunity to share their perspectives, raise concerns, and ask questions about the Consolidated Plan process.

Second Public Meeting — July 2026

A second public meeting is scheduled for July 6, 2026. This meeting will provide an opportunity for residents to review the draft Annual Action Plan and provide input before the final plan is submitted to HUD.

Public Meetings and Public Notices

The City is committed to ensuring that all residents can participate, regardless of ability or language. At every public meeting related to the Consolidated Plan:

- All meeting locations are fully A.D.A. accessible (meets Americans with Disabilities Act standards), with accessible parking, entrances, and restrooms.
- The City will make reasonable efforts to accommodate persons with special needs who notify the City at least two (2) business days prior to the hearing with their request for special accommodations. Upon request from non-English speaking citizens, efforts will be made to have personnel fluent in the respective language present at these hearings
- Upon request, the City will mail copies to the homebound and provide a reasonable number of free copies to citizens and groups. In addition, copies of the Consolidated Plan will be provided to citizens and groups, upon request, free of charge during the comment period.

2.5 Advisory Committees

HCD makes annual funding recommendations and sets program goals in consultation with various partnerships, including Orange County, the Central Florida Continuum of Care, and committees. Committees include the CDBG Review Committee, HOPWA Community Advisory Committee, Emergency Solutions Grant Program Review Committee, Housing Review Committee, and the Affordable Housing Advisory Committee.

CDBG Review Committee

The Community Development Block Grant Review Committee includes representatives from each of Orlando's City Commission districts, as well as a representative from the Orlando Housing Authority. This committee reviews applications for CDBG funding from nonprofit organizations and ranks the applications. By including representatives from all parts of the city, this committee helps ensure that CDBG funds reach neighborhoods across Orlando — not just those in one part of town.

HOPWA Community Advisory Board

The HOPWA Community Advisory Board includes representatives from HIV/AIDS service providers across the four-county service area, as well as community members — including people living with HIV/AIDS. This board provides guidance on how HOPWA funds should be used and reviews the performance of HOPWA-funded programs.

Emergency Solutions Grant Program Review Committee

The Emergency Solutions Grant Program Review Committee includes representatives from emergency shelter providers, homelessness services organizations, and people with lived experience of homelessness. Including people who have personally experienced homelessness ensures that program decisions are grounded in the reality of what people on the streets need — not just what providers assume they need.

Housing Review Committee

The Housing Review Committee is an internal City committee that includes staff from HCD and partner City departments, as well as an Orange County and O.H.A. representative. It reviews applications for HOME and State Housing Initiatives Partnership Program (SHIP) funding and evaluates proposed affordable housing projects for feasibility, need, and community benefit.

Affordable Housing Advisory Committee (AHAC)

The Affordable Housing Advisory Committee is a citizen-led committee established by the Florida Legislature. AHAC reviews the City's policies and regulations that affect affordable

housing development and recommends changes that would remove barriers to building or preserving affordable homes. AHAC members include residents, housing advocates, community organizations, and industry representatives. Their work is essential to ensuring that the City's rules and policies support — not hinder — the creation of affordable homes.

2.6 Establishing the Plan's Goals

The City's planning process is data-driven and community-centered. This means that both objective data about housing needs and subjective feedback from residents and partners are considered to guide decisions.

The City's Digital Innovation and Services Division and HCD staff analyzed the survey results and reviewed written comments received at public meetings. This input was then compared and combined with data from HUD, the U.S. Census Bureau, the Florida Department of Education, the Homeless Services Network, and other sources.

The result of this combined analysis is the five-year strategic plan described in Section 10 of this document. Residents' top concerns — housing affordability, homelessness prevention, aging housing stock, transportation access, and access to social services — are reflected in the five goals of the Plan.

The City also used public input to identify which populations and neighborhoods have the greatest unmet needs, and to prioritize funding accordingly. The geographic and demographic data collected during the planning process help ensure that resources flow to the communities and people who need them most.

Section 3: Housing Needs

3.1 Overview of Housing Needs in Orlando

Orlando is a growing and dynamic city. This growth has brought real benefits to the city in terms of more jobs, more visitors, more investment, and a growing international profile. But growth has not come equally to all residents. Many Orlando households, especially those with low and moderate incomes, are struggling to find housing they can afford.

The data in this section comes from HUD's Comprehensive Housing Affordability Strategy (CHAS) database, the U.S. Census Bureau's American Community Survey, and other reliable sources. Taken together, these data sources construct a comprehensive assessment of housing need within the city.

Understanding these needs forms the analytical basis of the Consolidated Plan. Effective policy development requires a comprehensive and accurate characterization of local housing conditions. The data presented below quantify the extent of housing instability in the community, reflecting the experiences of households that face persistent challenges in securing affordable, stable, and safe housing.

3.2 Number of Households with Housing Problems

According to HUD's CHAS data, Orlando is home to approximately 113,245 total households. Of those households, a significant number earn incomes at or below 80% of Area Median Income (A.M.I.).

Area Median Income (A.M.I.) Definition

Before presenting the data, it helps to understand a key term: Area Median Income, or A.M.I. This means the income level that sits in the middle of all household incomes in a given area — half of all households earn more, and half earn less. HUD calculates A.M.I. every year for each metropolitan area and uses it to set eligibility limits for housing programs.

Although different local, state, and other federal grant resource programs may offer different definitions based on Area Median Income, for the purposes of the Consolidated Plan households and the data and tables throughout this plan, the definitions are as follows:

- **Extremely Low-Income:** Earning 0 to 30% of A.M.I. — the households in the most severe financial need
- **Low-Income:** Earning 31 to 50% of A.M.I.
- **Moderate-Income:** Earning 51 to 80% of A.M.I.
- **Middle-Income:** Earning 81 to 100% of A.M.I.

Federal housing programs primarily serve households earning 80% of A.M.I. or less — together called "low- and moderate-income" (LMI) households.

Orlando's Income Breakdown

The CHAS data tells us that:

- About 17,615 Orlando households or 15.5% of all households have extremely low incomes, meaning they earn 0 to 30% of A.M.I. These are the families facing the most severe housing challenges.
- About 53,080 households or 47%, nearly half of all Orlando households, earn less than 80% of A.M.I.

These figures illustrate the magnitude of the challenge. When nearly half of a city's households are classified as low- to moderate-income, the demand for affordable housing interventions

becomes evident. The data highlights the extent to which additional affordable housing is required to meet the needs of these households.

3.3 The Cost Burden Problem

The most widespread housing problem in Orlando — and across the country — is cost burden. Cost burden means that a household is spending more than 30% of its gross (before-tax) income on housing costs, including rent or mortgage payment plus utilities. This is the standard threshold used by HUD and housing experts to measure housing affordability.

When a family spends more than 30% of its income on housing, there is less money left for everything else — food, healthcare, childcare, transportation, education, and savings. The family is essentially forced to choose between paying rent and meeting other basic needs. This is a precarious situation that can place a household at risk of homelessness.

Severe Cost Burden

When a household pays more than 50% of its income on housing, it is considered severely cost-burdened. At this level, families have almost no financial cushion at all. A single unexpected expense like a car repair, a medical co-pay, or a missed day of work can push a severely cost-burdened family into eviction or homelessness.

Orlando Households with Cost Burden Problems

The data shows that cost burden is alarmingly widespread in Orlando among households earning less than 80% of A.M.I.:

- About 31,145 renter households are cost-burdened — spending 30 to 50% of their income on housing.
- About 7,628 owner households are cost-burdened.
- About 11,780 renter households are severely cost-burdened — spending more than 50% of their income on housing.

- About 3,383 owner households are severely cost-burdened.

Looking at all Orlando total households, of the total households earning less than 80% of A.M.I., 38% of renters are cost-burdened or severely cost-burdened; while 9.8% of owners are cost-burdened or severely cost-burdened. Cost burden is not just affecting those in low- and moderate-income categories. Overall, 39,699 or 35% of both renter and owner households earning less than 100% A.M.I. in the city are cost-burdened or severely cost-burdened.

Renters Bear the Greatest Burden

Of the approximately 39,699 cost-burdened and severely cost-burdened households in Orlando earning less than 100% of A.M.I., about 78% are renters and 22% are homeowners. Since Orlando has an unusually high proportion of renters — about 63% of all households — changes in rental prices ripple quickly through the entire community. When rents rise, tens of thousands of Orlando families feel it immediately in their monthly budgets.

3.4 Housing Problems by Demographics

Housing cost burden affects people of all demographic and ancestry backgrounds in Orlando. But the data shows that some communities face disproportionately higher rates of housing problems — meaning they experience housing challenges at rates significantly above the citywide average. Understanding these disparities is essential for ensuring that the Consolidated Plan directs resources equitably.

At the Extremely Low-Income Level (0 to 30% of A.M.I.)

At the 0-30% of A.M.I. threshold, a total of 17,615 households experience one or more housing problems, representing 79% of all households within that threshold. Below is the percentage each individual race/ethnicity makes up of the income group and the rate at which they experience housing problems:

- About 77% of White households in this income group experience at least one housing problem.

- About 79% of Black or African American households face at least one housing problem.
- About 81% of Hispanic or Latino households face at least one housing problem.
- 100% of American Indian or Alaska Native households in this income group face at least one housing problem — every single household.

These numbers tell us that at the very lowest income levels, almost no household escapes housing problems regardless of race or ethnicity. This reflects the fundamental mismatch between incomes and housing costs that affects the most economically vulnerable members of our community.

At Low-Income Levels (30 to 50% of A.M.I.)

At 30-50% A.M.I., a total of 14,610 households face at least one housing problem, which is about 85% percent of households in this group.

- 3,175 or 22% are White households with 81% of White households experiencing a housing problem.
- 3,960 or 27% are Black/African American households with 86% experiencing a housing problem.
- 4,385 or 30% are Hispanic/Latino households with 88% experiencing a housing problem.
- 315 or 2% are Asian households with 71% experiencing a housing problem.

At Moderate-Income Levels (50 to 80% of A.M.I.)

An A.M.I. of 50-80% shows that 20,860 households experience one or more housing problems or 66%.

- 4,320 or 21% are White households and 63% are experiencing a housing problem.
- 3,320 or 16% are Black/African American households with 58% experiencing a housing problem.
- 5,200 or 25% are Hispanic/Latino households with 90% experiencing a housing problem.

What These Disparities Reflect

These disparities in housing conditions reflect decades of historical discrepancies in housing, employment, and wealth-building that have left communities of color with less access to economic resources and fewer options in the housing market. Addressing these disparities is a core commitment of the City's fair housing goals.

The City's fair housing goals include increasing access to affordable housing in all neighborhoods, reducing barriers for households of color in accessing housing assistance, and working with community organizations to address the root causes of housing disparity.

3.5 Housing Needs for Single-Person Households

About 44,874 Orlando residents or 35% of the total population live alone. Single-person households face particular challenges in the housing market. Most affordable housing programs have historically been designed with families in mind, and the supply of smaller, affordable studio and one-bedroom units has not kept pace with demand from single adults.

Applying cost burden data to single-person households, it is estimated that up to 12,116 single-person households may need housing assistance of some kind. This includes elderly individuals living alone, young adults starting out in the workforce, adults with disabilities, and many others who face the full cost of rent on a single income.

Single adults — particularly those earning low wages — are among the most cost-burdened residents in the city. A person working a full-time job at the average renter wage still cannot afford a one-bedroom apartment at fair market rent without being cost-burdened. This reality is explored in more detail in Section 3.10.

3.6 Housing Needs for Households with Disabilities

According to 2023 U.S. Census Bureau data, approximately 31,973 Orlando residents — about 10% of the population — live with some form of disability. This includes a wide range of

conditions: physical mobility limitations, visual or hearing impairments, cognitive or intellectual disabilities, and difficulties with self-care or independent living.

Who Has Disabilities in Orlando

Disability affects people of all ages in Orlando, but it is more prevalent among older residents:

- About 3,479 children under age 18 have disabilities.
- About 11,069 adults aged 65 and older have disabilities.
- The remaining disabled residents are working-age adults aged 18 to 64.

Disability and Poverty

Among individuals living in poverty in Orlando, about 17% have a disability. This connection between disability and poverty reflects the well-documented challenges that people with disabilities face in accessing education, employment, healthcare, and adequate housing. People with disabilities are more likely to earn lower incomes, more likely to be unemployed or underemployed, and more likely to rely on fixed-income benefits like Supplemental Security Income (SSI).

Based on these figures, it is estimated that roughly 35% of disabled adults aged 18 and older in Orlando may require some form of housing assistance.

The Shortage of Accessible Affordable Housing

People with disabilities do not just need affordable housing — they need accessible housing that accommodates their specific needs. This means features like wider doorways, roll-in showers, lower countertops, visual or auditory alarm systems, and accessible building entrances and common areas.

Accessible affordable housing is extremely scarce in Orlando. Of the approximately 13,341 federally assisted housing units in the city, only an estimated 100 are specifically designated for persons with disabilities. This dramatic shortage means that many disabled Orlando residents

are forced to live in housing that does not meet their needs or to go without housing assistance altogether.

3.7 Households Affected by Domestic Violence

Domestic violence and housing instability are deeply connected. Survivors of domestic violence often flee their homes with little notice, leaving behind furniture, belongings, and financial resources. They may have no access to income or credit if their abuser controlled household finances. Many fear that returning to their home — or even renting a new home in their own name — could make it easier for their abuser to find them.

The Scale of Domestic Violence in Orlando

In 2020, the Orlando Police Department responded to 2,375 domestic violence incidents in the city. Research consistently shows that housing instability is one of the most common outcomes of domestic violence, and that most survivors of these incidents are likely to need some form of housing assistance to establish safety and stability.

Florida's Response

Across Florida, certified domestic violence centers provided more than 412,000 nights of emergency shelter in fiscal year 2020-2021, serving more than 10,000 survivors and their children. These numbers illustrate both the scale of the need and the important role that specialized emergency shelter plays in helping survivors stay safe.

The City's Emergency Solutions Grant program can fund activities that help domestic violence survivors access safe housing.

3.8 Families at Risk of Homelessness

Not everyone who is at risk of homelessness is currently experiencing it. Many Orlando families are housed but living paycheck to paycheck, with no financial cushion to absorb unexpected expenses. For these families, a single crisis like a job loss, a medical emergency, a car

breakdown, an unexpected rent increase can be enough to push them over the edge into housing instability or homelessness.

The ALICE Households

The United Way of Florida's annual ALICE Report identifies households that are "Asset Limited, Income Constrained, Employed (ALICE)." This means families who earn above the official federal poverty line and therefore do not qualify as "poor" by government standards, but who cannot cover the true cost of basic living expenses in today's market. ALICE families live in a precarious financial zone — too much income for many assistance programs, but not enough to truly get ahead.

The most recent data from the 2025 ALICE Report shows:

- 47% of all Florida households fall below the ALICE Threshold — meaning nearly half of all Floridians are struggling to make ends meet.
- In Orange County as a whole, 34% of households are classified as ALICE households and an additional 13% live in official poverty.
- In the City of Orlando specifically, 36% of households are ALICE and 14% live in poverty — meaning fully 50% of Orlando households are either in poverty or struggling to afford basic necessities.

Why This Matters for Housing

ALICE families are the population most likely to become homeless if their already-fragile finances are disrupted. They are also the population that stands to benefit most from homelessness prevention programs — relatively modest assistance with a past-due rent payment or a utility bill can be enough to prevent a crisis and keep a family in their home.

This is why the City's ESG homelessness prevention program and the HOPWA short-term rent assistance program are so important: they provide targeted help to households on the financial edge, before their situation reaches a crisis point.

3.9 The Housing Shortage Is Growing

Orlando's economy has grown significantly, and new housing construction has accompanied that growth. But the numbers tell a complicated story. While new units are being built, they are generally not affordable to the households that need housing assistance most.

New Housing Construction

Since 2021, approximately 6,450 new multifamily units and 5,500 new single-family units have been added to Orlando's housing stock. These are significant numbers — but most of these new units are priced at market rate or above, meaning they are out of reach for households earning less than 80% of the Area Median Income.

Building market-rate housing alone cannot solve Orlando's affordable housing crisis. When new luxury apartments are built but affordable units disappear, the net result is a housing market that leaves low-income residents behind.

The Vacancy Rate Is Tightening

The rental vacancy rate across the City dropped from 9% in 2020 to 7.2% in 2023. A lower vacancy rate means fewer available units — which in turn puts upward pressure on rents. When vacancy rates are low, landlords have less incentive to lower rents or offer concessions. Tenants have fewer choices and less negotiating power.

Affordable Units Are Being Lost

One of the most serious challenges facing Orlando's affordable housing supply is the planned loss of existing affordable units. Many affordable housing communities were built with deed restrictions. These are legal agreements that required the owner to keep rents affordable for a set period of time. When these agreements expire, the owner is free to charge market-rate rents.

Approximately 3,271 affordable housing units in Orlando are expected to lose their affordability restrictions between 2025 and 2030. This means that during the very years covered by this

Consolidated Plan, the affordable housing supply is likely to shrink significantly — even as demand continues to grow. Preserving these units — or replacing them when they are lost — is one of the most urgent priorities of this Plan.

3.10 What Affordable Housing Actually Costs

Data about housing costs can feel abstract. Let us translate it into real-world terms that illustrate the challenge facing ordinary Orlando workers every month, based on a 2025 Report put together by the National Low-Income Housing Coalition.

What the Numbers Mean

The standard affordability rule — that a household should spend no more than 30% of its income on housing — helps us calculate what rent is truly "affordable" for a person at a given income level. Here is what that looks like for Orlando workers:

- The average renter wage in Orlando in 2025 was \$22.49 per hour.
- At that wage, an affordable monthly rent — 30% of gross income — would be approximately \$1,169 or less.
- The average fair market rent for a one-bedroom apartment in Orlando is \$1,727 per month.
- This gap of more than \$550 per month means that even the average renter wage is not enough to comfortably afford a typical apartment.

The Reality for Minimum-Wage Workers

For a person earning Florida's minimum wage — which is below the average renter wage — the situation is even more dire. At minimum wage, a person would need to work approximately 102 hours per week just to afford a one-bedroom apartment at fair market rent. There are only 168 hours in a week. No person can work 102 hours a week sustainably.

