



CITY OF  
**SANFORD**  
FLORIDA



## Consolidated Plan

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

### What's Inside:

Needs Assessment  
Market Analysis  
Strategic Plan  
Annual Action Plan

**2025-2029**

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# Executive Summary

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

### Introduction

As an Entitlement Community under the U.S Department of Housing and Urban Development (HUD), the City of Sanford receives federal funds through the Community Development Block Grant (CDBG) Program and is required to prepare a HUD Five-Year Consolidated Plan. This plan is considered the city's official application for funding for CDBG Program Years (PY) 2025-2029. The city will receive funds on an annual basis to address priority housing, homelessness, community revitalization, and economic development needs identified through a comprehensive planning process and through- extensive community engagement.

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

The City of Sanford will commit HUD funding over the next five years towards activities that support housing, homeless, and community revitalization efforts; promote economic development and investments in underserved neighborhoods; and provide essential poverty-reducing services benefitting low-income and vulnerable populations.

### Purpose of the Plan

The Consolidated Plan is part of a larger grants management and planning process that can be divided into four phases: (1) determining needs, (2) setting priorities, (3) determining resources, and (4) setting goals. The Consolidated Plan is designed to help the city make data-driven, place-based investment decisions. The consolidated planning process serves as the framework for a community-wide dialogue to identify community assets, strengths, and gaps to better align and focus funding. The Consolidated Plan is guided by three overarching goals that are applied according to a community's needs. The goals are:

- To provide decent housing by preserving the affordable housing stock, increasing the availability of affordable housing, reducing discriminatory barriers, increasing the supply

of supportive housing for those with special needs, and transitioning homeless persons and families into housing.

- To provide a suitable living environment through safer, more livable and accessible neighborhoods, greater integration of low- and moderate-income residents throughout the city, increased housing opportunities, and reinvestment in aging neighborhoods.
- To expand economic opportunities through job creation, homeownership opportunities, façade improvement, development activities that promote long-term community viability and the empowerment of low- and moderate-income persons to achieve self-sufficiency.

### Consolidated Plan HUD Grant Programs

The city will receive annual allocations under the following federal grants for which a HUD approved Consolidated Plan is required prior to allocating funds:

- Community Development Block Grant (CDBG): The primary objective of this program is to develop viable communities by providing decent housing, a suitable living environment, and economic opportunities, principally for persons of low- and moderate-income levels. Funds can be used for activities that address needs such as infrastructure, economic development projects, public facilities installation, community centers, housing rehabilitation, public services, clearance/acquisition, microenterprise assistance, code enforcement, and homeowner assistance.

### Funding Availability

The amount of funds expected to be available for five years is based on proposed annual allocations. The city anticipates having available, approximately, \$2,321,275 for the 2025-2029 Consolidated Plan period.

Funding amounts are subject to an approved federal budget and are subject to change. Opportunities and projects will be affected by the final funding available to the city each year. Funds for future years have not been approved or committed by HUD. Funds the city can use for the administration of CDBG programs are capped at 20% of the annual allocation and funds available for public service activities are capped at 15% of the city's annual allocation.

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

The city's housing needs assessment and market analysis identified six priority needs areas to be addressed during the 2025-2029 Consolidated Plan. The priority needs identified below meet the HUD National Objectives of providing decent housing, creating a suitable living environment,

or providing economic opportunity. Priority needs, objectives, outcomes, and indicators projected for the 5-year period include:

|          |   |
|----------|---|
| <b>1</b> | <p><b>Priority Need:</b> Affordable Housing<br/> <b>National Objective:</b> Low/Moderate Housing<br/> <b>Objective:</b> Decent Housing<br/> <b>Outcome:</b> Accessibility/ Availability<br/> <b>Indicators:</b></p> <ul style="list-style-type: none"> <li>- Homeowner Housing Rehabilitated: 18 Household Housing Units</li> <li>- Direct Financial Assistance to Homeowners: 15 Households Assisted</li> </ul>  |
| <b>2</b> | <p><b>Priority Need:</b> Neighborhood Revitalization<br/> <b>National Objective:</b> Low Income Area Benefit or Limited Clientele<br/> <b>Objective:</b> Create a Suitable Living Environment<br/> <b>Outcome:</b> Accessibility/ Availability<br/> <b>Indicators:</b></p> <ul style="list-style-type: none"> <li>- Public Facility or Infrastructure Activities Other Than Low/Moderate Income Housing Benefit: 600 Persons Assisted</li> <li>- Buildings Demolished: 5 Buildings</li> </ul> |
| <b>3</b> | <p><b>Priority Need:</b> Public Services<br/> <b>National Objective:</b> Low/Mod Income Area or Low/Mod Income Limited Clientele<br/> <b>Objective:</b> Create a Suitable Living Environment<br/> <b>Outcome:</b> Accessibility/ Availability<br/> <b>Indicator:</b></p> <ul style="list-style-type: none"> <li>- Public Service Activities Other Than Low/Moderate Income Housing Benefit: 1,000 Persons Assisted</li> </ul>   |
| <b>4</b> | <p><b>Priority Need:</b> Ending Homelessness<br/> <b>National Objective:</b> Low Income Limited Clientele<br/> <b>Objective:</b> Create a Suitable Living Environment<br/> <b>Outcome:</b> Availability/Accessibility<br/> <b>Indicators:</b></p> <ul style="list-style-type: none"> <li>- Homelessness Prevention: 21 Persons Assisted</li> </ul>  |
| <b>5</b> | <p><b>Priority Need:</b> Economic Development<br/> <b>National Objective:</b> Expand Economic Opportunity<br/> <b>Objective:</b> Create Economic Opportunities<br/> <b>Outcome:</b> Sustainability<br/> <b>Indicator:</b></p> <ul style="list-style-type: none"> <li>- Businesses Assisted: 3 Businesses</li> </ul>   |

|          |  |
|----------|--|
| <b>6</b> | <p><b>Priority Need:</b> Planning and Administration</p> <p><b>National Objective:</b> N/A</p> <p><b>Objective:</b> Create or Sustain a Suitable Living Environment</p> <p><b>Outcome:</b> Sustainability</p> <p><b>Indicator:</b> N/A</p> |
|----------|--|

