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# **City of Orlando**

# **DRAFT 2026 Annual Action Plan**

**Housing and Community Development Department**

**City of Orlando, Florida**

**June 2026**

# Table of Contents

AP-15 Expected Resources.....	page 3
AP-20 Annual Goals and Objectives.....	page 7
AP-35 Projects.....	page 10
AP-38 Project Summary.....	page 12
AP-50 Geographic Distribution.....	page 22
AP-55 Affordable Housing.....	page 24
AP-60 Public Housing.....	page 26
AP-65 Homeless and Other Special Needs Activities.....	page 29
AP-70 HOWPA Goals.....	page 33
AP-75 Barriers to Affordable Housing.....	page 34
AP-85 Other Actions.....	page 37
AP-90 Program Specific Requirements.....	page 44

## **AP-15 Expected Resources – 91.220**

### **Introduction**

The City of Orlando uses multiple resources to implement activities that benefit LMI residents. The City receives entitlement funding of CDBG, HOME, ESG, and HOPWA. The Housing and Community Development Department (HCD) administers the entitlement funding on behalf of the City of Orlando. Additionally, HCD receives state funding through State Housing Initiatives Partnership Program (SHIP) to address housing and community development needs implemented through the Local Housing Assistance Plan. HCD also receives City general funds to assist with administrative costs.

The projected resources for the 5-Year Consolidated Plan (2026–2030) are based on the average entitlement allocations from the five fiscal years spanning FY 2021 through FY 2025, and the expected amount to be available for the remainder of the Consolidated Plan is the average multiply by four years.

### **Anticipated Resources**

The Community Development Block Grant (CDBG) program is funded through federal resources and has an expected Year 1 annual allocation of \$2,605,673.00 and \$1,507,572 in prior-year resources, with no anticipated program income, resulting in a total Year 1 funding amount of \$4,113,245. CDBG funds may be used to support a variety of eligible activities, including property acquisition, administration and planning, economic development, housing initiatives, public improvements, and public services. These funds are intended to address community development needs such as affordable housing, infrastructure improvements, public facilities, and economic opportunities. When applications for funding are solicited, priority is given to projects that address high-priority community needs. The estimated amount available over the five-year Consolidated Plan period is \$13,028,365. In accordance with HUD regulations, Planning and Administration activities are funded at up to 20 percent of the annual allocation.

The Housing Opportunities for Persons with AIDS (HOPWA) program is funded through federal resources and has an expected Year 1 annual allocation of \$5,982,246, with no anticipated program income or prior-year resources, resulting in a total Year 1 funding amount of \$5,982,246. HOPWA funds may be used to provide permanent housing in facilities, permanent housing placement services, short-term or transitional housing facilities, Short-Term Rent, Mortgage, and Utility Assistance (STRMU), supportive services, and Tenant-Based Rental Assistance (TBRA). Organizations seeking HOPWA funding are selected through a competitive Request for Applications (RFA) process. In addition to HOPWA funding, providers are encouraged to leverage other funding sources, such as Ryan White and Shelter Plus Care programs, to maximize services and housing opportunities for eligible individuals. The estimated amount available over the five-year Consolidated Plan period is \$29,911,230. In accordance with program requirements, Planning and Administration activities are funded at up to 3 percent of the annual allocation.

The Emergency Solutions Grant (ESG) program is funded through federal resources and has an expected Year 1 annual allocation of \$221,691, with no anticipated program income or prior-year resources, resulting in a total Year 1 funding amount of \$221,691. ESG funds may be used for the conversion and rehabilitation of facilities for transitional housing, financial assistance, overnight shelter operations, rapid re-housing activities including rental assistance, homelessness prevention and rental assistance, supportive services, and transitional housing programs. Organizations seeking ESG funding are selected through a competitive Request for Applications (RFA) process and are required to provide a 100 percent matching contribution. The estimated amount available over the five-year Consolidated Plan period is \$1,108,455. In accordance with ESG program requirements, Planning and Administration activities are funded at up to 7.5 percent of the annual allocation.

The HOME Investment Partnerships Program (HOME) is funded through federal resources and has an expected Year 1 annual allocation of \$1,245,077.79, with no anticipated program income or prior-year resources, resulting in a total Year 1 funding amount of \$1,245,077.79. HOME may be used to acquire, build, or rehabilitate affordable housing for rent or ownership, and to

provide direct rental assistance. The estimated amount available over the five-year Consolidated Plan period is \$6,225,385. In accordance with HOME program requirements, Planning and administration activities are funded at up to 10 percent of the annual allocation.

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

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

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

The City actively leverages publicly owned land to expand affordable housing opportunities. Suitable city-owned parcels are identified, evaluated, and then made available to developers through below-market sales, land-swap agreements, or formal solicitations. Recent actions include the conveyance of property for nearly 170 units via LIFT Orlando and ONIC along Orange Center Boulevard. These efforts are reinforced by policies such as density bonuses and initiatives like *Orlando Unlocked*, which foster partnerships to meet long-term housing goals.

**How the City Identifies and Utilizes Land**

- **Inventory & Review:** The Housing and Community Development Department (HCD), in collaboration with the Real Estate Office, compiles an inventory of city-owned parcels suitable for affordable housing. This inventory is reviewed and approved by the City Council.

- Solicitations: Requests for Proposals (RFPs) are issued to attract developers interested in building affordable housing on these parcels. Recent solicitations have focused on neighborhoods such as Holden Heights and Callahan.
- Below-Market Transactions: To reduce development costs, parcels are sold at discounted prices or exchanged through land swaps. A notable example is the Orange Center Boulevard property, which was conveyed to enable construction of approximately 170 affordable units.