Even Average Workers Struggle

Even at the average renter wage of \$22.49 per hour, a person would need to work approximately 59 hours per week to afford a one-bedroom apartment at fair market rent without being cost-burdened. This is well above the standard 40-hour workweek. When working full-time at the average renter wage is not enough to afford a modest one-bedroom apartment, it is clear that the problem goes far beyond individual financial choices — it is a structural mismatch between wages and housing costs that requires structural solutions.

The data in this section makes clear that affordable housing is not just a need for people experiencing poverty. It is a pressing concern for the majority of Orlando's working residents — the teachers, retail workers, healthcare aides, bus drivers, hospitality workers, and service industry employees who make the city function.

Section 4: Homelessness in Orlando

4.1 Understanding the Scale of Homelessness

Homelessness is one of the most visible and urgent challenges facing Orlando and the Central Florida region. Understanding the true scale of homelessness requires more than counting the people we see on the streets — it requires a systematic, organized effort to reach people in shelters, in encampments, and in other places they call home when they have no home.

The Point in Time Count

Every January, the Homeless Services Network of Central Florida (HSN) coordinates an annual count of people experiencing homelessness across Orange, Osceola, and Seminole counties. This is called the Point in Time (PIT) count. Teams of volunteers and staff fan out across the region on a single night to count everyone they can find who is sleeping outside, in emergency shelters, or in transitional housing. This means a snapshot of homelessness in our region on one specific night each year.

The PIT count is required by HUD and provides consistent data over time so that we can track whether homelessness is increasing or decreasing. While it is an estimate — not every person experiencing homelessness can be found on a single night — it is the best available tool for understanding the scale of the issue. PIT reports for 2025 and 2026 have not yet been posted on HUD’s website. The results included here reflect the 2024 PIT Report currently available on HUD’s site, along with 2026 PIT count updates provided by the Homeless Services Network.

2024 PIT Count Results

The 2024 PIT count found 2,776 people experiencing homelessness across the three-county region. This is an increase of 38% compared to the 2020 count, which found 2,007 people. Key demographic findings from the 2024 count include:

- 65% were male, 35% were female, and 1% identified as transgender, nonbinary, or more than one gender.
- 719 individuals were identified as chronically homeless — meaning they had been homeless for at least one year, or four or more times in the past three years, and had a disability.
- 766 were adults in families with children, and 496 of those were children under age 18.
- 218 individuals were veterans who had served in the U.S. military.
- 561 individuals had severe mental illness.
- 317 reported chronic substance abuse.
- 322 were survivors of domestic violence.

Trends

Comparing the 2024 count to previous years reveals some deeply concerning trends. Chronic homelessness — among the hardest to address, affecting people who have been homeless for extended periods — rose by 47% compared to 2020. Homelessness among individuals with mental illness rose by 84% over the same period. These numbers reflect not just the shortage of affordable housing, but the critical need for mental health services and supportive housing in our region.

4.2 Unsheltered Homelessness

Among people experiencing homelessness, those who are "unsheltered" — sleeping outside, in cars, in abandoned buildings, or in other places not meant for human habitation — face the

greatest immediate danger to their health and safety. Exposure to extreme heat (a very real threat in Central Florida), violence, illness, and other hazards make unsheltered homelessness a life-threatening situation.

January 2026 Count

The January 2026 PIT count reported 993 individuals who were unsheltered — sleeping outside or in places not designed for shelter. This represents a 9% decrease from the previous year, which is an encouraging sign that the City's outreach and housing efforts are having some effect. However, the absolute number — nearly a thousand people sleeping outside on any given night in Central Florida — remains unacceptably high.

Between 2022 and 2024, unsheltered homelessness increased by 133% in the region. The recent decrease suggests that the significant investments the City and its partners have made in outreach and rapid rehousing are beginning to show results — but there is much more work to be done.

Where Unsheltered Individuals Sleep

The 2026 count asked unsheltered individuals where they typically slept. The results were:

- Streets or sidewalks: 53% of unsheltered individuals
- Woods or encampments: 27%
- Vehicles such as cars or RVs: 8%
- Abandoned buildings: 4%
- Other locations such as bus stations, train stations, bridges, and other public spaces: 8%

Health Vulnerabilities Among Unsheltered Individuals

Nearly half — 49.7% — of unsheltered individuals reported having a disability. Medical vulnerability and mental health conditions were far more commonly reported than substance use disorders, challenging the common assumption that substance use is the primary driver of

unsheltered homelessness. In fact, many people living outside are individuals with complex health needs who simply cannot access or afford appropriate housing and medical care.

4.3 Populations Most Affected by Homelessness

Homelessness does not affect all communities equally. Just as housing instability reflects broader patterns of disparity in our society, the population experiencing homelessness disproportionately includes people who have historically faced unequal treatment from economic opportunity and stable housing.

Demographic Disparities

Black and African American individuals are severely overrepresented among people experiencing homelessness in Central Florida. They make up 47% of the homeless population in the region, but only about 17% of Florida's general population. This means that a Black or African American person is more than twice as likely to experience homelessness as would be expected based on their share of the overall population.

Hispanic and Latino individuals and white individuals each represent a significant portion of the homeless population as well. However, the disproportionate representation of Black or African American individuals in particular reflects the ongoing legacy of racial unequal treatment in housing, employment, criminal justice, and wealth-building that has put communities of color at greater risk of housing instability.

Age Patterns

The data also shows important patterns by age:

- Adults aged 55 and older represent 49% of unsheltered individuals — nearly half. Older adults experiencing homelessness often have more complex health needs and fewer options for employment and housing.

- Homelessness among individuals aged 18 to 24 actually decreased by 23% between 2025 and 2026, suggesting that youth-focused housing and prevention programs are making a difference for young adults.

4.4 Factors Driving Homelessness

There is a common misconception that homelessness is primarily caused by personal failures, addiction, mental illness, or bad decisions. But research consistently shows that the primary drivers of homelessness are structural, meaning they are caused by economic and social conditions that are larger than any individual's choices. According to the National Alliance to End Homelessness (2025), the leading causes of homelessness include:

Structural Causes

- **A severe shortage of affordable rental housing:** When there simply are not enough affordable units to meet demand, some households will inevitably be left without housing. This is the single most fundamental driver of homelessness in America.
- **Wages that have not kept pace with rising housing costs:** As Section 3.10 showed, even working full-time at an average wage is not enough to afford a modest apartment in Orlando. When wages and housing costs are so misaligned, households are left with no safe financial margin.
- **Rising rents and evictions:** When rents rise faster than incomes, more households are pushed to the edge, and then over it. A single eviction can permanently disqualify a family from rental housing, making recovery extremely difficult.
- **Reductions in public financial assistance programs:** When safety-net programs are cut or restricted, the households that rely on them for basic survival become more vulnerable to housing loss.

- **Limited access to healthcare and supportive services:** Untreated mental illness, physical disability, and addiction make it harder to maintain housing. When healthcare and supportive services are not accessible, housing instability is more likely.

The Role of Historical Unequal Treatment

Historical disparity has limited economic opportunity, housing stability, and access to resources for many communities — particularly communities of color, LGBTQ+ individuals, and people with disabilities. These historical imbalances continue to shape who is most vulnerable to homelessness today. Addressing homelessness effectively requires acknowledging and working to undo these legacies, not just responding to their most visible symptoms.

4.5 Children Experiencing Homelessness

When we talk about homelessness, we must never lose sight of the children. Every child who experiences homelessness suffers real harm, namely disrupted education, emotional trauma, exposure to violence and unsafe conditions, and long-term effects on health and development. Children experiencing homelessness deserve special attention and urgent action.

Homeless Students in Orange County Schools

The Florida Department of Education reported 15,826 homeless students enrolled in Orange County public schools during the 2022-2023 school year. This represents approximately 7% of the total student population. These are students who are living in emergency shelters, doubled up with other families due to economic hardship, living in motels or hotels, or sleeping in cars or on the streets.

The sheer number, which is close to 16,000 children, underscores the scale of child homelessness in our community. These children carry the weight of housing instability with them into every classroom, every day.

Children in the PIT Count

The 2024 PIT count identified 496 children under age 18 who were homeless on the night of the count. These children were counted in emergency shelters and transitional housing facilities, and some were found sleeping outside with their families. These 496 represent only the children who could be found and counted in a single night — the total number is certainly higher.

Unaccompanied Youth

Separate from children in families, the PIT count and other sources identify young people aged 18 to 24 who are experiencing homelessness without a parent or guardian. These "unaccompanied youth" include young adults who have aged out of foster care with no family support, LGBTQ+ youth who have been rejected by their families, and others who have fallen through the cracks of family and social support systems.

4.6 Veteran Homelessness

The 2024 PIT count identified 218 homeless veterans in the Central Florida region. These are men and women who served their country and returned home to find themselves without a place to sleep.

Housing for Veterans

Veteran households identified through the PIT count and the Coordinated Entry system receive priority for housing placement through two main programs:

- **Veterans Affairs Supportive Housing (VASH) vouchers:** These are Housing Choice Vouchers specifically designated for homeless veterans, paired with supportive services provided by the VA medical system.
- **Tenant-Based Rental Assistance (TBRA):** Orlando Housing Authority rental assistance that can also be directed to veteran households in need.

The City and its partners work together to connect veterans who are homeless with housing quickly and to provide the healthcare, behavioral health, and employment support they need to maintain stable housing long-term.

4.7 The City's Response to Homelessness

Faced with rising unsheltered homelessness, the City of Orlando has set ambitious, specific targets and committed to a coordinated, services-first approach to address the problem. The City believes that homelessness can be reduced with the right resources, coordination, and commitment.

The City's Approach to Homelessness

The City of Orlando partners with local and regional public and private organizations to find solutions to end homelessness. Through its Accelerate Orlando initiative, the City is leveraging \$58 million in American Rescue Plan Act federal funds to further efforts in tackling two of the community's most daunting challenges: homelessness and affordable housing.

The City has an action plan on unsheltered homelessness which has a goal of reducing the number of unsheltered residents by 50% by 2027.

Assistance for Those Experiencing Homelessness

The City of Orlando currently invests approximately \$4 million annually to partner with agencies to support programs that provide emergency shelter, transitional and permanent supportive housing, supportive services and ongoing case management to those who are experiencing homelessness. During FY 2023-24 the City provided support to 25 agencies.

To assist unsheltered homeless, street outreach efforts are conducted across the tri-county region, including intensive efforts in downtown Orlando and other areas with high concentrations of unsheltered individuals. Outreach workers visit encampments, parking structures, under bridges, and other outdoor locations to build trust, assess needs, and connect individuals to services.

Section 5: Special Needs Populations

5.1 Populations with Special Needs

Beyond the general population of households struggling with housing costs, HUD identifies several groups of people who face especially complex housing challenges because of their personal circumstances or health conditions. These groups are often called "special needs populations," and they are a priority focus of the City's housing and community development programs.

In Orlando, the special needs populations addressed by this Consolidated Plan include:

- Elderly residents, generally defined as individuals aged 62 and older
- Persons with physical, mental, developmental, or other disabilities
- Persons with alcohol or other substance use disorders
- Persons living with HIV/AIDS and their families
- Survivors of domestic violence, dating violence, sexual assault, and stalking

Each of these groups is described in detail in the sections that follow. For each group, the City has identified the scale of the need and the types of housing and services that are most effective at meeting it.

5.2 Elderly Residents

Orlando's senior population is growing. According to 2024 census data, 19% of Orlando households include at least one member aged 62 or older. As the baby boomer generation

continues to age, this proportion will grow significantly over the next decade. Preparing for an aging population is not just a future challenge. It is a current and urgent one.

Elderly Renters Face High Rates of Cost Burden

Many elderly renters are on fixed incomes — meaning their income from Social Security, pensions, or retirement savings does not increase even as rents continue to rise. This makes elderly renters particularly vulnerable to cost burden. The data shows:

- About 4,950 elderly renter households in Orlando spend more than 30% of their income on housing — meaning they are cost-burdened.
- About 2,950 elderly renter households spend more than 50% of their income on housing — meaning they are severely cost-burdened.

For a senior living on a fixed income, spending more than half of monthly income on rent leaves almost nothing for food, medicine, doctor visits, and other essential needs. This situation is not just financially stressful as it represents a genuine threat to health and safety.

Transportation and Access

Many elderly residents do not drive or have limited ability to use personal transportation. This creates an additional layer of vulnerability — when affordable housing is not located near public transit or essential services, elderly residents may find themselves isolated, unable to access healthcare, groceries, or social support. The City's investments in public transportation and neighborhood services directly benefit this population.

Disability Among Elderly Residents

Elderly residents also experience disability at higher rates than other age groups. As people age, they are more likely to develop conditions that affect mobility, vision, hearing, cognition, or the ability to live independently. Accessible housing — with features like grab bars, roll-in showers, ramps, and wider doorways — is essential for elderly residents to age safely in place. The City prioritizes accessibility improvements in its rehabilitation programs.

5.3 Persons with Disabilities

According to 2024 census data, 56,261 Orlando residents — approximately 18% of the population — have one or more disabilities. The range of disabilities represented is broad, including:

- Hearing difficulty — trouble hearing even with a hearing aid
- Vision difficulty — blindness or serious difficulty seeing even with glasses
- Cognitive difficulty — serious difficulty concentrating, remembering, or making decisions
- Ambulatory difficulty — serious difficulty walking or climbing stairs
- Self-care difficulty — difficulty bathing or dressing independently
- Independent living difficulty — difficulty running errands or managing daily activities alone

Age and Disability

Among Orlando's disabled residents:

- About 8,885 are children and youth between the ages of 0 and 17.
- About 21,683 are adults aged 65 and older.
- The remaining disabled residents are working-age adults between 18 and 64.

The Economic Reality of Disability

People with disabilities experience unemployment and poverty at substantially higher rates than the general population. Many receive Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) — income support programs that provide limited monthly payments, often far below the cost of market-rate housing.

As a result, people with disabilities often need two things simultaneously: affordable housing that fits their budget, and accessible housing that fits their body. Finding both at the same time — especially in a tight rental market like Orlando's — is extremely difficult.

The Critical Shortage of Accessible Units

This difficulty is made much worse by the extremely limited supply of accessible affordable housing in Orlando. Of the approximately 13,341 federally assisted housing units in the city, only an estimated 100, less than 1%, are specifically designated for persons with disabilities.

This shortage means that many disabled Orlando residents are forced to live in housing that is not designed for their needs — navigating stairs when they cannot climb them, using bathrooms not designed for wheelchair access, or living in units that simply do not allow them to function safely and independently. The City is committed to increasing the supply of accessible affordable units through new construction, rehabilitation requirements, and partnerships with the Orlando Housing Authority.

5.4 Persons with Substance Use Disorders

Individuals affected by alcohol and drug addiction face a complex web of challenges. Substance use disorders are recognized as chronic health conditions — not moral failures — and they require a range of supportive services alongside stable housing to be effectively managed.

The housing needs of this population go beyond finding an affordable apartment. Many people with substance use disorders have eviction histories, criminal records related to drug offenses, or damaged credit — all of which are significant barriers to securing rental housing in the private market. Landlords who conduct background checks may automatically reject applicants with these histories, even when those individuals have achieved sobriety and are actively working toward stability.

Insights from the Data

The 2024 PIT count found 317 homeless adults in the region who reported chronic substance abuse. But this number likely understates the true prevalence, because many people experiencing substance use disorders are not counted in the PIT count or choose not to self-identify. The actual number of people with substance use disorders who need housing and supportive services is estimated to be considerably higher.

Effective Strategies

Research and experience consistently show that transitional and permanent housing paired with supportive services is the most effective approach for people with substance use disorders. This approach provides stable housing as a foundation and then delivers counseling, treatment, and case management to support long-term recovery. The City and its partners work to make this model available to as many individuals as possible through Emergency Solutions Grant, HOME, and other funding sources.

5.5 Survivors of Domestic Violence

Domestic violence and housing instability are intimately connected. When someone flees an abusive relationship — especially abruptly for their own safety or the safety of their children — they often leave behind their home, their financial assets, and their support network. Many survivors have no independent credit history if the abuser controlled the household's finances. Some fear that applying for housing in their own name will make it easier for their abuser to locate them.

Local Data on Domestic Violence

The 2024 PIT count found 322 survivors of domestic violence among the people experiencing homelessness in Central Florida — 190 of whom were specifically identified as needing housing assistance due to domestic violence. Between 2016 and 2025, the Orlando Police Department received 8,977 calls related to threats, assault, stalking, and other incidents associated with domestic violence. Each of these incidents represents a household in potential crisis.

The Specialized Services Survivors Need

Domestic violence survivors often need more than just housing — they need trauma-informed services that recognize the complexity of their situation. These services include:

- Safe, confidential emergency shelter where their location cannot be discovered by an abuser
- Legal advocacy to help with restraining orders, custody issues, and other legal needs
- Financial empowerment services to help survivors build independent financial capacity
- Trauma counseling and mental health support
- Child advocacy and services for children who have witnessed or experienced abuse
- Long-term transitional housing that provides stability while survivors rebuild their lives

The City's Emergency Solutions Grant and HOME Investment Partnerships American Rescue Plan programs fund organizations that provide these services. The City is committed to ensuring that domestic violence survivors have access to safe housing and the support they need to heal and thrive independently.

5.6 Persons Living with HIV/AIDS — HOPWA Program

For people living with HIV/AIDS, stable housing is a medical necessity, not just a quality-of-life issue. Research has consistently shown that people living with HIV who have stable housing have better health outcomes, are more likely to adhere to their medication regimens, are less likely to transmit the virus, and utilize emergency healthcare services less frequently. In other words, housing is healthcare for this population.

The Housing Opportunities for Persons with AIDS (HOPWA) program was created by Congress precisely because of this connection between housing stability and HIV health outcomes. The City of Orlando is the HOPWA grantee for a four-county region, but Orange County Government administers the program on a day-to-day basis. Services are available across Orange, Osceola, Seminole, and Lake Counties.

HIV/AIDS in Our Region: Data Highlights

According to Florida Health, there were approximately 95,749 men and 32,638 women living with HIV by the year end of 2023. HIV remains a significant public health challenge in Central Florida. Key data points include:

- In 2023 alone, 468 people in Orange County were newly diagnosed with HIV.
- Black and African American persons represent 50% of new HIV cases in Orange County, despite making up a smaller portion of the overall population — reflecting profound health disparities rooted in structural imbalances.
- Hispanic and Latino persons represent 34% of new HIV cases in Orange County.
- White persons represent 15% of new HIV cases in Orange County.
- Statewide, the majority of people living with HIV are now in the 50-and-older age group, reflecting the success of life-extending antiretroviral therapies — but also creating unique challenges as people with HIV age and develop additional health needs.