Any future site acquisition will be evaluated to address public goals that include:

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

## Discussion

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

## AP-20 Annual Goals and Objectives – 91.220

### Goal Information

Goal 1, Affordable Housing, is scheduled for implementation from 2026 through 2030 and focuses on addressing affordable housing needs throughout the City. The initiative will be funded through Community Development Block Grant (CDBG) funds totaling \$1,500,000 and HOME funds totaling \$1,120,570. Expected outcomes include the construction of 4 rental housing units, the rehabilitation of 12 rental housing units, and the addition of 4 homeowner housing units. These activities are intended to increase the availability and quality of affordable housing opportunities for city residents.

Goal 2, Public Services, is scheduled for implementation from 2026 through 2030 and focuses on addressing public service needs throughout the City. The initiative will be funded through Community Development Block Grant (CDBG) funds totaling \$390,850. Expected outcomes include providing public service activities that benefit 1,560 low- to moderate-income individuals and assisting 27 low- to moderate-income households through public service programs. These activities are intended to improve access to essential services and enhance the well-being of residents with identified community service needs.

Goal 3, Public Facilities, Improvements, and Infrastructure, is scheduled for implementation from 2026 through 2030 and focuses on addressing citywide needs related to public facilities, infrastructure, and community improvements. The initiative will be funded through Community Development Block Grant (CDBG) funds totaling \$1,701,261. Expected outcomes include public facility and infrastructure activities benefiting 2,000 low- to moderate-income individuals and overnight shelter services assisting 400 individuals experiencing homelessness. These activities are intended to improve community infrastructure, enhance public facilities, and support vulnerable populations throughout the City.

Goal 4, Homelessness, is scheduled for implementation from 2026 through 2030 and focuses on

addressing homelessness throughout the City. The initiative will be funded through Emergency Solutions Grant (ESG) funds totaling \$221,691. Expected outcomes include providing tenant-based rental assistance and rapid rehousing services to 20 households and overnight shelter services to 400 individuals experiencing homelessness. These activities are intended to reduce housing instability, increase access to permanent housing, and provide critical support services for individuals and families experiencing homelessness.

Goal 5, HIV/AIDS Housing and Services, is scheduled for implementation from 2026 through 2030 and focuses on providing housing assistance, supportive services, and related resources for individuals and households affected by HIV/AIDS. The initiative will be funded through the Housing Opportunities for Persons with AIDS (HOPWA) program totaling \$5,982,246. Expected outcomes include public service activities benefiting 400 individuals and 40 households, tenant-based rental assistance and rapid rehousing services assisting 80 households, and support for 40 HIV/AIDS housing operations units. These activities are intended to promote housing stability, improve access to supportive services, and enhance the quality of life for individuals and households living with HIV/AIDS.

Goal 6, Program Administration, is scheduled for implementation from 2026 through 2030 and focuses on supporting the administration, management, and oversight of housing and community development programs throughout the City. The initiative will be funded through Community Development Block Grant (CDBG) funds totaling \$521,134, Housing Opportunities for Persons with AIDS (HOPWA) funds totaling \$179,467, Emergency Solutions Grant (ESG) funds totaling \$16,626, and HOME funds totaling \$124,507, for a combined total of approximately \$841,734. Expected outcomes consist of the effective planning, coordination, monitoring, compliance, and implementation of funded activities. These administrative functions are intended to ensure the successful delivery of affordable housing, homelessness, HIV/AIDS housing and services, public services, and community development programs citywide.

## Goal Summary

1. Affordable Housing: Develop and preserve decent, safe, and affordable rental and owner-occupied housing
2. Public Services: Provide public services to lower income populations and special needs populations, including but not limited to case management, housing counseling, job training, senior services and youth services
3. Public Facilities/Improvements/Infrastructure: Assist residents of low/mod areas and those groups defined as presumed to be low/moderate income, by acquiring, constructing or improving public facilities, and installing or improving infrastructure in eligible areas
4. Homelessness: Assist those experiencing homelessness through emergency shelter, transitional and permanent housing, with supportive services to ensure stabilization and promote self-sufficiency; and assist at risk populations through rental assistance and supportive services
5. HIV/AIDS Housing and Services: Meet the needs of persons with HIV/AIDS and their families by providing housing, healthcare, and supportive services
6. Program Administration: Program Administration for CDBG, ESG, HOME, and HOPWA

## AP-35 Projects – 91.220(d)

### Introduction

The following are the proposed activities and accomplishments for 2026 listed by the 2026-2030 Consolidated Plan goals that they address. They include the location, the number of households, and type of beneficiary. The target date for completion of all projects is September 30, 2027. In addition to each project, the City will set aside the following administration program:

- CDBG (20%) - \$521,134
- HOME (10%) - \$124,507
- ESG (7.5%) - \$16,626
- HOPWA (3%) - \$179,467

### Projects

1. 2026 – Affordable Housing
2. 2026 – Public Services
3. 2026 – Public Facilities
4. 2026 – Program Administration
5. 2026 – Homeless Programs
6. 2026 – Center for Multicultural Wellness FLH26F002 (CMWP)
7. 2026 – Zebra Youth FLH26F002
8. 2026 – Aspire Health Partners, Inc. FLH26F002 (CFDL)
9. 2026 – Miracle of Love, Inc. FLH26F002 (MOL)
10. 2026 – St. Francis House of Hospitality, Inc. FLH26F002
11. 2026 – Hope and Help, Inc. FLH26F002
12. 2026 – HOPWA Program Administration FLH26F002

13. 2026 – HMIS HOPWA FLH26F002

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

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

# AP-38 Project Summary

## 1. Project Name: 2026 – Affordable Housing

- **Target Area:** Citywide
- **Goals Supported:** Affordable Housing, Homelessness
- **Needs Addressed:** Affordable Housing, Homelessness
- **Funding:** \$1,500,000 in CDBG funds and \$1,120,570 in HOME funds
- **Description:** Various housing projects to increase the availability of existing affordable housing options within the City of Orlando for extremely low, low and moderate income (LMI) households. The City intends to rehabilitate multi-unit rentals and homeowner occupied single-family homes with CDBG and HOME funds; build new affordable housing units with HOME funds.
- **Target Date:** September 30, 2027
- **Estimate the number and type of families that will benefit from the proposed activities:** Proposed activities will serve an estimated 18 low- to moderate-income families.
- **Location Description:** Citywide
- **Planned Activities:** Develop and preserve decent, safe, and affordable rental and owner-occupied housing.