The Barriers People with HIV Face in Finding Housing

Finding stable, affordable housing is extremely difficult for many people living with HIV. Several factors contribute to this difficulty:

- Many people with HIV receive Supplemental Security Income (SSI), which in Florida averages just \$686.11 per month. This is far below Orlando's median monthly rent of more than \$1,100.
- People with criminal records, which disproportionately affect communities of color, may be denied housing by landlords who conduct background checks.
- People with eviction histories may similarly face housing denials.
- Low credit scores, often resulting from medical debt, periods of unemployment during illness, or other financial crises, create additional barriers.

- HIV-related stigma, while decreasing, still affects some individuals' ability to be open about their status and seek appropriate assistance.

HOPWA Program

The City plans to allocate approximately \$5 million in HOPWA funds in 2026 to provide a comprehensive range of housing and services for people living with HIV/AIDS. This funding will support the following activities:

- **Short-term rent, mortgage, and utility assistance** to assist people who are temporarily in financial crisis to maintain their housing
- **Tenant-Based Rental Assistance (TBRA)** to provide longer-term rental subsidies to help people afford housing in the private rental market
- **Permanent housing placement** to help secure long-term, stable housing
- **Supportive services and case management**, including healthcare coordination, benefits enrollment, mental health support, and other services essential to maintaining housing and managing health
- **Facility-based housing operations** to support for housing communities specifically designed for people with HIV/AIDS
- **Short-term hotel and motel housing** provides an emergency bridge housing for people in immediate need of shelter

The Goal: Swift, Seamless Connection to Housing

The ultimate goal of the HOPWA program is to ensure that every person living with HIV/AIDS in the four-county region can quickly and seamlessly access the housing and services they need to stay healthy and stable. The City and Orange County work with a network of HIV/AIDS service organizations, healthcare providers, and housing agencies to make this vision a reality. The HOPWA Community Advisory Board — which includes people living with HIV — provides ongoing guidance to ensure that services meet the actual needs of the community.

Section 6: Public and Assisted Housing

6.1 Public Housing: Orlando Housing Authority

The Orlando Housing Authority (O.H.A.) is an independent public agency established in 1938 with a mission to provide safe, decent, and affordable housing for low-income families, elderly residents, and persons with disabilities in Orlando and Orange County. O.H.A. is governed by a seven-member Board of Commissioners appointed by the Mayor of Orlando. O.H.A. operates two main types of housing programs:

Low-Rent Public Housing

O.H.A. owns and manages 1,235 public housing units across 12 residential communities in Orlando and Orange County. These are apartments that O.H.A. owns directly and rents to low-income households at rents tied to their income. Typically, residents pay 30% of their adjusted monthly income in rent. This makes public housing one of the most affordable options available for the lowest-income residents of our city.

In addition to these traditional public housing units, O.H.A. also owns and manages 579 additional affordable housing units that are not classified as public housing but are still priced to serve low-income households. Together, O.H.A.'s housing communities provide nearly 1,814 homes for some of Orlando's most economically vulnerable residents.

Housing Choice Vouchers (Section 8)

O.H.A. administers 4,771 Housing Choice Vouchers or Section 8 vouchers. This program works differently from public housing: instead of housing residents in O.H.A.-owned buildings, it gives qualifying households a voucher that subsidizes their rent in the private market. Households

with vouchers can rent from any willing private landlord, paying 30% of their income toward rent while O.H.A. pays the rest (up to a defined limit).

The voucher program gives low-income households more choices about where they live. The recipients can choose neighborhoods with good schools, access to employment, and other amenities. This flexibility makes the voucher program a powerful tool for expanding housing opportunity across the city.

Special-Purpose Vouchers

Within O.H.A.'s total voucher portfolio, certain vouchers are designated for specific populations with particular needs:

- **Veterans Affairs Supportive Housing (VASH) vouchers:** 619 vouchers designated for homeless veterans, paired with VA supportive services
- **Family Unification vouchers:** 100 vouchers for families involved with child protective services where housing instability is a factor in child welfare concerns
- **Non-Elderly Disabled vouchers:** 100 vouchers specifically for persons with disabilities who are not elderly
- **Single Room Occupancy (SRO) vouchers:** 100 vouchers at Maxwell Terrace for individuals who need modest one-person accommodations

Monthly Landlord Briefings

One of the most important things O.H.A. does to make the voucher program work is recruit private landlords. Without willing landlords, voucher holders cannot find housing even when they have a voucher in hand. O.H.A. conducts monthly landlord briefings to help connect more private landlords with the program, expand the pool of available units, and help voucher holders find homes in a wider range of neighborhoods.

6.2 Demographics Characteristics of Public Housing Residents

O.H.A.'s housing programs serve some of Orlando's most economically and physically vulnerable residents. The characteristics of the current Housing Choice Voucher holders reflect the depth of need in our community:

- 56% of current voucher holders are persons with disabilities — more than half of all households served have a family member with a documented physical, mental, or developmental disability.
- 35% of current voucher holders are elderly households — meaning 35 out of every 100 families served by the voucher program are headed by or include an elderly person.

These numbers make clear that O.H.A.'s programs are serving the residents who need housing assistance most urgently — those who face the greatest barriers to the private rental market due to disability, age, or low income. The waitlist data in the next section shows how far demand exceeds the available supply.

6.3 The Waiting List

Perhaps nothing illustrates the shortage of affordable housing in Orlando more starkly than the size of O.H.A.'s waiting lists. As of December 2025:

- 14,720 households were on the waiting list for public housing — and the public housing waiting list is currently closed to new applicants. This means that no new households can even get on the list for a public housing unit.
- 14,586 households were on the waiting list for a Housing Choice Voucher.

Together, nearly 30,000 households — including families with children, elderly couples, individuals with disabilities, and veterans — are waiting for housing assistance from O.H.A. Many will wait for years before assistance becomes available.

Characteristics of Those Waiting for Public Housing

The composition of the public housing waiting list reflects the income and demographic profile of the households most in need of assistance. Among the 14,720 households on the list:

- 44% have extremely low incomes — earning 0 to 30% of A.M.I. These are the households in the most desperate financial situations.
- 31% have very low incomes — earning 30 to 50% of A.M.I.
- 21% have low incomes — earning 50 to 80% of A.M.I.
- 12% are elderly households.
- 1.7% are headed by a person with a disability.

The fact that 44% of waitlisted households earn 0 to 30% of A.M.I. — the group with the most severe needs — shows that the shortage of affordable housing hits hardest at those who can least afford it. These households have few alternatives in the private market and little ability to absorb rent increases or weather financial crises without assistance.

6.4 Orlando Housing Authority's Compliance with the Americans with Disabilities Act

The Orlando Housing Authority has significant legal obligations to ensure that its housing is accessible to persons with disabilities under federal law. Two key laws apply:

- **Section 504 of the Rehabilitation Act:** Prohibits unequal treatment on the basis of disability in any program receiving federal financial assistance, which includes all of O.H.A.'s programs. This means if a person with a disability needs a particular accommodation to access O.H.A. housing or services, O.H.A. must provide it as long as doing so is reasonable.
- **Title II of the Americans with Disabilities Act (A.D.A.):** Requires public entities to ensure that their programs, services, and activities are accessible to persons with disabilities.

O.H.A.'s Voluntary Compliance Agreement with HUD

In 2015, the O.H.A. entered into a Voluntary Compliance Agreement (VCA) with HUD's Office of Fair Housing and Equal Opportunity. Under this agreement, O.H.A. committed to achieving full compliance with Section 504 and the A.D.A. A key requirement of the VCA is that O.H.A. must make at least 5% of its housing units, a minimum of 76 units, fully accessible under the Uniform Federal Accessibility Standards. This means units designed and built to the specific technical standards for people who use wheelchairs and other mobility devices.

Steps O.H.A. Has Taken

To meet its accessibility commitments, O.H.A. has taken several concrete steps:

- Updated its Reasonable Accommodation Policy to ensure that tenants and applicants with disabilities can request modifications or exceptions to rules when needed to have equal access to housing
- Hired and maintains a full-time A.D.A./504/Reasonable Accommodations Coordinator on staff: a dedicated employee whose job is to ensure accessibility compliance and assist residents with accommodation requests
- Is actively working with HUD to finalize plans for demolishing and replacing older public housing units with newly constructed buildings that include full accessibility features from the ground up

6.5 Orlando Housing Authority's Redevelopment Plans

Many of O.H.A.'s public housing communities were built decades ago and are showing their age. These aging properties often have deferred maintenance, accessibility challenges, and designs that are not well-suited to modern living. O.H.A. is planning or actively working on major redevelopment of several older public housing sites, with a goal of replacing outdated units with modern, mixed-income, mixed-use communities that serve residents and strengthen neighborhoods.

Planned Redevelopment Sites

The following O.H.A. properties are in various stages of planning for redevelopment:

- Lake Mann Homes
- Lorna Doone Apartments
- Griffin Park
- Ivey Lane
- Reeves Terrace
- Carver Park — being redeveloped in partnership with the City's Community Redevelopment Agency

The Harmony Initiative — Choice Neighborhoods Transformation Plan

Lift Orlando, a nonprofit community development organization deeply embedded in the Lake Mann and Lorna Doone neighborhoods, completed the Choice Neighborhoods Transformation Plan also known as The Harmony Initiative. This plan, developed with extensive community input, serves as the blueprint for revitalization of the Lake Mann and Lorna Doone area.

The plan focuses on three interconnected areas of investment:

- **Housing:** Replacing outdated public housing with high-quality, mixed-income homes that include affordable units alongside market-rate units
- **Neighborhood:** Improving schools, parks, streets, and neighborhood amenities to make the surrounding community stronger and more livable
- **People:** Investing in education, workforce development, health, and other services to help current and future residents of the neighborhood thrive

These redevelopment projects represent a significant investment in the future of some of Orlando's most historically underserved neighborhoods. The City is committed to ensuring that current residents benefit from these investments and have the opportunity to remain in their neighborhoods as they improve.

6.6 Resident Involvement

O.H.A. is committed to ensuring that the residents it serves have a meaningful voice in decisions that affect their lives and their homes. Several structures support this commitment:

Board of Commissioners

The City of Orlando Mayor appoints O.H.A.'s seven-member Board of Commissioners. By law, this board must include a resident commissioner — a person who lives in O.H.A. housing and represents the perspectives and interests of O.H.A. residents at the highest level of the organization's governance. This ensures that the voices of people living in public housing are represented in board decisions about policy, spending, and strategy.

Resident Associations

O.H.A. supports and recognizes resident associations at each of its public housing communities. These associations give residents a structured way to organize, discuss community issues, and communicate with O.H.A. management. Resident associations elect their own leaders and conduct their own meetings.

Monthly Leadership Meetings

The presidents of all O.H.A. resident associations meet monthly with O.H.A.'s leadership team to discuss programs, policies, maintenance issues, and resident concerns. This regular, direct dialogue between resident leaders and O.H.A. management ensures that concerns are heard and addressed in a timely way.

O.H.A. provides transportation to these monthly meetings to ensure that all resident association presidents can attend regardless of whether they have personal transportation. Translation services are also available so that non-English-speaking residents can participate fully.

Section 7: Housing Market Analysis

7.1 Overview of Orlando's Housing Market

Orlando continues to experience strong economic and population growth. New residents arrive from across the United States and around the world, drawn by jobs, educational opportunities, the climate, and the city's energy. This growth is a sign of vitality — but it has put significant pressure on the housing market, especially for lower-income residents.

The housing market analysis conducted as part of this Consolidated Plan draws on data from HUD, the U.S. Census Bureau, Florida Housing Data Clearinghouse, the Florida Department of Commerce, local real estate sources, and other databases, studies, and reports. It examines housing supply, housing costs, housing conditions, and the relationship between all of these factors and the needs of Orlando's residents.

The core finding of the analysis is clear: Orlando's housing market is not working for a large portion of its residents. The supply of truly affordable housing is insufficient, costs have risen dramatically, and the gap between incomes and housing costs continues to widen.

Understanding these market dynamics is essential for making smart decisions about how to invest federal housing funds most effectively.

7.2 Orlando's Housing Market Composition

Orlando is, first and foremost, a city of renters. This is an important fact that shapes everything else about Orlando's housing market. While many cities across the country have higher rates of homeownership, Orlando's residents are far more likely to rent than to own.

Renters and Owners

- About 63% of Orlando residents rent their homes — nearly two-thirds of the entire population.
- About 37% own their homes — just over one-third of the population.

This high rate of renting means that changes in the rental market ripple immediately and widely through the community. When rents rise, most Orlando residents feel it directly in their monthly budgets. When vacancy rates drop, most Orlando residents face fewer options and less bargaining power when looking for a new home.

Types of Housing

The composition of Orlando's housing stock reflects its renters-majority character:

- 57% of all residential properties in Orlando are multi-unit structures with two or more units: apartment buildings, duplexes, triplexes, and other multi-family housing.
- 43% are single-unit detached or attached homes: the traditional "house" format that most people associate with homeownership.

This predominance of multi-unit structures means that policies affecting multi-family housing, namely zoning, rent trends, building codes, and rehabilitation programs, have an outsized impact on the lives of Orlando residents.

7.3 Rising Housing Costs in Orlando

Anyone who has been an Orlando resident for more than a few years knows intuitively what the data confirms: housing has gotten dramatically more expensive. Both home purchase prices and monthly rents have risen sharply, outpacing income growth and eroding affordability across the city.

Home Prices

The trajectory of home prices in Orlando tells a story of rapid, sustained increase:

- The median home value rose 64% between 2009 and 2020 — a substantial increase over an eleven-year period.
- Then prices rose an additional 37% between 2020 and 2023 — an acceleration that reflects the post-pandemic surge in housing demand nationally.
- By 2023, the median sales price for a home in Orlando had reached \$359,000.

A home priced at \$359,000 requires a monthly mortgage payment — including principal, interest, taxes, and insurance — that is far beyond the reach of households earning less than 80% of A.M.I. Homeownership, once a realistic goal for working-class families in Orlando, has become increasingly out of reach.

The Affordability Index

The National Association of Realtors affordability index measures whether or not 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 on a median-priced home. An index above 100 signifies that a 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. The Orlando housing affordability index stood at 83.2 in late 2022. This number means the following: that a household earning median income cannot afford the median-priced home.

Rental Costs

Renters have faced similarly dramatic increases:

- The median rent rose 33% between 2009 and 2020.
- Then rents rose an additional 31% between 2020 and 2023, a post-pandemic surge driven by both increased demand and decreased supply.
- By 2023, the median rent in Orlando was \$1,459 per month.

- The fair market rent for a one-bedroom apartment which represents HUD's estimate of the cost of modest rental housing was \$1,727 per month in 2025.

These numbers, combined with the wage data presented in Section 3.10, create an unmistakable picture: for low-wage workers in Orlando, affordable housing has become nearly impossible to find in the private market without assistance.

7.4 Affordable Housing Shortage

The housing data confirms what residents already experience every day: there is simply not enough affordable housing in Orlando to meet the need. The shortage is not marginal. It is fundamental and growing.

Orlando's Most Affordable Rentals

Even at Orlando's lower-priced rental tier, affordability is limited:

- Only 6% of Orlando households pay between \$500 and \$999 per month in rent — a very small share of the market at this price range.
- Only 3% of households pay \$500 per month or less — an almost vanishingly small share.

For households earning at or near the federal minimum wage, or surviving on SSI or disability benefits, even these low-end figures may be unaffordable. The private market simply does not produce housing at price points that work for the lowest-income residents without some form of subsidy.

Assisted Housing Units

Orlando has approximately 13,341 federally assisted housing units — units where rents are subsidized through government programs so that very low-income households can afford them. While this sounds like a large number, it is far short of the demand. As documented in Section 6.3, nearly 30,000 households are on O.H.A.'s waiting lists alone, and O.H.A. serves only a portion of the total need for housing assistance in the city.

The Tightening Vacancy Rate

As the rental vacancy rate dropped from 9% in 2020 to 7.2% in 2023, the competition for available units intensified. When vacancy rates are low, landlords have no incentive to lower prices or improve conditions. Tenants, especially those with low incomes, poor credit, or criminal records, are at a significant disadvantage in these market conditions.

The Coming Loss of Affordable Units

The City expects to lose approximately 3,271 affordable housing units from the affordable inventory between 2025 and 2030, as affordability deed restrictions expire. This represents a contraction of the affordable housing supply at precisely the moment when the need is greatest. Preserving these units — through purchasing affordability agreements from property owners, acquiring properties, or other strategies — is one of the most urgent priorities of this Plan.

7.5 The Condition of Orlando's Housing Stock

The physical condition of Orlando's housing — how well-maintained, safe, and functional its homes are — varies widely across the city. Understanding housing conditions helps the City direct rehabilitation funding where it is most needed and ensures that assisted housing meets minimum standards of safety and habitability.

Age of the Housing Stock

Orlando's housing is relatively newer compared to many American cities:

- 54% of owner-occupied housing units were built since 1980, meaning most Orlando homes are less than 45 years old.
- 68% of rental units were built within the past 40 years.

This relatively young housing stock is good news in some respects — newer homes are generally in better condition and more likely to meet modern building codes. However, the remaining older units — those built before 1980 — are concentrated in lower-income

neighborhoods and often show the effects of decades of use, deferred maintenance, and limited investment.

How the City Defines Housing Conditions

The City uses three condition categories to assess housing quality for purposes of the Consolidated Plan:

- **Standard Condition:** The unit has no structural, plumbing, electrical, or mechanical defects that cannot be managed through routine maintenance. This is the minimum acceptable standard.
- **Substandard but Repairable:** The unit has defects — perhaps a failing roof, outdated electrical system, or deteriorating foundation — but it can be economically and physically rehabilitated. These units are candidates for the City's home repair and rehabilitation programs.
- **Substandard and Not Repairable:** The unit is in such poor condition that rehabilitation is not economically or physically feasible. These units may need to be replaced.

Funding Housing Rehabilitation

The need for housing rehabilitation in Orlando's lower-income neighborhoods exceeds the funding available. The City's HOME funds are frequently combined with Florida's State Housing Initiatives Partnership Program (SHIP) funds to support owner-occupied rehabilitation programs — helping low-income homeowners fix roofs, upgrade plumbing, repair electrical systems, and address other deficiencies that make their homes unsafe or uninhabitable.