## 2. Project Name: 2026 – Public Services Non-Housing

- **Target Area:** Citywide
- **Goals Supported:** Public Services
- **Needs Addressed:** Public Services Needs
- **Funding:** \$390,850 in CDBG funds

- **Description:** Non-housing public services provided to LMI residents of the City of Orlando.
- **Target Date:** September 30, 2027
- **Estimate the number and type of families that will benefit from the proposed activities:** Public Service activities other than Low/Moderate Income Housing Benefit: 1,587 persons
- **Location Description:** Citywide
- **Planned Activities:** Non-housing public services provided to LMI residents of the City of Orlando.
  - Family Promise of Greater Orlando - Case management services for families experiencing homelessness
  - Coalition for the Homeless - Case management services for the homeless
  - Grand Avenue Pathlight Home - Case management for permanent supportive housing
  - Harbor House - Case management in emergency shelter for victims of domestic violence
  - Jewish Family Services - Family Stabilization/case management services for the homeless or at risk of being homeless
  - IDignity - Legal identification services
  - HANDS – Housing Counseling services
  - The Lifeboat Project – Case management for victims of human trafficking
  - United Against Poverty – Case management Services
  - Ability Housing – Case management services
  - Christian Services Center – Homeless services
  - SALT Outreach – Case management services

### 3. Project Name: 2026 – Public Facilities

- **Target Area:** Citywide
- **Goals Supported:** Public Facilities/Improvements/Infrastructure
- **Needs Addressed:** Public Facilities, Improvements and Infrastructure
- **Funding:** \$1,701,261 in CDBG funds
- **Description:** Acquisition, new construction, or improvements to public facilities and infrastructure serving LMI clients in the City of Orlando
- **Target Date:** September 30, 2027
- **Estimate the number and type of families that will benefit from the proposed activities:** Proposed activities are planning to service 2400 low to moderate income individuals.
- **Location Description:** Citywide
- **Planned Activities:**
  - Acquisition, new construction, or improvements to public facilities and infrastructure serving LMI clients in the City of Orlando
  - Rehabilitation of public facilities
  - Acquisition of public facilities
  - New construction of public facilities
  - Demolition of public facilities

### 4. Project Name: 2026 – Program Administration

- **Target Area:** Citywide
- **Goals Supported:** Program Administration
- **Needs Addressed:** Affordable Housing; Homelessness; HIV/AIDS Housing and Services; Public Services Needs; Public Facilities, Public Improvements and Infrastructure

- **Funding:**
  - CDBG: \$521,134
  - HOPWA: \$179,467
  - HOME: \$124,507
  - ESG: \$16,626
- **Description:** Planning and administration for CDBG and HOME Programs
- **Target Date:** September 30, 2027
- **Estimate the number and type of families that will benefit from the proposed activities:** Other
- **Location Description:** Citywide
- **Planned Activities:** Planning and administration

## 5. Project Name: 2026 – Homeless Programs

- **Target Area:** Citywide
- **Goals Supported:** Homelessness
- **Needs Addressed:** Homelessness
- **Funding:** \$221,691 in ESG funds
- **Description:** The City of Orlando plans to use 2026 ESG allocation to provide emergency shelter, outreach services, rapid rehousing, homeless prevention and for program administration and data collection through HMIS.
- **Target Date:** September 30, 2027
- **Estimate the number and type of families that will benefit from the proposed activities:** Approximately 400 people will have overnight shelter and 20 people will receive homeless prevention.
- **Location Description:** Citywide

- **Planned Activities:**
  - Christian Service Center – Homeless Prevention Services
  - Coalition for the Homeless – Emergency Shelter
  - Harbor House – Emergency Shelter for Domestic Violence Survivors
  - SALT Outreach – Outreach Services
  - The Salvation Army - Emergency Shelter
  - Homeless Services Network – HMIS
  - City of Orlando - Program Administration

**6. Project Name: 2026 – Center for Multicultural Wellness FLH26F002 (CMWP)**

- **Target Area:** Citywide
- **Goals Supported:** HIV/AIDS Housing and Services
- **Needs Addressed:** Affordable Housing, Homelessness, HIV/AIDS Housing and Services, Public Service Needs
- **Funding:** \$276,916 in HOPWA funds
- **Description:** Activities providing persons with HIV/AIDS and their families within Lake, Orange, Osceola and Seminole counties with Short-term Rental, Mortgage, and Utility Assistance, Tenant Based Rental Assistance (including security deposits and utilities), Permanent Housing Placement, Facility-Based Operating Costs, and Supportive Services/Case Management Services
- **Target Date:** September 30, 2027
- **Estimate the number and type of families that will benefit from the proposed activities:** Proposed activities are planning to serve 412 low- to moderate-income individuals.
- **Location Description:** Lake, Orange, Osceola, and Seminole Counties

- **Planned Activities:**
  - Tenant Based Rental Assistance
  - Facility-Based Housing
  - Supportive Services – Case Management and Housing

#### 7. Project Name: 2026 – Zebra Youth FLH26F002

- **Target Area:** Citywide
- **Goals Supported:** HIV/AIDS Housing and Services
- **Needs Addressed:** HIV/AIDS Housing and Services, Public Service Needs
- **Funding:** \$276,916 in HOPWA funds
- **Description:** Activities providing Persons with HIV/AIDS and their families within Lake, Orange, Osceola and Seminole counties with Facility-based Operating Costs
- **Target Date:** September 30, 2027
- **Estimate the number and type of families that will benefit from the proposed activities:** Proposed activities are planning to serve 25 low- to moderate-income individuals.
- **Location Description:** Lake, Orange, Osceola, and Seminole Counties.
- **Planned Activities:**
  - Facility-Based Housing
  - Supportive Services – Case Management