However, SHIP funding levels are subject to the Florida Legislature's annual appropriations process and have been politically uncertain in recent years. If SHIP funding is reduced or eliminated, the City's ability to fund rehabilitation programs would be significantly diminished. The City is working to expand its funding sources to reduce this dependency.

7.6 Lead-Based Paint Risk

Lead-based paint was commonly used in homes built before 1978 — when it was finally banned for residential use by the federal government. Lead paint that is in good condition and not disturbed poses little immediate risk. But when paint peels, chips, flakes, or is disturbed during renovation or repair work, it can create lead dust and lead chips that can be ingested or inhaled — particularly by young children who put hands and objects in their mouths.

The Health Stakes

Lead poisoning in children is serious. There is no safe level of lead exposure. Even low levels of lead can cause permanent damage to the developing brain, leading to learning disabilities, behavioral problems, reduced IQ, and other lasting health effects. Children under age 6 are at greatest risk because their brains are developing rapidly and they absorb lead more readily than adults.

The Numbers in Orlando

In Orlando, approximately 42,255 housing units were built before 1980 — and thus may contain lead-based paint. Of those, an estimated 15,600 have children living in them, creating the potential for lead exposure if the paint is deteriorating or if the units undergo renovation.

Despite this significant potential for exposure, the actual rate of lead poisoning in Orange County has remained remarkably low. Of 9,295 children tested, only 12 or 0.13% showed elevated blood lead levels. This outcome reflects the success of the City's ongoing testing, assessment, and mitigation programs, which catch potential hazards before they harm children.

7.7 Broadband and Internet Access

This Section describes internet access among Orlando households and the City's efforts to ensure all residents have connectivity. In the twenty-first century, access to high-speed internet is no longer a luxury — it is a necessity. Job applications, telehealth appointments, school assignments, government benefit applications, and countless other essential activities now

require internet access. A household without broadband is effectively cut off from full participation in the modern economy and society.

Overall Connectivity

Orlando is generally well-connected compared to many cities. Approximately 95% of City households have an active internet subscription of some kind, and about 80% have high-speed broadband service via cable, fiber optic, or DSL. These overall numbers are encouraging.

The Digital Divide

The overall numbers obscure a significant digital divide by income. Internet access drops sharply as household income decreases:

- Among households earning less than \$20,000 per year, 15% have no internet service at all — nearly one in six households in the lowest income bracket is completely offline.
- Among households earning \$20,000 to \$74,999, only 5% lack internet access.
- Among households earning \$75,000 or more, just 2% lack internet access.

This means that the households most likely to need online access to government services, job listings, and healthcare information are also the least likely to have it. This digital divide compounds existing imbalances and makes it harder for low-income residents to access the resources they need.

The City's Response

The City of Orlando's Future Ready Master Plan identifies digital connectivity as a priority for all-encompassing economic growth. The City offers free wi-fi hotspots at its neighborhood centers, many of which are located in low- and moderate-income areas, and operates a tablet checkout program so that residents without home devices can access the internet. These programs are an important bridge while longer-term solutions for universal broadband access are developed.

7.8 Natural Hazards and Climate Resilience

Living in Central Florida means living with real and significant natural hazard risks. The region's climate — hot, humid, and subject to intense storms — creates vulnerabilities that affect all residents. But as with so many challenges, the burden of natural disasters falls most heavily on those with the least resources to prepare, respond, and recover.

Orlando's Risk Profile

FEMA's National Risk Index scores Orange County at 98.57 out of 100 — one of the highest natural hazard risk ratings in the entire country. This is a sobering number. The main hazards affecting Orlando include:

- Hurricanes: risk rating of 99.1 — Florida is at extremely high risk of hurricane impacts including wind damage, storm surge, and flooding.
- Tornadoes: risk rating of 99.3 — Florida experiences a significant number of tornadoes annually, including tornado events associated with hurricanes.
- Wildfires: risk rating of 99.5 — Florida's dry season creates significant wildfire risk, particularly in areas near natural areas and undeveloped land.
- Lightning: risk rating of 99.7 — Florida is the lightning capital of the United States, and lightning strikes cause injury, death, and property damage.
- Strong winds: risk rating of 96.2 — Severe thunderstorm winds cause significant property damage across the region.
- Flooding: This is a persistent concern in a flat, low-lying region with high rainfall and significant impervious surface coverage.

Why Low-Income Households Are Most Vulnerable

Natural disasters do not affect all households equally. Low-income households face dramatically higher vulnerability for several reasons:

- They have less financial cushion to prepare in advance — stockpiling emergency supplies, reinforcing homes, or purchasing adequate insurance requires money that many low-income families do not have.
- They are more likely to live in older, less structurally sound housing that is more vulnerable to wind and flood damage.
- They may have large insurance deductibles they cannot afford to pay even when insurance technically covers the damage.
- Cost-burdened families have little savings to cover post-disaster repairs or relocation costs.
- They are less likely to have paid leave from work, meaning a disaster forces a choice between cleanup and recovery versus keeping their jobs.
- They may live in low-lying, flood-prone areas because those neighborhoods tend to have lower rents.

The City's Resilience Response

The City of Orlando is developing a Resilience Plan to systematically address the community's vulnerability to natural hazards. As part of this effort, the City has received federal funding to transform six community centers across the city into Resilience Hubs. This means community centers that are upgraded and equipped to serve residents before, during, and after disasters — with backup power, emergency supplies, cooling and heating capacity, and the ability to serve as resource and information centers during crises.

Importantly, many of the targeted community centers are located in low- and moderate-income neighborhoods — ensuring that the benefits of resilience investment reach the communities that need it most. Building resilience is an integral part of the City's commitment to equity and to the long-term well-being of all Orlando residents.

The connection between housing and resilience is direct. Safe, well-maintained housing is more

likely to withstand storm damage. Residents who are not burdened by excessive housing costs have more financial capacity to prepare for and recover from disasters. The City's investments in affordable housing, housing rehabilitation, and community resilience are all part of the same long-term strategy for community well-being.

Section 8: Barriers to Affordable Housing

8.1 Barriers to Affordable Housing in the City

This section explains the obstacles including policy, the market, and financing, that make it difficult to build and preserve affordable housing in Orlando, and what the City is doing about them.

If affordable housing were easy to build and preserve, the shortage documented in this Plan would not exist. The reality is that building truly affordable housing, namely housing that low- and moderate-income families can actually afford to rent or own, faces significant barriers at every level: in local policy and regulations, in the private market, and in the availability of financing.

Understanding these barriers is not an exercise in making excuses. It is essential knowledge for designing effective strategies to overcome them. The City has been working actively to reduce barriers to affordable housing development, and this section documents both the barriers that remain and the progress that has already been made.

8.2 Policy Barriers

For years, certain local policies made it harder to deliver affordable housing. The City has since introduced changes designed to open the door to more development.

Local government policies such as zoning codes, land development regulations, building requirements, and fee structures have a powerful effect on whether affordable housing gets built. Regulations that are overly restrictive, complex, or costly to comply with can effectively

prevent affordable development even when there is market demand and willing developers. Conversely, smart, streamlined regulations can open the door to more affordable housing production.

Outdated Regulations

Some sections of Orlando's Land Development Code related to affordable housing had not been substantially updated since 2001. As a result, they had not kept pace with changes in the housing market, development practices, or community needs. Outdated rules that made sense in the early 2000s may no longer be appropriate for today's housing environment.

Additionally, the City's Low-/Extremely Low-Income Housing Trust Fund, which is a dedicated funding source for affordable housing has seen minimal new contributions since 1998. As of the time of this Plan, most of the fund's \$155,177 balance comes from 26 years of accumulated interest earnings, not meaningful new deposits. This effectively dormant fund represents an untapped tool for affordable housing investment that the City could reactivate.

Progress the City Has Made

The good news is that the City has been actively working to remove policy barriers to affordable housing over the past several years. Key changes include:

- In 2018, the City updated its Land Development Code to reduce regulatory burdens and explicitly support more housing supply of all types.
- Minimum unit size requirements — which prevented the construction of smaller, more affordable studio and one-bedroom units — were removed in several zoning districts.
- Density bonuses were expanded in various zoning districts, allowing developers to build more units on a given parcel when they include affordable units in their project.
- Accessory Dwelling Units (ADUs) — sometimes called "granny flats," carriage houses, or backyard cottages — are now permitted citywide. Between 2007 and September 2025, 835 ADUs received Certificates of Occupancy. Each ADU represents a new, typically

modest-sized housing option that can serve lower-income tenants or extended family members.

- "Missing middle" housing — the range of housing between single-family homes and large apartment buildings, including townhomes, duplexes, triplexes, and multiplexes — is now permitted in more zoning districts across the city. This type of housing can offer more affordable rents than luxury apartments while fitting into existing neighborhood character.

Florida's Live Local Act

In 2025, the Florida Legislature passed the Live Local Act. This is a statewide law that significantly expanded where affordable housing can be built. Beginning July 1, 2025, this law allows affordable housing developments on commercial, mixed-use, industrial, and religious properties, regardless of local zoning. This means parcels in high-opportunity areas that were previously unavailable for housing development can now be used to build affordable homes. The City is actively working with developers and property owners to take advantage of this new tool.

8.3 Market Barriers

Market dynamics in the private housing sector make it challenging to build and preserve affordable homes without public intervention. Even when policy barriers are removed, the private housing market itself presents significant obstacles to affordable housing production. The fundamental economic reality is this: building and operating affordable housing is generally less profitable than building market-rate or luxury housing. Without public subsidies, grants, or other incentives, private developers have little financial incentive to build affordable units, and every incentive to build the most expensive units the market will bear.

Demand Vastly Exceeds Supply

Orlando's high rate of renters, notably 63% of all households, puts enormous pressure on the rental market. With so many households competing for rental units, landlords have little need to offer affordable rents to attract tenants. The data confirms this: as of mid-2024, only 17,750 rental units were under construction for the Orlando metro area, while demand was estimated at 27,200 new units per year. The gap between supply and demand continues to grow.

New Construction Is Not Affordable

The apartment vacancy rate remained around 8.9% for new units in the metro area, suggesting that some new construction is available. But the critical issue is that virtually all new market-rate construction is priced above what low- and moderate-income households can afford. Building new market-rate units does not automatically create affordable housing, it creates more options at higher price points, while the shortage at lower price points continues.

Rising Construction Costs

The cost of constructing new housing has risen significantly in recent years, driven by supply chain disruptions, labor shortages, and inflation in materials prices. Higher construction costs make it even harder to finance affordable projects — because the revenue that affordable rents generate cannot cover the cost of construction without significant gap funding from public sources. Every dollar that construction costs rise makes it harder to close the financing gap for an affordable project.

8.4 Financial Barriers

Building affordable housing requires more than willing developers and available land; it requires financing. And financing affordable housing is significantly more complex than financing market-rate housing. Multiple funding sources must be "stacked" together to make an affordable project financially viable, and each source comes with its own rules, deadlines, and compliance requirements.

Federal Funding Has Not Kept Pace with Need

The four federal grant programs covered by this Consolidated Plan including CDBG, HOME, HOPWA, and ESG have not received significant funding increases in many years. While the cost of housing, construction, and services has risen dramatically, federal allocations have remained relatively flat. This means the City can do less with its federal dollars than it could a decade ago.

Low-Income Housing Tax Credits Are Increasingly Competitive

Low-Income Housing Tax Credits (LIHTC) are one of the most powerful tools available for financing affordable housing construction. They work by giving private investors a federal tax credit in exchange for investing in affordable housing projects; making projects financially viable that otherwise would not be. But LIHTC allocations are limited, and competition for them in Florida is extremely intense. Not every worthy project can receive a LIHTC allocation, and the growing cost of development means that each tax credit allocation supports fewer affordable units than it once did.

What the City Is Doing to Help

The City has been working creatively to fill financial gaps and stretch available resources:

- The City has begun committing additional local tax revenue to address the housing crisis, supplementing federal dollars with local investment.
- Orange County Public Schools have exempted affordable housing developments from school impact fees — fees that developers normally pay to support the costs of new students. This exemption can save affordable housing developers hundreds of thousands of dollars per project.
- The City markets city-owned land to affordable housing developers at below-market prices or through land swaps. When a developer gets land for free or at a reduced price, the savings can make the difference in closing a financing gap and moving a project forward.

- The City uses CDBG funds for infrastructure improvements near affordable housing sites, reducing the costs developers must bear

8.5 Loss of Affordability Restrictions

One of the most insidious barriers to maintaining affordable housing is the gradual expiration of affordability restrictions on existing affordable communities. Many affordable housing developments built in the 1980s, 1990s, and early 2000s were financed with agreements that required rents to remain affordable for 15 to 30 years; not forever.

When these affordability agreements expire, the property owner is free to charge market-rate rents. This often results in displacement of the low-income households who have been living there, sometimes for decades. For those families, their home, the place where their children grew up, where they put down roots, suddenly becomes unaffordable. They must find new housing in a market that is already stretched beyond capacity.

The Scale of the Problem in Orlando

Approximately 8,648 assisted housing units in Orlando have already lost their affordability restrictions since 1997: nearly 65% of the units that once had affordability protections. During the period covered by this Consolidated Plan (2026–2030), an additional 3,271 units are expected to lose their affordability restrictions.

The City works proactively to intervene when affordability restrictions are expiring. Strategies include working with property owners to extend affordability agreements in exchange for rehabilitation funding, helping nonprofit organizations acquire expiring affordable properties, and using City-owned land to replace lost units with new affordable developments. But given current resource constraints and market pressures, the City cannot preserve every unit — making prevention of future losses an important policy priority.

Preservation of existing affordable housing is treated as equally important to new construction in this Plan since, if the City builds 100 new affordable homes each year but loses 200 to

expiring restrictions, the net result is a shrinking affordable housing supply. Therefore, for every new affordable unit the City helps create, it must also work to prevent the loss of existing affordable units.

Section 9: Economic Development and Community

Assets

9.1 Orlando's Economy

This section describes Orlando's economic strengths, major employment sectors, and the connection between economic growth and housing affordability.

Orlando is one of the fastest-growing metropolitan areas in the United States. Its economy is large, diverse, and increasingly recognized as a global economic hub — not just for tourism, but for advanced manufacturing, aerospace, biotech, simulation technology, and professional services. This economic strength is a genuine asset for the community, creating jobs and opportunity for residents across income levels.

Major Employment Sectors

Orlando's diverse economy is organized around several major industry clusters:

- **Arts, Entertainment, and Accommodations:** Tourism and hospitality remain a foundational part of Orlando's economy, anchored by major theme parks, hotels, conventions, and related services.
- **Education and Healthcare:** UCF, Valencia College, AdventHealth, Orlando Health, and dozens of other institutions and providers create a large and stable employment base.
- **Retail Trade:** A major employer across income levels, from part-time retail associates to management professionals

- **Professional, Scientific, and Management Services:** A growing sector reflecting the increasing sophistication of Orlando's economy
- **Modeling, Simulation, and Defense:** Orlando is recognized as the global leader in the modeling and simulation industry, with more than 60,000 regional jobs in this sector alone. Companies like Lockheed Martin, Boeing, and General Dynamics operate significant facilities in the region.
- **Aerospace and Defense:** A major employer offering high-wage, skilled jobs for engineers, technicians, and support staff
- **Biotech and Life Sciences:** A growing industry cluster anchored by research institutions, hospitals, and the medical corridor developing around the Lake Nona area

The Wage Gap Problem

Despite this economic strength and diversity, many Orlando workers, particularly those in tourism, retail, food service, and entry-level service jobs earn wages that do not support the current cost of living in the city. About 30% of Orlando jobs are in professions that pay an average of about \$22.75 per hour. At that wage, workers can afford a maximum monthly rent of approximately \$1,169, which is well below the current fair market rent for even a one-bedroom apartment. This fundamental wage-to-housing-cost mismatch is at the heart of Orlando's affordability crisis.

9.2 Workforce Development

One powerful strategy for addressing housing affordability is increasing residents' earning power, that is helping people move into better-paying jobs so that affordable housing becomes a larger share of the housing market for them. This is not a substitute for building more affordable homes, but it is an important complement to housing programs.

The RISE Employment and Training Program

In February 2022, the City of Orlando and CareerSource Central Florida opened the RISE Employment and Training Program Office; a dedicated resource center giving Orlando residents access to career development services all in one place. RISE stands for Residents, Innovation, Skills, and Employment.

At the RISE office, Orlando residents can access:

- Connections to more than 100 job and vocational training programs offered by partner organizations throughout the region
- Tuition coverage for eligible training programs; so that cost is not a barrier to acquiring new skills
- A training subsidy of \$125 per week to help cover transportation, housing, and childcare costs during training; recognizing that low-income residents cannot afford to invest in training if they cannot cover basic expenses during the process
- Personalized employment planning to help each resident chart a career path suited to their interests and abilities
- Job placement support and connections to employers actively hiring

The RISE program represents the City's commitment to investing in its residents' futures, not just their current housing situations, as a long-term strategy for reducing poverty and increasing economic opportunity across the community.

CareerSource Central Florida Partnership

The City's partnership with CareerSource Central Florida, the regional workforce development board, connects residents to a broader network of employment services, employer relationships, and training resources across the region. CareerSource helps residents access resources they might not find on their own and connects employers with a trained local workforce.

9.3 Business Support Programs

Economic development and community development are two sides of the same coin. When businesses thrive in Orlando, they create jobs. When those jobs pay living wages, residents can afford housing. When residents can afford housing, neighborhoods stabilize and improve. The City's business support programs are designed to create this virtuous cycle, but with a particular focus on ensuring that economic growth benefits working-class residents, not just affluent ones.

The City offers 20 business incentive programs to attract and retain employers that create good jobs for local workers. Several of the most important are described below:

STRIVE Orlando

STRIVE Orlando is a performance-based incentive program tied directly to job creation. Businesses that create new jobs in Orlando can receive incentive payments, but only if they actually create and maintain the promised jobs. Payments are made over four years, and businesses must maintain the created jobs for five years to keep receiving benefits. This structure ensures that incentives reward real, sustained job creation rather than temporary increases in employment.

Business Assistance Program (BAP)

The Business Assistance Program offers matching grants to help small businesses relocate, expand, or redevelop in Orlando. These grants can offset permit fees, infrastructure costs, and other expenses that might otherwise make expansion economically unfeasible for a small business. By supporting small business growth, BAP helps create the diverse, locally-rooted business ecosystem that contributes to neighborhood vitality.

DTO Façade Program

The Downtown Orlando (DTO) Façade Program provides financial assistance for building renovations in designated downtown commercial corridors. When storefronts and commercial buildings are attractive and well-maintained, they attract customers, improve the business

environment, and contribute to neighborhood pride. This program has helped revitalize key commercial areas in downtown Orlando.

Orlando Tech Grant Program

The Orlando Tech Grant Program offers matching grants to support technology-focused events, that are conferences, hackathons, and training programs that strengthen Orlando's tech workforce and tech community. As the tech economy grows nationally, Orlando's ability to attract and develop tech talent is increasingly important to its economic competitiveness and to the quality of jobs available to residents.

Opportunity Zones

Opportunity Zones are a federal program created by the Tax Cuts and Jobs Act of 2017. They work by providing significant tax incentives for private investors who invest capital in designated low-income areas, called Opportunity Zones rather than simply taking their capital gains out of the market. In Orlando, several census tracts have been designated as Opportunity Zones, creating potential for private investment in neighborhoods that have historically been overlooked by the market.

The City is actively working to connect Opportunity Zone investors with community development projects in designated neighborhoods, including housing development, small business development, and community facilities.

9.4 Neighborhood Revitalization — The Parramore Community

The Parramore neighborhood is one of Orlando's oldest and most historically significant communities. It was the heart of Orlando's African American community for generations, a vibrant hub of culture, business, and community life during the era of embedded disparity. In the decades following integration, disinvestment, displacement, and concentrated poverty eroded much of what had made Parramore strong.

In 2015, the Orlando City Council approved the Parramore Comprehensive Neighborhood Plan: an ambitious roadmap for community revitalization organized around 10 Healthy Community Design principles. These principles recognize that a healthy community requires more than just housing: it requires education, economic opportunity, safety, access to healthcare and healthy food, parks and recreation, and a strong sense of place and community identity.

Recent Investments in Parramore

Over the past decade, significant investments have been made in Parramore in partnership with the City, private developers, nonprofits, and community organizations:

- **Transportation:** SunRail and LYMMO public transit extensions improved connectivity for Parramore residents, reducing reliance on personal vehicles and expanding access to jobs and services across the city.
- **Entertainment and Recreation:** The Magic Sports and Entertainment District and an MLS (Major League Soccer) stadium opened in 2017, bringing activity and investment to the area.
- **Education:** UCF and Valencia College Downtown Campus opened in 2019 in the Creative Village development in Parramore, bringing higher education to the neighborhood for the first time and creating a pipeline of opportunity for local residents.
- **Housing:** Parramore Oaks delivered 211 mixed-income affordable housing units. Amelia Court in Creative Village added 205 income-restricted units. Richard Allen Gardens Apartments was renovated, preserving 27 affordable units. Carver Park, formerly a public housing community, was redeveloped into an affordable mixed-income community with single-family homes, townhomes, and senior public housing.
- **Economic Development:** Opportunity Zone investments are connecting private capital with development projects in South Parramore. The Community Redevelopment Agency (CRA) provides financial assistance for homeownership and infill development to help long-term residents stay in the neighborhood as it improves.

Protecting Current Residents

As Parramore improves, the City is acutely aware of the risk of displacement, especially that rising property values could push out the very residents the revitalization is meant to benefit.

The City's approach to Parramore revitalization explicitly prioritizes anti-displacement strategies, including affordable homeownership assistance, rental preservation, and community land trusts that can keep housing affordable permanently.

The goal is a Parramore that is vibrant, diverse, well-served, and genuinely welcoming to the families and individuals who have called it home: not a neighborhood that has been "improved" by removing the people who lived there.

9.5 Areas With Concentrated Housing Problems

While housing problems affect households across Orlando, they are not evenly distributed across the city's geography. Using U.S. Census data, the City identified eight census tracts where housing problems such as cost burden, overcrowding, incomplete plumbing, and similar issues are concentrated at rates more than 10% above the citywide average.

What These Areas Look Like

These census tracts generally have lower home values and lower average rents than the rest of the city, which makes them relatively more affordable for low-income residents. However, this affordability often comes at a cost: these areas frequently lack key amenities that are essential to quality of life. Residents in these neighborhoods often report limited access to:

- Healthcare facilities and medical providers who accept Medicaid or serve uninsured patients
- Full-service grocery stores offering fresh, healthy, and affordable food options
- Licensed childcare facilities with open slots and affordable rates
- Quality parks, recreational facilities, and safe outdoor spaces

- Reliable public transportation with frequent service and reasonable travel times to employment centers

These deficits, especially in the northwest census tracts compound the housing problems faced by residents and limit their ability to access economic opportunity.

Racially or Ethnically Concentrated Areas of Poverty (RECAP)

HUD defines Racially or Ethnically Concentrated Areas of Poverty (RECAP) as census tracts where the non-white population is 50% or more and the poverty rate is at least three times the average poverty rate for the area. Three census tracts in the City of Orlando meet this definition. The existence of RECAP areas reflects the historical patterns of racial residential unequal treatment, disinvestment, and concentrated poverty that have affected our city and country for generations.

Federal fair housing law requires the City to take affirmative steps to reduce racial and economic concentration and to expand housing choice across the city. This includes the strategies described elsewhere in this Plan, notably building affordable housing in high-opportunity areas, investing in amenities in underserved neighborhoods, and removing barriers that prevent low-income households from accessing housing in all parts of the city.

9.6 Strategic Opportunities

The City of Orlando recognizes that census tracts with concentrated housing problems are not simply communities of need, in other words, they are communities of strength and potential and opportunities for investment. Their primary and most important asset is relative housing affordability. In a city where market-rate rents are increasingly unaffordable to low- and moderate-income households, neighborhoods with lower average rents are genuinely valuable as they provide a foothold for people who would otherwise be priced out of the city entirely.

The strategic opportunity lies in targeted investment that builds on this foundation of affordability without destroying it. By investing in rehabilitation of existing homes, infill

development on vacant lots, small business development along commercial corridors, expanded access to healthcare and healthy food, job training programs, transportation improvements, and parks and recreation, the City can help these neighborhoods become vibrant, mixed-income communities, while preserving their affordability and protecting long-term residents from displacement.

This approach is consistent with the City's commitment to deconcentrating poverty: not by displacing low-income residents, but by ensuring that all of Orlando's neighborhoods offer the amenities, services, and opportunities that attract diverse residents and allow everyone to thrive regardless of income. The City believes in the potential of every Orlando neighborhood and in the residents who call those neighborhoods home.

Section 10: The Five-Year Strategic Plan

10.1 Introduction to the Strategic Plan

Everything in this document, the data, the community input, the analysis of barriers and opportunities, has been building toward this section. The Strategic Plan is where the City translates what it has learned about Orlando's housing and community development needs into concrete, measurable goals and a clear action agenda for the next five years. It can be said that the Strategic Plan is the heart of the Consolidated Plan since it translates community needs into concrete goals and activities.

The Strategic Plan does not promise to solve every problem or meet every need. The resources available, while significant, are not sufficient to fully close Orlando's affordable housing gap or eliminate homelessness on their own. What the Strategic Plan does is make clear, accountable commitments about how the City will use the resources it has: strategically, transparently, and in ways that make the biggest possible difference for the people who need help most.

Each year, the Annual Action Plan will specify exactly which projects and organizations will be funded to advance these goals. Residents and HUD can review both the Action Plan (before the year begins) and the CAPER (after the year ends) to see what was promised and what was delivered.

10.2 The City's Five Core Goals

Based on data analysis, community input, advisory committee guidance, and federal requirements, the City of Orlando has established five priority goals for the 2026–2030 period. Every project and program funded under this Plan must connect to at least one of these goals.

Goal 1 — Affordable Housing

Develop and preserve decent, safe, and affordable rental and owner-occupied housing for low- and moderate-income Orlando residents.

This means: The City will invest in building new affordable homes, repairing existing ones, and preserving affordable units that might otherwise convert to market-rate pricing. The City anticipates providing funding to support approximately 400 to 1,000 households through housing development and preservation activities over the five-year period.

This goal responds directly to residents' top housing concern: the growing shortage of housing that working families and individuals with low incomes can actually afford.

Goal 2 — Addressing Homelessness

Prevent and reduce homelessness through emergency shelters, transitional housing, and permanent supportive housing, paired with appropriate supportive services.

This means: The City will fund programs that keep people from losing their housing in the first place, provide emergency shelter for people who are already homeless, and support long-term permanent supportive housing for people who have experienced chronic homelessness. The goal is for individuals and families to stabilize their housing situations and achieve self-sufficiency.

This goal reflects the community's strong concern about homelessness and the urgent need for a coordinated, comprehensive response to its many dimensions.

Goal 3 — HIV/AIDS Services

Meet the needs of persons with HIV/AIDS and their families by providing housing, healthcare, and supportive services through the HOPWA program across the four-county service area.

This means: The City will use HOPWA funds to ensure that people living with HIV/AIDS have access to stable housing and the health services they need to manage their condition. As

documented in Section 5.6, stable housing is directly linked to better health outcomes and reduced HIV transmission.

This goal fulfills the City's obligations as the regional HOPWA grantee and reflects the City's commitment to health equity for communities disproportionately affected by HIV/AIDS.

Goal 4 — Public Services for Vulnerable Populations

Support special needs, vulnerable, and at-risk populations through counseling, case management, housing counseling, job training, senior services, and youth services.

This means: Not every housing problem can be solved with a new apartment. Some residents need coaching, support services, or access to resources that help them stabilize their situation and build toward long-term self-sufficiency. This goal funds the human services that complement the City's housing investments.

Services funded under this goal are available to low-income populations and groups with special needs, including elderly residents, persons with disabilities, survivors of domestic violence, and at-risk youth.

Goal 5 — Public Facilities and Infrastructure

Assist residents of low- and moderate-income areas by acquiring, constructing, or improving public facilities and installing or improving infrastructure in eligible neighborhoods.

This means: Affordable housing is not enough if the surrounding neighborhood lacks basic infrastructure including but not limited to safe sidewalks, adequate drainage, accessible community centers, and functional streets. This goal funds the physical improvements that make neighborhoods livable and ensure that residents in low-income areas have access to the same quality of community facilities as residents in wealthier parts of the city.

This goal also responds directly to residents' survey feedback, which identified public transportation, infrastructure, and community facility improvements as top community priorities.

10.3 Geographic Priorities — Who and Where the City Serves

One of the key decisions in developing a Consolidated Plan is determining where, that is geographically, federal funding will be directed. The City of Orlando has taken a deliberate approach to this question, guided by both federal requirements and its commitment to equity and opportunity.

City-Wide Allocation for Most Programs

Federal funding under CDBG, HOME, and ESG will be allocated city-wide. This means the City does not restrict these funds to specific neighborhoods, that is resources can flow to residents wherever they live within Orlando's city limits. This city-wide approach ensures that residents in all parts of the city can benefit from federal housing and community development programs.

Low- and Moderate-Income Area Requirement for Public Facilities

While most programs are funded city-wide based on individual household eligibility, there is an important exception for public facility and infrastructure projects funded with CDBG dollars. These projects must be located in areas where at least 51% of residents are low- or moderate-income, as determined by HUD's data. This requirement ensures that CDBG-funded physical improvements directly benefit the communities they are intended to serve.

HOPWA's Four-County Area

HOPWA funding covers an even broader geographic area: the four-county Orlando metropolitan area, including Orange, Lake, Osceola, and Seminole Counties. People living with HIV/AIDS anywhere in these four counties can access HOPWA-funded housing and services.

This regional approach reflects both the geographic distribution of the HIV/AIDS population and the regional nature of the housing market that people with HIV must navigate.

Commitment to Opportunity De-concentration

The City is also committed to the de-concentration of poverty: the principle that affordable housing should not be concentrated only in already-struggling neighborhoods. The City actively works to create affordable housing options in higher-opportunity areas of the city, for example, neighborhoods with good schools, access to jobs, transportation options, and other amenities that help low-income households build better lives. This is a matter of both fairness and strategy: research consistently shows that low-income households have better long-term outcomes when they have access to opportunity-rich environments.

10.4 How Funding Will Be Allocated

This Section explains how the City determines the amount and allocation of federal funding for its programs.

The City bases its funding projections on the average of five prior fiscal years — 2020 through 2024 — to estimate what it will receive during the 2026–2030 period. This approach helps protect against year-to-year fluctuations in federal allocations and allows for more stable, long-term planning.

The Funding Composition

The City's affordable housing and community development programs draw on a mix of federal, state, and local funding sources:

- CDBG federal grant dollars — flexible funds for the broadest range of eligible activities
- HOME federal grant dollars — specifically for affordable housing development, rehabilitation, and homeownership
- ESG federal grant dollars — for emergency shelter, homeless prevention, and rapid rehousing

- HOPWA federal grant dollars — for housing and services for people with HIV/AIDS
- SHIP state funding — a critical source of state housing dollars that the City frequently leverages alongside HOME funds
- City general fund dollars — local tax revenue the City commits to housing and community development
- Private investment and developer equity — leveraged by federal and state subsidies to close financing gaps on affordable housing projects

How Priorities Are Set

Within the available funding envelope, the City allocates resources based on four key factors:

- Demonstrated community need, as documented through the needs assessment and community survey process
- Input from advisory committees and the public, ensuring that funding priorities reflect community values
- Federal eligibility requirements, which specify what activities can be funded with each type of grant dollar
- Ability to leverage additional funding from private, state, and other sources, because federal dollars go further when they attract matching investment

Matching Requirements

Two programs require non-federal matching funds. The Emergency Solutions Grant Program requires that every ESG-funded agency matches the ESG dollars it receives with an equal amount from other sources: a 100% match requirement. HOME requires that participating developers provide a 25% match from non-federal sources. SHIP funds are frequently used by the City to satisfy the HOME match requirement, effectively turning each federal HOME dollar into \$1.25 of housing investment.

10.5 Programs and Activities Proposed To Be Funded

The 2026-2030 Consolidated Plan presents a comprehensive overview of the programs and activities the City proposes to fund, grouped by goal area.

The following programs and activities will be funded through the City's annual Action Plans during the 2026–2030 period. Specific dollar amounts and recipient organizations will be determined through the annual allocation process and published in each year's Action Plan.

Affordable Housing Activities

Activities funded under Goal 1: Affordable Housing is anticipated to include:

- **Acquisition of properties for affordable housing development** — purchasing land or buildings that can be used for affordable housing
- **Rehabilitation of existing single-family homes** — repairing owner-occupied homes to make them safe and habitable, particularly for elderly homeowners and households with disabilities who cannot afford to make necessary repairs
- **Rehabilitation of multi-family rental properties** — repairing and preserving existing affordable rental communities, helping them remain safe, decent, and affordable
- **New construction of affordable housing** — financing the development of new affordable rental and homeownership units
- **Down payment and closing cost assistance for first-time homebuyers** — helping low- and moderate-income households clear the financial hurdle of purchasing a first home by providing grants or low-interest loans for down payments and closing costs
- **Lead-based paint testing and abatement** — ensuring that all pre-1978 housing assisted with federal funds is tested for lead hazards and that any hazards found are properly remediated before the housing is occupied

- **Preservation of expiring affordable units** — working with property owners and developers to extend affordability agreements on units at risk of converting to market-rate
- **Use of City-owned land** — conveying publicly-owned parcels to affordable housing developers at below-market prices or through land swaps to reduce the cost of development

Homeless Services Activities

Activities funded under Goal 2: Addressing Homelessness is anticipated to include:

- **Emergency shelter operations** — funding for organizations that operate overnight and short-term emergency shelter for individuals and families experiencing homelessness
- **Rapid rehousing programs** — short-term rental assistance combined with case management to quickly move people from homelessness into permanent housing. The emphasis is on speed: getting people housed as quickly as possible and then providing supportive services to help them remain housed.
- **Permanent supportive housing** — long-term affordable housing combined with intensive supportive services for people experiencing chronic homelessness, particularly those with mental illness, physical disability, or substance use disorders. This is the most intensive — and most effective — intervention for the most vulnerable individuals.
- **Homelessness prevention assistance** — targeted assistance to households that are currently housed but are at imminent risk of losing their housing. This can include help paying past-due rent, utility bill assistance to prevent disconnection, mediation with landlords, and brief case management. Preventing homelessness before it occurs is less costly, and less disturbing for families, than addressing it after the fact.
- **Street outreach** — connecting unsheltered individuals with services, assessment, and housing options, as described in detail in Section 11

HIV/AIDS Services Activities

Activities funded under Goal 3: HIV/AIDS Services is anticipated to include:

- **Short-term rent, mortgage, and utility assistance** for people living with HIV/AIDS who are facing a temporary financial crisis that threatens their housing stability
- **Tenant-Based Rental Assistance (TBRA)** — longer-term rental subsidies that help people with HIV/AIDS afford private rental housing in the community
- **Permanent housing placement** — assistance in finding and securing stable, long-term housing for individuals who are homeless or at risk of homelessness
- **Supportive services and case management** — helping HOPWA clients navigate housing systems, connect to healthcare, enroll in benefits, access mental health support, and address the other complex needs that often accompany HIV/AIDS
- **Facility-based housing operations** — supporting the ongoing operations of housing facilities specifically designed to serve people living with HIV/AIDS
- **Short-term hotel and motel housing** — bridge housing for individuals in immediate need of shelter while longer-term housing solutions are arranged

Public Services Activities

Activities funded under Goal 4: Public Services is anticipated to include:

- **Housing counseling and homebuyer education** — helping residents understand the homebuying process, manage debt, improve credit, and make informed decisions about homeownership. HUD-certified housing counselors provide these services at no cost to low-income residents.
- **Job training and workforce development** — connecting low-income residents with skills training, vocational education, and employment support through nonprofit partners and the RISE program

- **Senior services** — including transportation assistance, social activities, and other support that helps elderly residents maintain their independence and quality of life
- **Youth services and education support** — including after-school programs, summer enrichment, mentoring, and other activities that keep young people safe and engaged and help them build toward a successful future
- **Mental health services** — connecting low-income residents to accessible, affordable mental health care and counseling
- **Independent living skills training** for persons with disabilities: building the practical skills needed to manage housing, finances, healthcare, and daily life independently
- **Case management for vulnerable populations** — connecting people with complex needs to services, benefits, and housing resources through individualized support
- **Substance abuse treatment services** — funding access to counseling and treatment for individuals working to overcome alcohol and drug addiction

Public Facilities and Infrastructure Activities

Activities funded under Goal 5: Public Facilities and Infrastructure are anticipated to include:

- **Community center improvements** — upgrading City and nonprofit community centers in low- and moderate-income areas to provide better, more accessible spaces for residents to gather, access services, and participate in community life
- **Facility improvements for nonprofit service providers** — helping community organizations serving low-income residents maintain and upgrade the facilities where they deliver services
- **Sidewalk construction and repair** — building and repairing sidewalks in neighborhoods that lack them or have deteriorated pedestrian infrastructure. Safe sidewalks are essential for residents who walk, use wheelchairs, or push strollers, and are particularly important for elderly and disabled residents.