#### 8. Project Name: 2026 – Aspire Health Partners, Inc. FLH26F002 (CFDL)

- **Target Area:** Citywide
- **Goals Supported:** HIV/AIDS Housing and Services
- **Needs Addressed:** Homelessness, HIV/AIDS Housing and Services, Public Service Needs
- **Funding:** \$1,432,204 in HOPWA funds

- **Description:** Activities providing Persons with HIV/AIDS and their families within Lake, Orange, Osceola and Seminole counties with Short-term Rental, Mortgage, and Utility Assistance, Tenant-based Rental Assistance (including security deposits and utilities), Permanent Housing Placement, Facility-based Operating Costs, Supportive Services/Case Management Services
- **Target Date:** September 30, 2027
- **Estimate the number and type of families that will benefit from the proposed activities:** Proposed activities are planning to serve 244 low- to moderate-income individuals.
- **Location Description:** Lake, Orange, Osceola and Seminole Counties
- **Planned Activities:**
  - Tenant Based Rental Assistance
  - Facility-Based Housing
  - Supportive Services – Case Management
  - Permanent Housing Placement
  - Short-Term Rent, Mortgage, and Utility Assistance
  - Short-Term Housing

**9. Project Name: 2026 – Miracle of Love, Inc. FLH26F002 (MOL)**

- **Target Area:** Citywide
- **Goals Supported:** HIV/AIDS Housing and Services
- **Needs Addressed:** Homelessness, HIV/AIDS Housing and Services, Public Service Needs
- **Funding:** \$1,627,890 in HOPWA funds
- **Description:** Activities providing Persons with HIV/AIDS and their families within Lake, Orange, Osceola and Seminole counties with Short-term Rental, Mortgage, and Utility Assistance, Tenant-based Rental Assistance (including security deposits and utilities),

Permanent Housing Placement, and, Supportive Services/Case Management Services

- **Target Date:** September 30, 2027
- **Estimate the number and type of families that will benefit from the proposed activities:** Proposed activities are planning to serve 418 low- to moderate-income individuals.
- **Location Description:** Lake, Orange, Osceola and Seminole Counties
- **Planned Activities:**
  - Permanent Housing Placement
  - Short-Term Rent, Mortgage, and Utility Assistance
  - Supportive Housing Services
  - Supportive Services – Case Management
  - Tenant Based Rental Assistance

#### 10. Project Name: 2026 – St. Francis House of Hospitality, Inc. FLH26F002

- **Target Area:** Citywide
- **Goals Supported:** HIV/AIDS Housing and Services
- **Needs Addressed:** Homelessness
- **Funding:** \$89,000 in HOPWA funds
- **Description:** Activities providing Persons with HIV/AIDS within Lake, Orange, Osceola and Seminole counties with Facility-based Operating Costs
- **Target Date:** September 30, 2027
- **Estimate the number and type of families that will benefit from the proposed activities:** Proposed activities are planning to serve 12 low- to moderate-income individuals.
- **Location Description:** Lake, Orange, Osceola and Seminole Counties
- **Planned Activities:**

- Facility-Based Housing
- Program Administration

#### 11. Project Name: 2026 – Hope and Help, Inc. FLH26F002

- **Target Area:** Citywide
- **Goals Supported:** Homelessness, HIV/AIDS Housing and Services, Public Service Needs
- **Needs Addressed:** HIV/AIDS Housing and Services
- **Funding:** \$663,621 in HOPWA funds
- **Description:** Activities providing Persons with HIV/AIDS and their families within Lake, Orange, Osceola and Seminole counties with Tenant-based Rental Assistance
- **Target Date:** September 30, 2027
- **Estimate the number and type of families that will benefit from the proposed activities:** Proposed activities are planning to serve 172 low- to moderate-income individuals.
- **Location Description:** Lake, Orange, Osceola and Seminole Counties
- **Planned Activities:**
  - Short-Term Rent, Mortgage, and Utility Assistance
  - Permanent Housing Placement
  - Short Term Housing
  - Supportive Services – Case Management

#### 12. Project Name: 2026 – HOPWA Program Administration FLH26F002

- **Target Area:** Citywide
- **Goals Supported:** Program Administration
- **Needs Addressed:** HIV/AIDS Housing and Services
- **Funding:** \$179,467 in HOPWA funds

- **Description:** Program administration of the HOPWA Program
- **Target Date:** September 30, 2027
- **Estimate the number and type of families that will benefit from the proposed activities:** Other
- **Location Description:** Lake, Orange, Osceola, and Seminole Counties
- **Planned Activities:** Program administration of HOPWA

### 13. Project Name: 2026 – HMIS HOPWA FLH26F002

- **Target Area:** Citywide
- **Goals Supported:** HIV/AIDS Housing and Services
- **Needs Addressed:** HIV/AIDS Housing and Services
- **Funding:** \$25,000 in HOPWA funds
- **Description:** Administration of HMIS for HOPWA
- **Target Date:** September 30, 2027
- **Estimate the number and type of families that will benefit from the proposed activities:** Other
- **Location Description:** Lake, Orange, Osceola and Seminole Counties
- **Planned Activities:** Administration of HMIS for HOPWA

## **AP-50 Geographic Distribution – 91.220(f)**

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

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

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

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

### **Geographic Distribution**

The target area is citywide and 100 percent of funds will be used citywide.

## **Rationale for the priorities for allocating investments geographically**

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

## **Discussion**

The needs identified through public and stakeholder input, combined with a data-driven Needs Assessment and Market Analysis, establish the foundation for evidence-based, results-oriented goals and strategies that the City will implement over the next five years of this plan.