- **Streetscape and facade improvements** — enhancing the appearance and functionality of streets and commercial corridors in low-income areas to support neighborhood revitalization
- **Accessibility improvements for A.D.A. compliance** — upgrading public facilities to meet Americans with Disabilities Act standards, ensuring that all residents can access community spaces and services
- **Drainage and stormwater upgrades** — addressing flooding and drainage problems that disproportionately affect low-income neighborhoods in low-lying areas of the City
- **Resilience Hub development** — transforming community centers in vulnerable neighborhoods into upgraded facilities capable of serving residents before, during, and after natural disasters, as described in Section 7.8

10.6 Land and Resources

The City of Orlando actively leverages one of its most valuable assets, that is, publicly owned land, to expand the affordable housing supply. In a market where land costs are a major driver of housing development costs, providing land at little or no cost to an affordable housing developer can make the difference between a viable project and one that cannot be financed.

How City Land Is Used for Affordable Housing

HCD identifies suitable City-owned parcels for affordable housing development, evaluates their potential, and makes them available to developers through a competitive process. Developers may receive land through below-market sales — where the City sells property at a price lower than its market value to help reduce development costs — or through land swaps, where the City trades land with a developer who provides something of equivalent value to the City in return.

A recent example is the conveyance of City property along Orange Center Boulevard, which enabled the construction of approximately 170 affordable housing units in partnership with

LIFT Orlando and ONIC (Orlando Neighborhood Improvement Corporation). This partnership combined City land, federal HOME funds, and private investment to create homes that will remain affordable for decades.

Future Land Acquisition Priorities

As the City identifies opportunities to acquire additional land for affordable housing purposes, its priorities will be:

- Increasing the supply of safe, affordable, and sustainable housing for low- and moderate-income households
- Increasing permanent supportive housing for people experiencing homelessness, particularly in locations well-served by transit, healthcare, and support services
- Fostering community development by building on neighborhood assets and strengths rather than erasing neighborhood character
- Providing fair housing choice for all City residents, including creating affordable housing options in higher-opportunity areas where housing choices have historically been limited for low-income households

Section 11: Homelessness Strategy

11.1 How the City Addresses Homelessness

The City's Strategy for preventing and ending homelessness is outlined here, along with the partner organizations and systems that support its implementation.

The City of Orlando addresses homelessness not by working alone, but through a robust regional partnership that coordinates resources, expertise, and community relationships across a wide network of organizations. At the center of this network is the Homeless Services Network of Central Florida (HSN), which is the lead agency for the Central Florida Continuum of Care, and the Central Florida Commission on Homelessness, which provides regional leadership and advocacy.

A Continuum of Care (C.o.C.) is a community planning body that HUD requires to coordinate housing and services for people experiencing homelessness. The Central Florida C.o.C. includes dozens of organizations including emergency shelter providers, transitional housing programs, permanent supportive housing developers, healthcare providers, employment programs, and many others, that work together under a shared framework to ensure that services are coordinated, not duplicated, and that every person experiencing homelessness gets access to the most appropriate help available.

The City of Orlando participates actively in the C.o.C. and funds several C.o.C. member organizations through its Emergency Solutions Grant and Community Development Block Grant programs. HCD staff also serve on C.o.C. committees and working groups, ensuring that the City's funding decisions are aligned with the broader regional strategy.

11.2 Street Outreach and Coordinated Entry

The City and its partners conduct outreach to people experiencing homelessness and connect them with needed services and housing. The starting point for addressing homelessness is reaching people where they are — on the streets, in encampments, under bridges, in parking structures, and in other places where people without homes seek shelter from the elements. This is the work of street outreach teams: trained workers who build relationships with people experiencing homelessness, assess their needs, and connect them with services and housing.

The Scale of Outreach Efforts

More than 20 outreach staff work five days per week across the tri-county region: Orange, Osceola, and Seminole Counties. In the City of Orlando itself, outreach teams conduct intensive work in downtown Orlando, which has the highest concentration of unsheltered individuals. Outreach workers visit streets, sidewalks, encampments in wooded areas, parking structures, bus stations, and other locations where people without homes can be found.

Building trust with people experiencing homelessness takes time. Many individuals on the streets have had negative experiences with systems, for example hospitals, jails, shelters, social services; and are understandably skeptical or fearful of people in official roles. Effective outreach means showing up consistently, treating people with respect, and following through on promises. Over time, these relationships become the foundation for connecting individuals to housing and services.

The Coordinated Entry System

HSN operates a Coordinated Entry system, which is a centralized process for assessing the needs of people experiencing homelessness and matching them to the most appropriate available housing resources. Coordinated Entry ensures that the people with the most complex needs and the longest histories of homelessness receive priority for the most intensive interventions, namely permanent supportive housing, rather than simply whoever happens to arrive at a service provider first.

The system works through the following steps:

1. Outreach workers or partner agencies assess individuals and families experiencing homelessness using a standardized tool – namely a set of questions that helps evaluate the severity of their situation, their vulnerability to harm, and their housing needs.
2. Assessment information is entered into the Homeless Management Information System (HMIS), a federally required database, that tracks client information across multiple service providers and allows case managers to see a person's full history of service interactions.
3. Linkage specialists review assessment results and match households to available housing subsidies and units, prioritizing the most vulnerable individuals for the most intensive housing interventions.
4. When a housing resource becomes available, the linkage specialist connects the matched household to the housing provider and supports the transition into housing.

2-1-1 — The Starting Point for Getting Support

Not everyone who needs help can approach a street outreach worker in person. People with mobility limitations, language barriers, or who are not yet ready to engage directly with outreach services can call 2-1-1, a free, confidential helpline that serves as the front door to the homeless response system. Operators can assess callers' needs, provide information about available services, and connect them to the Coordinated Entry system.

The 2-1-1 line is available in multiple languages and is accessible via TTY for people with hearing impairments. It is a critical access point that helps ensure no one falls through the cracks simply because they cannot navigate the system independently.

11.3 Emergency Shelter and Transitional Housing

For people experiencing a housing crisis, emergency shelter provides the immediate safety and

stability they need to begin the process of rebuilding. Emergency shelters offer a safe place to sleep, meals, basic hygiene facilities, and access to case managers who can help connect guests to longer-term housing solutions.

ESG-Funded Programs

Emergency Solution Grant funding supports emergency shelter and transitional housing programs that provide more than just a bed. Effective shelter programs offer a full range of services designed to address the underlying causes of homelessness and help residents move toward permanent housing as quickly as possible. Services include:

- **Housing case management:** One-on-one support to develop a personalized housing plan, navigate housing options, and address barriers to permanent housing
- **Referrals:** Help applying for Social Security, unemployment benefits, Medicaid, SNAP food assistance, and other benefits that can increase residents' financial stability
- **Job training and employment support:** Referrals to access job search support, interview preparation, and connections to employer partners
- **Financial literacy:** Education on budgeting, managing debt, building savings, and understanding credit — the financial skills needed to succeed in the private rental market
- **Substance abuse and behavioral health treatment:** Access to counseling, treatment programs, and mental health services that address conditions that may be contributing to housing instability
- **Life skills training:** Practical skills like cooking, housekeeping, and managing a household budget that support long-term independence in housing

The Goal: Move to Transitional Housing and Permanent Housing

Emergency shelter is a bridge, not a destination. The goal for every person in emergency shelter is to move into transitional housing and then permanent housing. The evidence is clear that the

longer someone stays in emergency shelter, the harder it becomes to exit to permanent housing. Every program funded by the City works toward moving those experiencing homelessness to transitional housing with supportive services and then permanent housing.

11.4 Homeless Subpopulations

Different populations experiencing homelessness have different needs, and effective programs are tailored to the specific circumstances of the people they serve. The City and its partners support specialized programs for several key subpopulations.

Chronically Homeless Individuals and Families

Chronically homeless individuals for example, those who have been continuously homeless for at least one year or four or more times in three years, and who have a disability, often have the most complex and long-standing needs. They have typically cycled through shelters, jails, hospitals, and other systems for years without achieving stable housing.

The evidence shows that the most effective intervention for this population is transitional housing with supportive services that lead to permanent supportive housing, long-term, affordable housing paired with intensive, ongoing services such as mental health care, substance-use treatment, healthcare coordination, and benefits enrollment. This approach has been shown in rigorous research to be more effective and more cost-effective than just providing shelter or housing without supportive services.

Some key providers of permanent supportive housing in Central Florida include Ability Housing, Pathlight HOME, and the Central Florida Commission on Homelessness. The Coalition for the Homeless of Central Florida provides emergency shelter and street outreach that feeds into the transitional and permanent supportive housing pipeline.

Families with Children

Families experiencing homelessness, particularly those with school-age children, need special attention to minimize disruption to children's education and development. Homelessness

creates significant barriers to school attendance, academic performance, and healthy development. The goal for families is always to move into stable housing as quickly as possible.

The Coalition for the Homeless of Central Florida, Family Promise of Greater Orlando, Christian Services Center, and a network of rapid rehousing providers offer emergency shelter, housing placement assistance, rental assistance, and case management specifically designed for families with children. These programs work to keep family units together: separation is stressful for children and should be avoided whenever safely possible, and to minimize the time children spend in emergency shelter.

Family Promise of Greater Orlando uses a unique, faith-community-based model in which congregations host families in their facilities on a rotating basis, providing not just shelter but community connection and support. This approach leverages existing community assets and builds relationships between homeless families and the broader community.

Veterans

Veterans experiencing homelessness have access to a dedicated set of resources that recognize both their sacrifice and their unique needs. The primary vehicle for housing homeless veterans is the HUD-VASH program, Veterans Affairs Supportive Housing, which combines HUD Housing Choice Vouchers with supportive services provided by the Department of Veterans Affairs medical system.

The Orlando VA Medical Center at Lake Nona serves as the anchor of veteran homeless services in the region, providing healthcare, behavioral health services, substance abuse treatment, employment support, and coordination of housing services. Veterans identified through the PIT count or Coordinated Entry are prioritized for VASH vouchers and rapidly connected to VA services.

In addition to federal VASH vouchers, O.H.A. also directs federally-funded Tenant-Based Rental Assistance (TBRA) to veteran households in need. This local supplement helps reach veterans

who may not qualify for or have access to VASH vouchers but still need help achieving stable housing.

Unaccompanied Youth

Young people aged 18 to 24 who are experiencing homelessness without a parent or guardian face unique challenges. They may have aged out of the foster care system with no family support network. They may be LGBTQ+ youth who have been rejected by their families of origin. They may be fleeing abusive home situations. Whatever brought them to the streets, unaccompanied youth need services that recognize their developmental stage and the specific circumstances of young adults.

Covenant House Florida and the Zebra Coalition are two key providers of specialized services for youth experiencing or at risk of homelessness in Central Florida. Covenant House provides emergency shelter, transitional housing, street outreach, and a comprehensive range of services including education support, job readiness training, life skills development, and mental health care. The Zebra Coalition specifically serves LGBTQ+ youth, providing housing, counseling, and community connections in a safe, affirming environment.

Services for unaccompanied youth focus on four primary areas: ensuring physical safety, providing access to education (including G.E.D. programs and college enrollment support), building job readiness and employment skills, and developing the practical life skills needed to live independently and maintain housing over time.

11.5 Preventing Returns to Homelessness

The City and its partners work to prevent people leaving organized settings from becoming homeless.

One of the most important, and often overlooked, strategies for reducing homelessness is preventing it from happening when people leave established settings. People exiting hospitals, correctional facilities, jails, psychiatric facilities, and foster care are at extremely high risk of

homelessness if they do not have housing arranged before they leave. A discharge into homelessness from any of these settings is both a personal tragedy and a system failure that results in very costly and avoidable harm.

Healthcare System Discharge Planning

AdventHealth and Orlando Health, the two major hospital systems in the region, both work with social workers and case managers to connect patients who are homeless or at risk of homelessness with housing and services before discharge. The goal is to ensure that no patient leaves the hospital to sleep on the streets: both because it is the right thing to do and because it leads to significantly better health outcomes.

The City and its partners work with hospital discharge planners to identify patients in need of housing support, connect them to Coordinated Entry, and arrange housing placement or bridge support before discharge whenever possible.

Behavioral Health and Mental Health Discharge

Orange County Behavioral Health Services and local community mental health centers work to ensure that individuals leaving psychiatric inpatient stays have housing arranged before they are discharged. Discharging a person with severe mental illness into homelessness is both dangerous and counterproductive — without stable housing, it is nearly impossible to maintain mental health treatment, and the person is very likely to cycle back into crisis.

Criminal Justice Discharge Planning

The Orange County Public Defender's Office uses the Homeless Management Information System (HMIS) to help coordinate services for individuals who are incarcerated and approaching release. By entering client information into HMIS before release, the Public Defender's team can work with housing providers to arrange placements and services in advance, reducing the likelihood that individuals will exit jail into homelessness.

People with criminal records face significant barriers in the housing market notably many landlords conduct background checks and automatically reject applicants with criminal

histories, even for old or minor offenses. The City and its partners work to connect people exiting the criminal justice system with housing providers who use fair chance housing policies. Each individual is individually considered rather than automatically excluding anyone with a criminal record.

Foster Care Discharge Planning — Youth Aging Out

Young people who "age out" of the foster care system at age 18 are among the most vulnerable to homelessness in our community. Having grown up in a system that was supposed to care for them, they suddenly find themselves without family support, often with limited life skills and no financial resources, at precisely the moment when they are most in need of support and guidance.

Community-Based Care (CBC) of Central Florida, the lead agency for the child welfare system in Orange County, is responsible for discharge planning for youth aging out of foster care. CBC works with youth to prepare for independence in advance of their 18th birthday and connects them with Extended Foster Care services, which provide continued support past age 18 up to age 21 for eligible youth.

The City is committed to ensuring that housing for youth aging out of foster care is a priority under this Consolidated Plan. As the community survey showed, housing for young adults leaving foster care was identified as the single highest housing priority by survey respondents: a clear signal from the community that this population needs urgent, targeted attention.

Effective discharge planning is one of the most cost-effective strategies available for reducing homelessness. Preventing a single episode of homelessness avoids thousands of dollars in emergency room visits, law enforcement contacts, and emergency shelter costs and, more importantly, it prevents incalculable human suffering. The City is committed to working with all established partners to ensure that discharge into homelessness becomes the exception rather than the rule.

Section 12: Lead-Based Paint Strategy

12.1 The Importance of Addressing Lead-Based Paint

This Section explains the health risks of lead-based paint and why protecting children from lead exposure is a priority for the City. Lead-based paint was commonly used in homes, apartments, and other buildings before 1978, when the federal government finally banned its use in residential construction and home products. In its undisturbed state, for example, a smooth coat of intact paint on a wall with lead paint poses little immediate risk. The danger comes when the paint deteriorates, peels, chips, or is disturbed during renovation or repair work. When this happens, lead dust and paint chips can spread throughout a home, settling on floors, windowsills, and other surfaces where young children come into contact with them.

Young children are particularly vulnerable to lead exposure because they are in the habit of putting their hands and objects in their mouths. What looks like harmless dust on a windowsill can be a significant health hazard for a toddler. Lead is also absorbed more easily by children's bodies than adults', and the developing brain is uniquely sensitive to its effects.

The Health Consequences of Lead Poisoning

There is no safe level of lead exposure for children. Even low levels of blood lead concentration have been linked to:

- Reduced IQ and learning disabilities
- Behavioral problems including increased aggression and difficulty with attention and focus
- Slowed physical growth

- Hearing problems
- Irreversible damage to the developing nervous system

These effects are permanent and cumulative — meaning once damage has occurred, it cannot be undone. Prevention is the only effective strategy. This is why the City takes lead-based paint very seriously in all of its housing programs.

12.2 Orlando's Lead-Based Paint Situation

Approximately 42,255 housing units in Orlando were built before 1980 and may contain lead-based paint. This is a significant portion of the City's housing stock, and because older homes tend to be concentrated in lower-income neighborhoods, the risk of lead exposure is disproportionately borne by children in the families who are least able to pay for testing and remediation on their own.

Of those 42,255 units built before 1980, an estimated 15,600 currently have children living in them. Each of these homes represents a potential lead exposure risk if the paint is deteriorating or if renovation work is done without proper precautions.

Actual Lead Poisoning Rates Are Low

Despite this significant potential for exposure, the actual rate of confirmed lead poisoning among children in Orange County has remained remarkably low. Of 9,295 children tested by the health department, only 12 or just 0.13% showed elevated blood lead levels.

This positive outcome is not accidental. It reflects years of diligent testing, assessment, and mitigation work by the City, the Orange County Health Department, and their partners. When potential hazards are identified and remediated before children are harmed, the system is working as intended. The City's ongoing commitment to lead safety is a direct reason why our community's children are protected from this hazard.

12.3 The City's Lead-Safe Approach

The City of Orlando follows HUD's Lead Safe Housing Rules and the United States Environmental Protection Agency (EPA)'s updated Lead-Based Paint Final Rule, which went into effect in January 2025, in all housing programs that involve properties built before 1978. These rules set minimum requirements for testing, notification, hazard reduction, and clearance in federally assisted housing. The City's program exceeds the minimum requirements in several areas.

What Happens Before Federal Assistance Is Provided

Before any federal housing assistance is provided for a unit built before 1978, the following steps must occur:

1. **Resident Notification:** All current and prospective occupants receive written information about lead-based paint hazards including the federally required "Protect Your Family From Lead in Your Home" pamphlet in plain language they can understand
2. **Risk Assessment:** A certified lead-based paint risk assessor evaluates the unit, inspecting the condition of all painted surfaces, testing suspect paint, and assessing the risk of lead exposure to occupants
3. **Hazard Mitigation:** If lead hazards are found, an EPA-certified or state-certified lead abatement contractor addresses them. This may involve encapsulation (covering the hazard with a durable coating) or full abatement (removing the lead paint entirely), depending on the nature and severity of the hazard.
4. **Clearance Inspection:** After mitigation work is complete, the certified risk assessor returns to conduct a clearance inspection, testing dust samples from the unit to confirm that lead dust levels are within safe limits before the unit is reoccupied
5. **Written Notification:** All notification requirements, assessment results, and clearance findings are provided to occupants in writing, in their primary language

Prohibition on Lead Paint in Federally Assisted Projects

All contractors working on City-funded housing rehabilitation projects are required to use only lead-free paint: no lead-based products are permitted in any federally assisted project. This applies to all interior and exterior painting work. Contractors must also use lead-safe work practices during any renovation or repair work that may disturb existing lead paint. These practices minimize the generation and spread of lead dust during construction.

Coordination with the Orange County Health Department

The City coordinates closely with the Orange County Health Department on lead safety matters. When a child is identified with elevated blood lead levels, the Health Department investigates the child's home environment to identify the source of exposure. If the source is identified in a rental property, the City may be able to provide assistance through its housing rehabilitation programs to remediate the hazard.

This coordination ensures that lead poisoning prevention is integrated across housing, public health, and community development systems — because protecting children from lead requires a comprehensive approach that no single agency can achieve alone.

Section 13: Anti-Poverty Strategy

13.1 The City's Commitment to Reducing Poverty

The City of Orlando is committed to reducing the number of families living in poverty. As we have documented throughout this Plan, poverty and housing instability are deeply connected: families who cannot afford housing often experience poverty, and families in poverty almost always struggle with housing costs. But the City recognizes that solving the housing crisis alone will not end poverty, and that addressing poverty requires a holistic approach that tackles the problem from multiple directions simultaneously.

The anti-poverty strategy described in this section is not a single program: it is an integrated framework that brings together housing assistance, economic development, workforce programs, social services, and financial capability programs to address poverty at its roots. The goal is not just to help families survive their current situation, but to help them build the assets, skills, and opportunities they need to achieve long-term economic stability and security.

Poverty in Orlando — The Current Reality

As documented in Sections 3 and 9, about 14% of Orlando households live in official poverty. An additional 36% are ALICE households or above the poverty line but unable to afford basic living expenses. Together, fully 50% of Orlando households are economically insecure. This is the community that the City's anti-poverty strategy is designed to serve.

13.2 Key Strategies

The City's anti-poverty strategy is organized around three interconnected pillars. Each pillar addresses a different dimension of economic well-being, and together they create a pathway from poverty to stability to opportunity.

Pillar One — Increasing Income

The most direct way to help families escape poverty is to increase their income. The City pursues this through several strategies:

- **Supporting employer attraction and high-quality job creation:** The City's economic development programs actively work to attract employers in industries that pay higher wages. By cultivating a diverse economy that includes high-wage sectors like aerospace, simulation technology, biotech, and professional services, the City creates a job market with more opportunities for working-class residents to earn wages that support a decent standard of living.
- **Expanding education and workforce readiness programs:** The RISE Employment and Training Program, described in Section 9.2, connects low-income residents with the training and employment support they need to move into better-paying jobs. Partnering with CareerSource Central Florida, community colleges, vocational programs, and employers, the City helps residents build the skills the modern economy demands.
- **Promoting small business development in low-income communities:** Supporting entrepreneurship among low-income residents, through business development training, access to microfinance, and connections to City business assistance programs, can create income-generating opportunities that go beyond what wage employment offers. A small business can eventually generate the kind of income and wealth-building opportunity that changes a family's financial trajectory.
- **Ensuring employers know about available subsidies:** Some employers are not aware of

the tax credits, training subsidies, and hiring incentives available to them when they hire low-income workers. The City and its partners work to connect employers with these programs, reducing the cost of hiring and training workers from low-income communities.

Pillar Two — Building Savings

Income alone is not enough for economic stability. Families also need the ability to save, to build an emergency fund, and to make sound financial decisions. A family with income but no savings is still one unexpected expense away from crisis.

- **Financial education and counseling:** HCD-funded programs include financial literacy and homebuyer education services through nonprofit partners like HANDS (Housing and Neighborhood Development Services of Central Florida). These services help residents understand how to create and stick to a budget, how to manage and reduce debt, how to build credit, and how to plan for long-term financial goals.
- **Connecting residents to benefits and tax credits:** Many low-income workers are eligible for the Earned Income Tax Credit (EITC) and other federal and state benefits but do not claim them. Community partners connected to the City's programs help residents access these benefits — which can amount to thousands of dollars annually for families with children.
- **Banking and financial access:** Some low-income households are "unbanked": they do not have a checking or savings account and rely on expensive check cashing services and money orders for financial transactions. The City supports programs that connect residents with low-cost or no-cost banking options and helps them avoid high-cost financial services that drain limited resources.

Pillar Three — Building Assets

The third and longest-term pillar of the anti-poverty strategy is asset-building: helping low-income households accumulate wealth over time. Assets provide financial security, open doors to opportunity, and can be passed on to the next generation. The two most important asset-building strategies in the City's toolkit are homeownership and business ownership.

- **Homeownership assistance:** The City's HOME-funded down payment assistance program helps low-income households purchase their first home. Homeownership is historically the primary mechanism through which American families build wealth. When a low-income family can access homeownership, with the benefit of rising property values over time, equity building through mortgage payments, and the stability of owning rather than renting, they are building an asset that can provide financial security for decades.
- **Business development support:** Small business ownership is another powerful wealth-building tool. The City's business assistance programs, described in Section 9.3, support entrepreneurship among Orlando residents, including residents in low-income neighborhoods. A successful small business can generate income, build equity, and create jobs for other community members.
- **Community development investments:** When the City invests in a neighborhood, such as improving parks, sidewalks, community facilities, and transit access, it can increase property values and quality of life for existing residents. Homeowners in improving neighborhoods build equity, and renters benefit from improved amenity access. Strategic neighborhood investment is thus also an asset-building tool when it is paired with anti-displacement protections that ensure current residents benefit from their neighborhood's improvement.

13.3 How Housing and Anti-Poverty Programs Work Together

Housing and anti-poverty programs are not separate tracks : they are fundamentally the same work. HCD's mission is to make housing more affordable and accessible, to preserve housing quality, and to help residents build the full range of human, social, financial, physical, and natural assets that lead to long-term well-being.

How Each Program Contributes

Every program funded under this Consolidated Plan contributes to the City's anti-poverty mission in some way:

- Zero-interest home repair loans help low-income homeowners preserve and maintain their most important financial asset, their home, so that its value is not eroded by deferred maintenance
- Rental housing rehabilitation preserves affordable rental units that provide stable, decent housing for low-income renters, freeing up income for savings and other expenses
- Homeownership assistance helps families move from rent to ownership, building equity and long-term financial security
- CDBG-funded public services provide the social support that complements housing: job training, substance abuse treatment, case management, independent living skills, mental health services, and senior services that help people maintain stability and build capacity
- Transitional housing and homelessness prevention services stop families from spiraling into crisis, preserving whatever economic foothold they have achieved
- Public facility and infrastructure investments improve the quality of neighborhoods, making them safer, more accessible, and more attractive to investment while preserving the relative affordability that makes them accessible to low-income residents

The Economic Development Department Connection

HCD works closely with the City's Economic Development Department, which employs nearly 200 staff across the Divisions of City Planning, Permitting Services, Code Enforcement, Business Development, and the Downtown Development Board. This alignment between housing investment and economic development strategy ensures that the City's investments in people and places are reinforcing each other — that housing stability supports workforce participation, and that economic growth creates the opportunities that allow housing assistance to lead to long-term self-sufficiency.

Section 14: How the City Monitors Progress

14.1 The Importance of Monitoring

Making a commitment in a Consolidated Plan is only meaningful if there is a system in place to ensure that commitments are kept and that funds are used appropriately and effectively.

Monitoring is that system — it is the process by which the City verifies that its partners are doing what they promised, that federal dollars are being used for eligible purposes, and that programs are achieving the outcomes that residents and HUD expect.

Monitoring is also a tool for improvement, not just accountability. When monitoring reveals that a program is not working as intended — that a nonprofit partner is struggling with compliance, or that a project is behind schedule — it gives the City the opportunity to identify problems early and work with partners to correct them before they become serious. Regular, constructive monitoring helps programs succeed, not just comply.

Every organization that receives CDBG, HOME, ESG, or HOPWA funding from the City is subject to HCD's monitoring program. This includes nonprofit service providers, affordable housing developers, and any other entity that receives a subgrant of federal funds from the City.

14.2 The Monitoring Process

The City uses a risk-based monitoring approach which means that the intensity of monitoring is calibrated to the level of risk associated with each funded organization. Organizations with strong track records, sound financial management, and consistently good outcomes receive less intensive monitoring than organizations that are newer, have had past compliance issues, or

are managing larger or more complex programs. This approach allows HCD to direct its limited monitoring capacity where it can do the most good.

Step 1 — Risk Analysis

At the beginning of each program year, HCD staff evaluates every funded organization and assigns it a risk level. Organizations are categorized as Low-Risk, Moderate-Risk, or High-Risk based on several factors:

- Past compliance history — has the organization had previous compliance problems with federal grants?
- Financial management — does the organization have strong internal financial controls, regular audits, and clean financial statements?
- Program performance — is the organization meeting its contractual targets for people served and outcomes achieved?
- Staff capacity — does the organization have sufficient experienced staff to manage the program and its federal compliance requirements?
- Organization history — is the organization new to federal grant management, or does it have years of experience?

Higher-risk organizations receive more frequent and intensive monitoring visits. Lower-risk organizations may be monitored primarily through desk review, with fewer in-person visits required.

Step 2 — Desk Compliance Audit

All funded organizations submit regular reports to HCD, typically on a quarterly basis. These reports include financial statements, service documentation, client intake forms, policies and procedures, and other records that allow HCD staff to assess compliance from the office. This desk review is the first line of monitoring for all organizations.

During the desk audit, HCD staff reviews:

- Quarterly progress reports showing the number of people served, services provided, and outcomes achieved
- Payment requests and invoices, to ensure that expenses are eligible, reasonable, and properly documented
- Client intake forms and income verification documents, to confirm that services are reaching eligible populations
- Policies and procedures for program administration, client selection, and financial management
- Documentation of any required environmental reviews, lead-based paint testing, or other compliance requirements

When the desk review identifies potential issues, for example inconsistencies in documentation, unexpected patterns in spending or service levels, or questions about policy or contract compliance, HCD staff follows up with the organization to clarify and, if necessary, to take corrective action.

Step 3 — On-Site Monitoring Visits

Based on the risk assessment and desk review findings, HCD staff conducts in-person monitoring visits to funded organizations. During these visits, staff review client files and program records, observe facility conditions and operations, interview staff and clients (when appropriate), and discuss any concerns identified during desk review.

On-site visits are an opportunity not just to check compliance but to provide technical assistance to help organizations understand what is expected of them, answering questions about federal requirements, and identifying any capacity gaps that can be addressed through training or support. The City views its relationship with funded partners as collaborative, not adversarial.

Step 4 — Ongoing Monitoring

Monitoring is not a one-time event: it is an ongoing process throughout the year. All projects receive continuous desk monitoring as invoices and reports are submitted. HCD staff reviews payment requests for completeness, eligibility, and consistency before approving reimbursements. This ongoing review ensures that potential problems are caught and addressed in a timely fashion, not discovered only at the annual monitoring visit.

14.3 Specific Program Requirements

Each of the four federal grant programs covered by this Plan has its own specific monitoring requirements and standards, in addition to the general monitoring process described above.

Emergency Solutions Grant (ESG) Requirements

ESG-funded emergency shelters are required to meet minimum habitability standards for safety, sanitation, and privacy. These standards cover things like the ratio of bathrooms to shelter residents, ventilation and temperature, food storage and preparation facilities, space standards for sleeping areas, and access to mental health and substance abuse services. HCD verifies compliance with these standards during on-site monitoring visits.

ESG-funded organizations are also required to maintain detailed records of clients served, services provided, and housing outcomes, including where clients went when they left the shelter. This data is reported through the Homeless Management Information System (HMIS) and allows HCD and HUD to track the effectiveness of ESG-funded programs.

CDBG Public Facility Requirements

Facilities improved with CDBG funds must continue to be used for their approved purpose for at least five years after the completion of the project. This means if the City funds improvements to a community center, that facility must continue to serve the low-income community for a minimum of five years. If the property is sold or converted to a different use within that period,

the City may be required to repay the CDBG funds used for the improvement. HCD tracks these "continuing use" periods for all CDBG-funded facility projects.

HOME Rental Housing Requirements

HOME-funded rental housing must be monitored throughout the entire period during which the units must remain affordable. This is called the "affordability period." The length of the affordability period depends on the amount of HOME funds invested:

- Rental housing receiving HOME rehabilitation assistance has a minimum 5-year affordability period
- Rental housing receiving larger HOME investments or HOME-funded new construction has affordability periods of 15 to 20 years

During the affordability period, HCD conducts annual inspections of HOME-assisted rental properties to verify that units are in good condition, that rents remain within HOME-required limits, and that tenants are income-eligible. This long-term monitoring ensures that HOME-funded units actually serve low-income residents throughout the period they are required to do so, not just in the first year after construction.

Procurement and Contracting Requirements

Organizations that receive federal grants from the City are required to follow federal procurement rules when purchasing goods and services with those funds. These rules promote competition, transparency, and fair pricing. HCD particularly encourages funded organizations to use small firms, minority-owned businesses, women-owned businesses, and firms located in labor surplus areas (areas with higher-than-average unemployment) when procuring services. This encourages the economic benefits of federal funding to flow as broadly as possible within the community.

14.4 Annual Reporting

Transparency and public accountability are core principles of the Consolidated Plan process. The City is required to report annually on its progress in meeting the goals of this Plan: not just to HUD, but to the public.

The Consolidated Annual Performance and Evaluation Report (CAPER)

Each year, within 90 days after the end of the program year, the City submits a Consolidated Annual Performance and Evaluation Report (CAPER) to HUD. This report tells the public and HUD what the City actually did during the year. How many affordable housing units were created or preserved? How many households received homelessness prevention assistance? How many people living with HIV/AIDS received HOPWA-funded housing support? How many children participated in City-funded youth services?

The CAPER compares actual performance against the goals and targets set in the Annual Action Plan, explaining variances where they occur. If the City fell short of a goal, the CAPER explains why and what steps are being taken to correct the problem. If the City exceeded a goal, that success is documented and celebrated.

Public Access to the CAPER

The CAPER is made available to the public on the City's website and at the Housing and Community Development Department offices. Residents are invited and encouraged to review the CAPER each year and to provide feedback on the City's performance. The City holds a public hearing before submitting the CAPER to HUD, giving residents an opportunity to comment in person.

This annual public accountability process is one of the most important ways that residents can hold the City accountable for its commitments and ensure that federal tax dollars invested in Orlando's housing and community development programs are achieving real results for real people.

Section 15: Recent Accomplishments

15.1 A Strong Record of Achievement

Before looking forward to what the City plans to accomplish during the 2026–2030 Consolidated Plan period, it is important to look back and recognize what has already been achieved. The programs funded under the previous Consolidated Plan have made a real difference in the lives of thousands of Orlando residents by creating new affordable homes, preserving existing ones, supporting families through crisis, and strengthening the organizations that serve our most vulnerable community members.

The following highlights represent just a portion of what the City and its partners accomplished together. Behind every number is a family that was helped, a home that was made safe, a person who received the support they needed to stabilize their life. These are the outcomes that make the work of the Consolidated Plan meaningful.

15.2 Creating New Affordable Rental Housing

One of the most significant ways the City uses its HOME funding is to help developers finance the construction of new affordable apartment communities. These projects bring together federal and state funding, private investment, and tax credits to create housing that will remain affordable for decades. Two notable projects completed during the previous plan period are described below.

Fairlawn Village

Fairlawn Village is a 116-unit affordable apartment community serving residents who earn at or below 60% of the Area Median Income. This development is notable for its inclusion of 20 units

specifically designated as permanent supportive housing which are homes reserved for individuals who have experienced chronic homelessness and need not just housing but also ongoing supportive services to maintain stability.

Fairlawn Village accepts several types of housing assistance, including Section 8 Housing Choice Vouchers and Veterans Affairs Supportive Housing (VASH) vouchers. This means that some of Orlando's most vulnerable residents, including veterans who have been homeless, can access homes in this community using their housing subsidies. The project represents the kind of comprehensive, integrated approach to affordable housing that the City is committed to expanding during the 2026–2030 period.

Fern Grove

Fern Grove is a 138-unit affordable apartment community specifically designed for senior residents aged 55 and older who earn at or below 70% of the Area Median Income. This development addresses one of the most urgent housing needs identified in the community survey and supported by data: the shortage of affordable, service-enriched housing for Orlando's growing senior population.

What makes Fern Grove particularly noteworthy is its commitment to providing supportive services to residents at no cost. Programs available to all Fern Grove residents include literacy training for those who want to improve their reading skills, computer training to help seniors access the digital economy and stay connected with family, light housekeeping assistance for residents who need support with daily tasks, grocery shopping and laundry help, and 24-hour on-site support to assist residents whenever they need help. This model, affordable apartments paired with free, voluntary supportive services, helps seniors maintain their independence and quality of life in a community setting.

15.3 Preserving Existing Affordable Housing

As discussed in Section 8.5, preserving existing affordable housing is just as important as creating new units. When the City invests in repairing and rehabilitating existing affordable properties, it keeps those homes in service for the low-income families who need them, at a fraction of the cost of building new units from scratch.

During the previous plan period, the City funded several preservation projects:

- New roofs for 17 single-family homes — ensuring that homeowners in need of critical repairs could stay safely housed without being displaced by deteriorating conditions they could not afford to fix on their own
- Rehabilitation and repairs for four multi-family properties — collectively preserving 640 affordable rental units that will remain in the affordable housing inventory for years to come. Without this investment, these units might have deteriorated to the point of being uninhabitable, or their owners might have converted them to market-rate housing to finance needed repairs.