# AP-55 Affordable Housing – 91.220(g)

## Introduction

The housing section of this plan highlights the significant need for affordable housing in the City of Orlando, particularly for households with extremely low, low, and moderate incomes.

According to CHAS data from 2016–2020, the most prevalent challenges are cost burden and severe cost burden, issues that disproportionately impact renters. The City plans to meet this priority need by investing in a range of activities, such as homeowner rehabilitation, multi-family rehabilitation, homeownership assistance, land acquisition, acquisition/conversion, and housing counseling. Efforts will also include emergency rental assistance, the development of new affordable housing, transitional housing initiatives, permanent supportive housing, and specialized supportive services for individuals with complex needs and HOPWA clients.

## One Year Goals for the Number of Households to be Supported:

- Homeless: 30
- Non-Homeless: 30
- Special-Needs: 694
- **Total: 754**

## One Year Goals for the Number of Households Supported Through:

- Rental Assistance: 0
- Production of New Units: 4
- Rehab of Existing Units: 16
- Acquisition of Existing Units: 0
- **Total: 20**

## Discussion

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

- Rehabilitate existing rental and owner-occupied units citywide
- New construction of rental and owner-occupied units citywide
- Leverage funds to assist for-profits and nonprofits, including Community Housing Development Organizations (CHDOs)
- Work with landlords to accept the chronically homeless into affordable units
- HOME funds will be used for the rehabilitation and new construction of low-income rental and owner-occupied units. As part of this effort, homes will include eco-friendly or "green building" standards where possible. In addition, the City collects fines for code enforcement violations used to support its single-family, owner-occupied housing rehabilitation program. Rehabilitation activities focus on improvements that will meet applicable property standards and decrease energy consumption.
- CDBG funds will be used to for the rehabilitation of rental units to preserve the current affordable housing stock, the rehabilitation of homeowner occupied units, and the acquisition of affordable housing units.
- Homeowner pre- and post-purchase counseling class

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

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

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

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

The Orlando Housing Authority (O.H.A.) is the only public housing agency within the City of Orlando providing public housing rentals to low- and very low-income persons. O.H.A. also administers the HUD Housing Choice Voucher Program (referred to as Section 8). For 2026, O.H.A. anticipates receiving \$57,571,024. The anticipated allocations from primary funding sources are as follows:

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

O.H.A. acknowledges the unmet capital needs within its public housing inventory due to dwindling HUD funding. HUD is redirecting its focus on repositioning public housing by allowing housing authorities the flexibility to preserve affordable housing within their communities. O.H.A. evaluated its public housing inventory and identified six (6) sites for demolition and redevelopment as part of a long-term housing revitalization strategy. O.H.A. submitted six (6) demolition applications to HUD in 2019. HUD approved the demolition of Griffin Park Apartments. O.H.A. relocated Griffin Park residents into other O.H.A. public housing and has applied to HUD for Tenant Protection Vouchers (Section 8) for eligible families.

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

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

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

As an MTW Demonstration Agency, the O.H.A. can move beyond the boundaries of traditional

public housing and Section 8 to address critical needs within the community. The O.H.A. developed a program to provide transitional housing, in the form of project-based housing choice voucher (Section 8) assistance to homeless individuals for up to 24 months at West Oaks Apartments (O.H.A. owned, non-public housing). The O.H.A. partners with local homeless service agencies to provide case management support to participants.

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

The Orlando Housing Authority is not a troubled agency.

**Discussion**

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

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

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs.

The City's action plan on unsheltered homelessness establishes bold goals to be achieved by 2027:

- Reduce the presence of unsheltered persons by 50%
- Ensure no child spends the night on the streets of Orlando
- Provide pro-active, public space management – a services-first, diversion effort to coordinate housing and services for persons living outdoors.

The City of Orlando is currently supporting a variety of short-term and long-term initiatives toward achieving the goals of the action plan. As part of its strategy to address unsheltered individuals, the City established a Cross-Agency, Multi-Sector Response Team. The City's Unsheltered Response Team consists of the service providers and city departments listed working together to proactively address encampments through a services-first approach.

Key components of the coordinated strategy include extensive tri-county street outreach with over 20 staff who conduct outreach to streets, campsites, parking decks and other places not meant for human habitation 5 days a week. At least half of the outreach staff work full or part time in the downtown Orlando area. These teams completed a Common Assessment Team (CAT) with unsheltered and sheltered homeless households. This process assists the Continuum of Care (C.o.C.) to identify the appropriate housing and services for each household. The Coordinated Entry process uses linkage specialists who match households to the appropriate services, housing subsidy and housing unit.

2-1-1 also acts as a doorway to the homeless response system, facilitating access by persons with mobility impairments or language obstacles.

The Continuum of Care also facilitates access for people experiencing homelessness to obtain affordable housing by providing landlord/tenant support and facilitation services, housing search and negotiation with landlords. Households also receive support with housing application fees, rental deposits, utility deposits and either short or interim rental assistance from ESG funding.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The program funded by Emergency Solutions Grant provides housing case management services that include searching for additional income, referrals for financial benefits, job training, financial literacy training, life skills and access to alcohol, substance abuse and/or behavioral health treatment. All of these services help make persons experiencing homelessness transition from shelter or transitional housing to permanent housing and independent living while preventing those same households from becoming homeless again.

Through its active partnerships with the Continuum of Care, Homeless Services Network and the Central Florida Commission on Homelessness, the City of Orlando is also supporting efforts to provide training, technical assistance and incentives for agencies providing shelter and transitional housing and incentives for agencies providing shelter and transitional housing to explore changes in their business models that facilitate implementation of evidence based best practices for homeless households.

### **Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

The C.o.C.'s homelessness response system includes 50+ case managers who work exclusively on helping chronically homeless individuals and families, families with children, veterans and

their families and unaccompanied youth to obtain and maintain permanent housing. Case managers are trained in evidenced based best practices including Motivational Interviewing, Supportive Care and Equal Access. In addition, a Housing Locator/Landlord Services Team lead by a licensed realtor is dedicated to identifying landlords willing to work with the homeless population and supporting those landlords through any tenancy issues that arise.