Each of these 640 preserved affordable rental units represents a family or individual who can continue to access affordable housing in Orlando: housing that might otherwise have been lost to the affordable inventory. In a market where the shortage of affordable units is already critical, preservation is an essential complement to new construction.

15.4 Supporting Community Services

The City's CDBG program supports a wide range of nonprofit organizations that provide essential services to low-income Orlando residents. These organizations extend the City's reach into communities and populations that City government alone could not effectively serve.

During the previous plan period, HCD funding helped several key community partners expand or maintain their capacity to serve residents:

Housing Counseling and Homebuyer Education

Housing and Neighborhood Development Services of Central Florida (HANDS) received City funding to provide homebuyer education workshops and individual housing counseling services to low-income Orlando residents. These services help aspiring homebuyers understand the mortgage process, improve their credit scores, create budgets that support saving for a down payment, and make informed decisions about homeownership. Every family that achieves homeownership with the help of HANDS builds long-term wealth and stability. HANDS counselors also help existing homeowners who are struggling to make mortgage payments avoid foreclosure: preserving both their housing and their most important financial asset.

Grace Medical Home — Expanding Healthcare Access

With City HUD funding, Grace Medical Home was able to acquire an adjacent building and transform it into the Grace Wellness Home. This is an expanded facility providing mental health services, wellness programming, and integrated healthcare for uninsured and underinsured low-income Orlando residents. Grace Medical Home serves individuals who often have no other access to healthcare, providing services that are essential for maintaining stability and quality of life. The expansion made possible by City funding allows Grace to serve significantly more patients and to offer a broader range of services, including mental health counseling that is in especially high demand in our community.

Seniors First

The City provided funding for Seniors First to purchase a new walk-in cooler and freezer for their Meals on Wheels program. This industrial food storage equipment is essential for safely storing the ingredients and prepared meals delivered to homebound elderly residents across Orlando. This may sound like a modest investment, but it has an enormous impact. Without adequate refrigeration, Seniors First cannot safely prepare and store the volume of meals needed to serve their clients. The new equipment allows the program to continue serving elderly residents who depend on Meals on Wheels for proper nutrition and the daily safety check that comes with meal delivery.

United Against Poverty

United Against Poverty received City funding to replace two walk-in coolers and freezers that support their Member Share Grocery Program — a program that provides low-income families with access to fresh produce, proteins, and other nutritious foods at deeply discounted prices. Food insecurity and housing insecurity are closely linked: families who spend too much on housing often do not have enough left for food. By supporting United Against Poverty's ability to provide affordable, nutritious food to low-income families, the City is addressing one of the most direct consequences of housing cost burden.

Primrose Center — Services for Adults with Disabilities

City funding supported facility improvements at Primrose Center which is a nonprofit organization that has served Orlando residents with intellectual and developmental disabilities for more than 70 years. Primrose provides adult day training, residential support, and employment services that enable adults with disabilities to live as independently as possible and participate meaningfully in community life. The facility improvements funded by the City help ensure that Primrose can continue providing these essential services in safe, accessible, and welcoming surroundings.

United Cerebral Palsy of Central Florida

City funding supported roof replacement at United Cerebral Palsy of Central Florida, which is an organization that provides education and therapy services for children and adults with cerebral palsy and other disabilities. A sound roof may seem like a basic maintenance item, but for a nonprofit operating on limited resources, a major capital repair can threaten the organization's ability to continue serving its clients. By funding this critical infrastructure repair, the City helped ensure that United Cerebral Palsy could continue providing educational services for children and adults of all abilities without interruption.

15.5 Homeless Prevention and Support

The City's Emergency Solutions Grant program funded a network of emergency shelter and homelessness services providers during the previous plan period. Using ESG funds from program years 2021, 2022, and 2023 combined, the results were:

- **10,561 individuals** received shelter and services in ESG-funded emergency shelters — more than ten thousand people who had a safe place to sleep and access to the case management, services, and support they needed to work toward permanent housing
- **515 households** received homeless prevention services — targeted assistance that helped families on the verge of losing their housing stay housed, avoiding the trauma and cost of homelessness before it occurred
- **92 households** received rapid rehousing services — assistance that quickly moved families and individuals from homelessness or emergency shelter into stable permanent housing, with short-term rental assistance and case management support to help them maintain their new homes

These numbers represent real people and families with children who did not have to uproot their kids from school, veterans who came in from the cold, individuals with mental illness who finally had a safe place to sleep and access to medication management. For each of these 11,168 households and individuals, the City's ESG investment made a concrete, meaningful difference.

Beyond the numbers, the ESG program also contributed to the regional homelessness system's capacity — strengthening organizations, improving data quality through HMIS, and building the coordinated network that allows Central Florida to respond more effectively to homelessness than any single provider could do alone.

15.6 HIV/AIDS Services

Through HOPWA funds from program years 2021, 2022, and 2023, the City and its regional partners delivered housing and services to thousands of individuals and families living with HIV/AIDS across the four-county service area. The results demonstrate both the scale of the need and the effectiveness of the HOPWA program in meeting it:

- **2,741 people** received facility-based HOPWA housing — residents of housing communities specifically designed and operated to serve people living with HIV/AIDS
- **900 residents** received housing subsidies — rental assistance that helped them afford housing in the private market and maintain stability while managing their health condition
- **443 residents** received short-term rental assistance — targeted help during periods of financial crisis to prevent housing loss
- **1,591 people** received supportive services — including case management, healthcare coordination, mental health support, benefit enrollment, and other services that are essential for people with HIV/AIDS to maintain their housing and their health

Together, these outcomes represent a comprehensive regional response to the housing and service needs of one of our community's most vulnerable populations. The HOPWA program does not just house people, it connects them to a system of care that helps them manage a chronic health condition, maintain their dignity, and live full and productive lives. The City is committed to continuing and expanding this work during the 2026–2030 period.

Glossary of Terms

This glossary defines common terms used throughout this document to help all readers understand the content.

Housing and community development programs use a lot of specialized terms and abbreviations. This glossary provides plain-language definitions for all key terms used in this document. Terms are listed alphabetically for easy reference.

ALICE

Stands for "Asset Limited, Income Constrained, Employed." A designation created by the United Way to describe households that earn above the official poverty line but still cannot afford basic living expenses such as housing, food, healthcare, transportation, and childcare. ALICE households are not counted as "poor" by the federal government, but they are economically insecure and often at risk of homelessness. In Orlando, approximately 36% of households are classified as ALICE.

A.M.I. — Area Median Income

The middle income for all households in a given metropolitan area, as calculated annually by HUD. Half of all households in the area earn more than the A.M.I., and half earn less. A.M.I. is used to set eligibility limits for housing assistance programs. For example, a program that serves households earning up to 80% of A.M.I. serves those earning up to 80% of the local midpoint income. The specific dollar amounts change every year as HUD updates its calculations.

CAPER — Consolidated Annual Performance and Evaluation Report

The City's annual public report to HUD and to Orlando residents describing what was actually accomplished with federal housing and community development grant funds during the prior program year. The CAPER compares actual results against the goals set in the Annual Action Plan and explains any differences. It is available to the public each year and is a key tool for community accountability.

CDBG — Community Development Block Grant

A flexible federal grant program administered by HUD that provides cities with funding for housing rehabilitation, public services, public facility improvements, neighborhood infrastructure, and economic development activities in low- and moderate-income areas. At least 70% of CDBG funds must directly benefit low- and moderate-income persons. The City of Orlando has received CDBG funding for decades and uses it for a wide range of community development activities.

Chronically Homeless

A specific HUD definition for individuals or families who have been homeless continuously for at least 12 months, or who have experienced homelessness on at least four separate occasions over the past three years for a combined total of at least 12 months, and who have a disability — whether physical, mental, developmental, or related to substance use. Chronically homeless individuals receive priority for permanent supportive housing under federal guidelines because they have been homeless the longest and generally have the most complex needs.

C.o.C. — Continuum of Care

A community planning body required by HUD to coordinate housing and supportive services for people experiencing homelessness. The Central Florida Continuum of Care, led by the Homeless Services Network, coordinates the regional homelessness response across Orange, Osceola, and Seminole Counties. C.o.C. member organizations include emergency shelters, transitional housing programs, permanent supportive housing providers, healthcare

organizations, and many others that work together to address homelessness comprehensively.

Consolidated Plan

A five-year strategic plan required by HUD that every recipient of certain federal community development and housing grants must prepare. The Consolidated Plan identifies community housing and development needs, describes the City's strategy for addressing those needs, and specifies how federal grant funds will be invested. The plan must be developed through a public participation process that gives residents the opportunity to provide input on priorities. The City of Orlando's 2026–2030 Consolidated Plan is the document summarized here.

Cost-Burdened

A household that spends more than 30% of its gross (before-tax) monthly income on housing costs, including rent or mortgage payments plus utilities. This is the standard threshold used by HUD and housing researchers to measure housing affordability problems. A household that is cost-burdened has less money available for food, healthcare, childcare, transportation, and savings, which creates financial fragility and can contribute to housing instability over time.

Deed Restriction

A legal requirement recorded against a property that limits how it can be used. In affordable housing, deed restrictions typically require that the property owner charge rents affordable to households with incomes below a certain percentage of A.M.I. for a specified period — often 15, 20, or 30 years. When a deed restriction expires, the owner is no longer legally required to charge affordable rents, and the unit may be converted to market-rate housing. The expiration of affordable housing deed restrictions is a major driver of the loss of affordable units in Orlando's housing market.

ESG — Emergency Solutions Grant

A federal grant program that provides funding for emergency shelter operations, homelessness prevention assistance (for example, help paying rent or utilities to avoid eviction), and rapid rehousing services that quickly move people from homelessness into stable housing. ESG requires a 100% match from recipient organizations — every dollar of ESG funding must be matched by an equal dollar from non-federal sources. The City of Orlando distributes ESG funds to nonprofit emergency shelter and homelessness services organizations.

Fair Market Rent (FMR)

HUD's estimate of the cost of modest, decent rental housing — including utilities — in a given metropolitan area. FMRs are published annually and are used to set payment standards for the Housing Choice Voucher program and to measure housing affordability in a community. When actual rents exceed the FMR, it indicates that modest housing is difficult to find at an affordable price point. In Orlando, the fair market rent for a one-bedroom apartment was \$1,727 per month in 2025.

HOME — HOME Investment Partnerships Program

A federal grant program administered by HUD that provides funding specifically for affordable housing activities. HOME funds can be used to build new affordable rental housing, rehabilitate existing affordable rental properties, assist first-time homebuyers with down payments and closing costs, and repair owner-occupied homes. HOME requires a 25% match from non-federal sources. Developers receiving HOME funds must keep units affordable for a minimum period (called the affordability period) ranging from 5 to 20 years depending on the type and amount of investment.

Homelessness Prevention

Programs and services that help people who are currently housed but at imminent risk of losing their housing — preventing homelessness before it occurs. Homelessness prevention activities can include financial assistance to pay past-due rent, utility bill assistance,

mediation between tenants and landlords, legal representation to avoid eviction, and case management to address the underlying causes of housing instability. Preventing homelessness is generally less costly and less stressful than addressing it after it has occurred.

HOPWA — Housing Opportunities for Persons with AIDS

A federal grant program created by Congress in 1992 to address the housing needs of people living with HIV/AIDS and their families. HOPWA funds can be used for rental assistance, facility-based housing, supportive services, case management, and other activities that help people with HIV/AIDS achieve and maintain stable housing. The City of Orlando is the HOPWA grantee for a four-county service area, and Orange County Government administers the program day-to-day.

Housing Choice Voucher (Section 8)

A federal rental assistance program administered by local housing authorities that helps low-income families rent housing in the private market. Households with vouchers pay approximately 30% of their income toward rent, while the housing authority pays the remainder directly to the landlord (up to a defined limit). Vouchers can be used at any privately owned housing unit where the landlord agrees to participate in the program. The voucher program gives low-income households more choice about where they live than traditional public housing. The Orlando Housing Authority administers 4,771 vouchers.

HUD — U.S. Department of Housing and Urban Development

The federal cabinet-level agency responsible for administering community development and housing programs, including CDBG, HOME, ESG, and HOPWA. HUD sets the rules for how these grants must be used, reviews and approves Consolidated Plans and Annual Action Plans, provides technical assistance to grantees, and monitors compliance with federal requirements. The City of Orlando reports to HUD on its use of all four federal grant programs.

LIHTC — Low-Income Housing Tax Credit

A federal tax incentive program that provides investors with a credit against their federal income taxes in exchange for investing equity in affordable rental housing projects. LIHTC is the primary financing tool for affordable housing development in the United States. Credits are allocated by state housing finance agencies through a competitive process. Projects receiving LIHTC must keep units affordable (typically at rents affordable to households earning 60% or less of A.M.I.) for a minimum of 30 years. LIHTC-financed projects often combine tax credit equity with HOME funds, SHIP funds, and other sources to close financing gaps.

LMI — Low- and Moderate-Income

A household classification used by HUD to describe households earning 80% or less of the Area Median Income. Federal housing and community development programs primarily serve LMI households. The CDBG program requires that at least 70% of funds benefit LMI persons. The term is often used in community development to describe the target population for programs and the eligibility criteria for services and assistance.

Missing Middle Housing

A range of housing types that fall between detached single-family homes and large multi-family apartment buildings. Missing middle housing includes duplexes, triplexes, fourplexes, townhomes, courtyard apartments, and small apartment buildings. These housing types can provide more affordable rents than large luxury apartment complexes and can fit into existing neighborhood character without dramatic visual changes. The City of Orlando has taken steps to allow more missing middle housing in more zoning districts to increase the supply of modestly priced housing.

O.H.A. — Orlando Housing Authority

The public housing agency established in 1938 that is responsible for providing affordable housing for low-income families, elderly residents, and persons with disabilities in Orlando and Orange County. O.H.A. owns and operates 1,235 public housing units and administers

4,771 Housing Choice Vouchers. O.H.A. is an independent agency governed by a seven-member Board of Commissioners appointed by the Mayor of Orlando. O.H.A. also operates several special-purpose housing programs including VASH vouchers for homeless veterans.

Permanent Supportive Housing

A combination of long-term, affordable housing with intensive, voluntary supportive services designed specifically for people who have experienced chronic homelessness or who have complex needs that make it difficult to maintain stable housing without ongoing support. Supportive services in permanent supportive housing may include mental health services, substance abuse treatment, healthcare coordination, benefits enrollment, life skills training, and other individualized supports. Research consistently shows that permanent supportive housing is the most effective and cost-effective intervention for chronically homeless individuals.

PIT Count — Point in Time Count

An annual count of people experiencing homelessness conducted on a single night each January, required by HUD for all Continuum of Care areas. In Central Florida, the PIT count is coordinated by the Homeless Services Network and involves teams of volunteers and staff who fan out across the region to count everyone they can find who is sleeping outside, in emergency shelters, or in transitional housing. The PIT count provides consistent data over time to track whether homelessness is increasing or decreasing. It is an estimate, not a complete census, because not every person experiencing homelessness can be found on a single night.

Rapid Rehousing

A program model that quickly moves people experiencing homelessness into permanent housing using short-term rental assistance (typically 3 to 12 months) combined with housing case management. The key principle of rapid rehousing is speed — getting people housed as quickly as possible rather than requiring them to meet eligibility criteria or complete treatment programs

before housing. Once housed, participants work with a case manager to stabilize their situation, connect to community resources, and gradually become able to pay their own rent. Research shows that rapid rehousing is effective for most homeless households, though some individuals with more complex needs require permanent supportive housing.

RECAP — Racially or Ethnically Concentrated Area of Poverty

A census tract where the non-white population is 50% or more and the poverty rate is at least three times the average poverty rate for the surrounding area — as defined by HUD. RECAP areas represent concentrations of racial and economic disadvantage that reflect historical patterns of unequal treatment and disinvestment. Federal fair housing law requires communities receiving HUD funding to take affirmative steps to reduce racial and economic concentration and to expand housing choice for low-income households in all neighborhoods. Three census tracts in Orlando meet the RECAP definition.

Section 504

Section 504 of the Rehabilitation Act of 1973, which prohibits discrimination on the basis of disability in any program or activity receiving federal financial assistance. For housing programs, Section 504 requires that recipients of federal housing funds make their programs and housing accessible to persons with disabilities, provide reasonable accommodations when needed, and ensure that a certain percentage of their units are fully accessible to persons who use wheelchairs. The Orlando Housing Authority has entered into a Voluntary Compliance Agreement with HUD's Office of Fair Housing and Equal Opportunity to achieve full Section 504 compliance.

Severely Cost-Burdened

A household that spends more than 50% of its gross monthly income on housing costs, including rent or mortgage plus utilities. This is a more severe version of cost burden — at this level, less than half of a household's income is available for all other living expenses including food, healthcare, transportation, childcare, and savings. Severely cost-burdened households are at high risk of housing instability and have almost no financial cushion to

absorb unexpected expenses. In Orlando, approximately 11,780 renter households and 3,383 owner households earning less than 80% of A.M.I. are severely cost-burdened.

SHIP — State Housing Initiatives Partnership

A Florida state housing funding program that provides funds to local governments for a variety of affordable housing activities, including homebuyer assistance, home repair, new construction, and rental rehabilitation. SHIP funds are frequently used alongside federal HOME funds to close financing gaps on affordable housing projects. The amount of SHIP funding available to local governments varies depending on the Florida Legislature's annual appropriations. In recent years, SHIP funding levels have been politically uncertain, creating challenges for local housing programs that depend on SHIP to leverage federal funds.

Subrecipient

An organization — typically a nonprofit — that receives a subgrant of federal funds from the City to administer a program or provide services. For example, a nonprofit shelter that receives ESG funding from the City to operate emergency shelter services is a subrecipient. Subrecipients must comply with all applicable federal requirements and are subject to monitoring and oversight by the City's Housing and Community Development Department.

VASH — Veterans Affairs Supportive Housing

A joint program of HUD and the Department of Veterans Affairs (VA) that combines HUD Housing Choice Vouchers with VA supportive services for homeless veterans. VASH vouchers work like regular Housing Choice Vouchers, but are specifically designated for veterans who are experiencing homelessness. VA case managers provide supportive services — including mental health care, substance abuse treatment, employment support, and benefits enrollment — to veterans placed in housing through the VASH program. The Orlando Housing Authority administers 619 VASH vouchers in the region.