The City of Orlando embraces the core principle that stable housing is essential to long-term success while aligning with HUD's evolving emphasis on recovery, treatment, and self-sufficiency. We provide housing interventions coupled with comprehensive supportive services, including case management, behavioral health referrals, employment assistance, life-skills development, and community-based partnerships. This integrated approach addresses both immediate housing needs and the underlying factors contributing to housing instability, promoting long-term housing retention and self-sufficiency.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

The C.o.C. is actively engaged in discharge-planning efforts in coordination with state-level initiatives led by the Department of Children and Families. The C.o.C. is collaborating with medical providers—including Florida Hospital, Orlando Health, Orange County Behavioral Health, local health departments, and Health Care for the Homeless—to strengthen discharge planning for individuals experiencing homelessness. For example, Lead Agency staff regularly meet with hospital discharge planners to provide education on C.o.C. programs and to develop policies and procedures for appropriate referrals.

Local law enforcement agencies and jails are also expanding their partnerships with the C.o.C.'s

outreach teams and Coordinated Entry System to support housing linkages for eligible individuals exiting incarceration. The Public Defender's Office is now utilizing HMIS to assist case management staff in coordinating services for individuals who entered jail from a homeless situation, helping ensure a smooth transition for those already qualified for homeless housing programs.

Additionally, Community-Based Care (CBC) has implemented a comprehensive redesign of the child welfare system, including foster care and related services. CBC of Central Florida actively participates in the C.o.C., receiving permanent housing funds for families at risk of out-of-home placement, as well as federal and local funding to provide housing stability case management through the regional rapid rehousing program. CBC also participates in the C.o.C. Youth Committee, contributing to the development of housing options for youth experiencing or at risk of homelessness after exiting foster care.

## AP-70 HOWPA Goals – 91.220(i)(3)

### One Year Goals for the Number of Households to be Provided Housing through the Use of HOPWA for:

- Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family: 170
- Tenant-based rental assistance: 120
- Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds: 0
- Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds: 170
- **Total: 460**

# AP-75 Action Plan Barriers to Affordable Housing – 91.220(j)

## Introduction

The City of Orlando updated the Land Development Code to alleviate policy burdens and support increasing housing supply in 2018 in conjunction with the Regional Affordable Housing Initiative. Aside from the 2018 amendments, some City Code sections for affordable housing have not been substantially amended since 2001. There have not been any affordable projects that have used the alternate development standards in Chapter 67 of the City Code. Although, a Habitat for Humanity subdivision Planned Development rezoning proposal was supported with similar relief options outlined in Chapter 67. The relief provided is difficult to use and requires a typical suburban design and for most projects at that size, additional relief is needed requiring a land-use change or variance. As of 1998, less than \$100,000 had been deposited into the Low/Extremely Low-Income Housing Trust Fund; no funds have been deposited since. Approximately \$150,000 that is in the Housing Trust Fund has been generated mostly by 26 years' worth of interest earnings. This bonus section has also not been amended since 2001 and is limited.

## **Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

To comply with the Florida Community Planning Act and the Fair Housing Act, the City of Orlando has implemented zoning and policy changes to expand affordable housing. Since 2018, the City has removed minimum unit size requirements and increased density bonuses across several zoning districts. Orlando has also encouraged “missing middle” housing – townhomes, duplexes, triplexes, multiplexes – and expanded Accessory Dwelling Units (ADUs) citywide. From 2007 to 2025, 852 ADUs received Certificates of Occupancy.

In the 2026 State legislative session, the house and senate passed a bill that would expand the Live Local Act (LLA) to additional qualifying zoning districts which include property owned by a religious institution if greater than 3 acres (must meet specific requirements), municipality, and school district.

To expand affordable housing capacity, HCD plans to strengthen partnerships with social service agencies, lenders, employers, and LIHTC developers. The City will also market city-owned land to encourage mixed income development. Orange County Public Schools has exempted impact fees for affordable housing, helping reduce development costs.

Despite these reforms, additional strategies are needed to reduce the affordable housing shortage and deconcentrate low income limited represented areas. Orlando and its regional partners will continue evaluating policy improvements, with each new policy reviewed by AHAC for its impact on affordability and development. HCD will also continue collaborating with internal departments and community stakeholders to advance affordable housing policies and gather resident feedback.

## **Discussion**

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

## **Financial Resources:**

Affordable housing remains a major priority for the City and region. HCD will continue funding rehabilitation of owner occupied and rental units, as well as new construction. Down payment assistance programs will help reduce housing costs for low to moderate income households.

The City is estimated to receive \$2,365,703 from the State Housing Initiative Partnership (SHIP) program for FY 2026/27 which is slightly less than what was received last year. A majority of this funding is used for the Housing Rehabilitation Program to maintain the current housing stock and allowing seniors to age in place. This funding is also used for other homeownership activities such as down payment assistance. The varying amounts of funding make it difficult to budget and plan for future years.

## AP-85 Other Actions – 91.220(k)

### Introduction

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

### Actions planned to address obstacles to meeting underserved needs

To address the obstacles in meeting under-resourced needs existent in the City, the following strategies have been developed to utilize housing and community development programs.

These strategies will address those needs and improve the quality of life for low and moderate-income residents.

#### Credit issues for new Homebuyers

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

#### Senior Citizen Housing

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

#### The Homeless Population

The HCD anticipates using CDBG, ESG, and HOPWA funds to address the needs of the homeless, including prevention services. ESG funds will be utilized to assist the Coalition for the Homeless, Harbor House, The Salvation Army, Harbor House, SALT Outreach, and Christian Service Center

with emergency shelter operating costs, street outreach, and homeless prevention. CDBG funds will provide funding for Family Promise, Coalition for the Homeless, Grand Avenue Economic Development Corp, Ability Housing, IDignity, Christian Service Center, Jewish Family Services, and Harbor House to provide case management services for those who are homeless or being housed through one of their housing programs.

#### The Disabled Population with HIV/AIDS

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

#### **Actions planned to foster and maintain affordable housing**

The City of Orlando updated the Land Development Code to alleviate policy burdens and support increasing housing supply in 2018 in conjunction with the Regional Affordable Housing Initiative. Aside from the 2018 amendments, some City Code sections for affordable housing have not been substantially amended since 2001. There have not been any affordable projects that have used the alternate development standards in Chapter 67 of the City Code. Although, a Habitat for Humanity subdivision Planned Development rezoning proposal was supported with similar relief options outlined in Chapter 67. The relief provided is difficult to use and requires a typical suburban design and for most projects at that size, additional relief is needed requiring a land-use change or variance. As of 1998, less than \$100,000 had been deposited into the Low/Extremely Low-Income Housing Trust Fund; no funds have been deposited since. The \$155,177 in the Housing Trust Fund has been generated mostly by 26 years' worth of interest earnings. This bonus section has also not been amended since 2001 and is limited.

### Market Conditions:

Home and rental prices have increased dramatically. The City is the urban core of Central Florida with 63% of residents renting. According to HUD PD&R Comprehensive Housing Market Analysis for the Orlando MSA, in 2020, the apartment vacancy rate was 8.6%. The second quarter of 2024 vacancy rate is currently 8.9% with a demand of around 27,200 new rental units while only 17,750 rental units are under construction for the Orlando MSA. The overall economy in Central Florida, as of the Spring of 2024, is strong with nonfarm payrolls projected to increase by 2.5% within the next 3 years due to goods-producing and service producing sectors. The Orlando MSA economy is heavily made of Leisure & Hospitality and Professional & Business Services jobs, making up around 38% of the economy.

### Limited Financial Resources:

It is clear from the data that demand far exceeds supply for affordable housing, especially for rental housing. Public Housing is contending with aging stock with limited resources to maintain the capital improvements necessary for the desperately needed low-income housing. As available resources have decreased and demand has increased, this gap continues to grow. Increasing and leveraging financial resources becomes more necessary but resources are more strapped, and construction costs have grown. The City of Orlando has begun to commit additional tax revenue to address the affordable housing crisis. Given certain financial regulatory requirements such as lead, every project requires more money to complete costly testing and remediation. Currently the agency that administers tax credits has also begun to increase the amount of tax credits per project, reducing the number of developments it can produce. Also, 4% tax credits and bond that were non-competitive have become significantly competitive.

### Aging Housing Stock:

Acknowledging that home repair may pose a considerable obstacle to LMI households, HCD created a home repair program in coordination with the existing rehabilitation program.

Neighborhood hazard abatement may be needed in certain areas to stabilize neighborhoods with the intention of creating new mixed-income housing developments. According to the University of Florida Shimberg Center for Housing Studies, approximately 8,648 assisted units have come off their affordability period between 1997-present in Orlando.

### Strategy to Remove or Ameliorate the Obstacles to Affordable Housing

To comply with the Florida Community Planning Act and the Fair Housing Act, the City of Orlando has implemented zoning and policy changes to expand affordable housing.

### **Actions planned to reduce lead-based paint hazards**

The City of Orlando is committed to the Healthy Homes vision to assure “homes are affordable and designed, constructed, rehabilitated, and maintained in a manner that supports the health and safety of occupants”. Fortunately, this region does not have many cases of lead-based paint poisoning. The most current Centers for Disease Control data for Orange County show that of 9,295 children tested, only 12 had levels of about 5mg/dL. Despite this low number, HCD will continue to carry out several strategies to reduce and, if necessary, mitigate the risk of lead-based paint by following the updated Lead-Based Paint Final Rule that was published in November 2024 and became effective January 13, 2025. Under the rule, firms performing renovations, repair, and painting projects that disturb lead-based in homes, child-care facilities, and kindergartens built before 1978 must be EPA- or state-certified and must use certified renovators who follow specific work practices to prevent lead contamination. The City also requires subrecipients who perform rehabilitation work to comply with HUD’s Lead Safety Housing Rules (LSHR).

### **Actions planned to reduce the number of poverty-level families**

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

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

### **Actions planned to develop institutional structure**

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

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

Removing obstacles toward entry into the shelter system will take time, patience, collaboration, and political will. We will start with one to two willing providers who already have or are willing to put in place low-threshold criteria for accessing their shelters. We will keep track of their

progress so that we can demonstrate to others that low-threshold programs can be safe and successful. Our region will provide training to shelter management and staff on low-threshold programming and skills for working with active substance users and people with untreated mental illness. Additionally, we could provide incentives for programs to adopt lower-threshold eligibility and continued stay criteria (including providing them with priority access to vacancies in supportive housing for their chronic and vulnerable homeless clients). And we can work with funders so that they understand that low-threshold criteria will assist the community in its efforts to end homelessness and so that they move their funded programs toward lower-threshold access to services.

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

To enhance coordination between public and private housing providers and private and governmental health, mental health, and social services agencies, the HCD will undertake the following actions during Program Year 2026:

- Attend meetings and coordinate with HCD's housing counseling partners that provide homebuyer-counseling programs and work towards the development of additional homebuyer clubs throughout the community.
- Attend meetings and coordinate with the Orange County Housing Finance Agency, which provides funding and support for affordable housing development in the tri-county area.
- Attend meetings and coordinate with the Orlando Housing Authority to address the maintenance and development of affordable housing and any other public housing needs.
- Coordinate activities with residential real estate professionals, mortgage lenders, mortgage brokers, and title companies to assist first-time homebuyers acquire their homes.

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

## Discussion

To enhance coordination between public and private housing providers and private and governmental health, mental health, and social services agencies, the HCD will undertake the following actions during Program Year 2026:

- Attend meetings and coordinate with HCD's housing counseling partners that provide homebuyer-counseling programs and work towards the development of additional homebuyer clubs throughout the community.
- Attend meetings and coordinate with the Orange County Housing Finance Agency, which provides funding and support for affordable housing development in the tri-county area.
- Attend meetings and coordinate with the Orlando Housing Authority to address the maintenance and development of affordable housing and any other public housing needs.
- Coordinate activities with residential real estate professionals, mortgage lenders, mortgage brokers, and title companies to assist first-time homebuyers acquire their homes.
- Encourage nonprofit organizations to apply for certification as Community Housing Development Organizations (CHDO's) under the HOME Program.

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

### Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in Section AP-35. The following identifies program income that is available for use that is included in projects to be carried out.

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

**Total Program Income: 0**

### Other CDBG Requirements

1. The amount of urgent need activities: 0
2. Estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income: 70 percent.

Overall Benefit – A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70 percent of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.

## **HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(2)**

The jurisdiction must describe activities planned with HOME funds expected to be available during the year. All such activities should be included in the Projects screen. In addition, the following information should be supplied:

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows: No other forms of investment are planned at this time.
2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

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

When the home is sold to an income eligible person/family, a loan with 0% interest evidenced by a recorded note and mortgage is placed on the property. The mortgage amount will be forgiven, and a satisfaction of mortgage will be recorded once the lien period is completed and the homeowner has complied with all requirements. A default shall be declared if the home is sold, rented, leased, subleased, ceases to be owner occupied, the home is refinanced to withdraw cash through a home loan or for debt consolidation, or upon death of the owner except when an income eligible heir assumes

the loan and chooses to live in the home as their primary residence. Upon default, the City shall be reimbursed a prorated amount using the following method:

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

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

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

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

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

- (Dollar Amount of the Lien) × (Number of Years Remaining in the Affordability Period ÷ Total Number of Years in the Affordability Period)

Lien Period

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

proceeds, the debt and the lien will be considered terminated. A written HOME agreement between the homeowner and the City, as well as mortgage and note documents, are used to impose the recapture requirements in the event the property is transferred.

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

There are no planned HOME programs to provide refinancing of existing debt secured by multifamily housing.

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

N/A

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

N/A

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

N/A

## Emergency Solutions Grant (ESG) Reference 91.220(I)(4)

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

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

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

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

### Consultation

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

### Income Verification

The household must be at or below 30 percent of Area Median Income (A.M.I.) unless an allowable waiver is used. Agencies will complete income verification forms and submit to appropriate income sources for third party verification. Completed income verifications should be placed in the client file.

### Income Limits

Eligible applicant must meet the income guidelines of 30% of A.M.I. or less unless an allowable waiver is used.

### Housing Status

The household must be either homeless or at risk of losing its housing and meet both of the following circumstances: (1) no appropriate subsequent housing options have been identified; AND (2) the household lacks the financial resources and support networks needed to obtain immediate housing or remain in its existing housing.

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

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

The City works in conjunction with the Continuum of Care lead agency and local homeless service providers to coordinate services for homeless persons through case management, financial assistance, and shelter operating costs. Subrecipient agencies receiving ESG and HOPWA funding are required to enter all eligibility data in the Homeless Management Information System (HMIS). HMIS is a secure, HUD recommended web-based data collection program. Agencies are required to ensure

data is entered in a timely manner so monthly or quarterly reports, including statistical information can be reviewed by the city staff.

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

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

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

During the preparation of the 2026-2030 Consolidated Plan, the City consulted with stakeholders, providers and community leaders in the field of homelessness to determine needs prioritized by urgency. The City will continue to reach out to the homeless population for input into annual activity planning through coordination of events with area homeless providers and the Continuum of Care.

5. Describe performance standards for evaluating ESG.

The City consulted with the C.o.C. lead agency, the Homeless Services Network of

Central Florida in creating the performance standards for evaluating the proposed ESG activities. The purpose of these performance standards is to provide a measure for the City's HCD and the Continuum of Care to evaluate the ESG service provider's effectiveness and success in the following areas:

- a. Targeting those who need the assistance most; Targeting households of families with children who have become homeless in the past three months/90 days
- b. Reducing the number of people living on the streets or emergency shelters; By documenting prior location and matching with Point-In-Time Counts for families with Children
- c. Shortening the time people spend homeless; and Targeting households of families with children who have become homeless in the past three months/90 days and providing access to housing within thirty (30) days of eligibility completion.
- d. Reducing each program participant's housing obstacles or housing stability risks. Providing supportive services through case management; including referrals for financial benefits such as SNAP (Supplemental Nutrition Assistance Program), WIC (Women, Infants, and Children) programs, adult education placement, household budgeting classes, and job placement agencies. These performance standards will complement and contribute to the Continuum of Care program performance measures detailed in Section 427 of the McKinney-Vento Act, as amended by the HEARTH Act:

The previous performance of the recipient regarding homelessness, including performance related to funds provided under section 412 (except that recipients applying from geographic areas where no funds have been awarded under this subtitle, or under subtitles C, D, E, or F of title IV of this Act, as in effect prior to the date of the enactment of the Homeless Emergency Assistance and Rapid

Transition to Housing Act of 2009, shall receive full credit for performance under this subparagraph), measured by criteria that shall be announced by the Secretary, that shall take into account barriers faced by individual homeless people, and that shall include:

- i. the length of time individuals and families remain homeless;
- ii. the length of time individuals exiting homelessness experience additional spells of homelessness;
- iii. the thoroughness of grantees in the geographic area in reaching homeless individuals and families;
- iv. overall reduction in the number of homeless individuals and families;
- v. jobs and income growth for homeless individuals and families;
- vi. success at reducing the number of individuals and families who become homeless;
- vii. other accomplishments by the recipient related to reducing homelessness.