**Evaluation of past performance**

The city regularly monitors and evaluates its past performance to ensure meaningful progress is made toward its goals identified in its previous PY 2020-2024 Consolidated Plan. All CDBG funds were spent in accordance with the stated priorities of the Consolidated Plan, and the city has continued to meet its timeliness requirements demonstrating efficiency of funds utilization. The city has further demonstrated project impacts on low- and moderate-income (LMI) populations by exceeding federal requirements that at least 70% of funds benefit low- and moderate- income persons. The city has also maintained compliance with all required caps on funding including the 20% administration cap and the 15% public services cap.

As of the publication of the city’s most recent Consolidated Annual Performance and Evaluation Report (CAPER) for PY 2023-2024, housing programs continued to increase interest in the community and the public services programs are much more active and are focused on serving very low, low, and moderate-income individuals/families with human services.

The city continued to build and nurture partnerships by funding several organizations to carry out poverty-reducing public service activities including educational services, temporary shelter, mental/substance abuse, and counseling/services. The city’s homeowner-occupied minor home repair program continues to have high demand and received 42 applications upon reopening the program for PY 23-24. The city was able to serve 12 homeowners through this program. The city also opened a new housing and rehabilitation program, Safety Home Repair. This program provides repairs such as exterior paint & pressure washing, window replacement, exterior door replacement, water heater replacement, fence replacement, tree trimming, and septic tank repair. The city received 65 applications under this program and was able to serve 23 homeowners.

Below summarizes progress made on each goal identified in that Consolidated Plan as of the most recent CAPER.

### Economic Development

- Facade treatment/business building rehabilitation - 100%
- Businesses assisted – 100%

### Affordable Housing

- Homeowner housing added – 0%
- Homeowner housing rehabilitated – 620%

### Non-Housing Community Development

- Public service activities other than low/moderate income housing benefit (persons) – 83.5%
- Public service activities other than low/moderate income housing benefit (households) – 100%
- Public service activities for low/moderate income housing benefit – 100%
- Homeless person overnight shelter – 100%

### **Summary of citizen participation process and consultation process**

The City of Sanford recognizes the importance of intentional and inclusive community engagement and its role in fostering trust, collaboration, and shared responsibility between organizations or governments and the people they serve. The city conducted a robust citizen participation process, and the community insights and ideals gained from this outreach were invaluable to the development of an appropriate, comprehensive, and meaningful strategy set forth in this plan.

The city was diligent in complying with its Citizen Participation Plan (CPP), which encourages public participation, emphasizing involvement by low and moderate-income persons, particularly those living in areas targeted for revitalization and areas where funding is proposed. In addition, it encourages the participation of all its citizens, including minorities, non-English speaking persons, and individuals with disabilities.

The city began engaging citizens and other local governments in January 2025 with the launch of its virtual engagement page. The virtual experience offered multiple ways to participate in the preparation of the consolidated plan including through a priority needs survey, a quick poll asking about barriers to service delivery, a guest book, and a space for residents and stakeholders to ask questions privately regarding the city’s HUD programs, funding availability, the consolidated plan process, and more. All engagement features including the online survey were open for participation from January - April 2025.

The city facilitated three public meetings on April 8, 10, and 16, 2025 (two in-person and one virtual) to inform the community about the consolidated plan process, available CDBG funding, and to solicit input from residents and stakeholders on priority housing, homeless, community revitalization, public service, and economic development needs. Direct invitations to participate were sent to stakeholder organizations including housing and homeless partners, non-profit organizations and direct service providers, local businesses, city departments, and leadership. In addition, the city provided outreach to residents and other stakeholders through newspapers, local media outlets, official governmental websites, and social media. Meetings were conducted to ensure the inclusion of all residents, target areas, beneficiaries of federal resources awarded through the public awards process, and public and private agencies operating in the city. Public meetings and public hearings were held and conducted in accordance with 24 CFR Part 91 and the city's adopted CPP.

The county also solicited comments on the draft Consolidated Plan and Annual Action Plan from July 12, 2024, through August 12, 2024, and held a public hearing on July 30, 2024, for proposed adoption of the plan by County Commission.

### **Summary of public comments**

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

#### Housing

- Homebuyer purchase assistance
- Rental assistance
- Housing rehabilitation
- New construction of rental housing
- Revitalization of abandoned structures to housing (adaptive re-use)
- Increase affordable housing partnerships
- Workforce housing
- Homeless shelters
- Senior housing/assisted living
- Heirs' property program
- Not In My Back Yard (NIMBY) reduction efforts
- Historic preservation of housing
- Landlord incentives

## Public Services

- Homeless services
- Financial counseling
- Youth services
  - Youth in government programs
  - Youth aging out of foster care
- Mental health services
- Senior services
- Substance abuse programs
- Services for individuals with disabilities
- Homebuyer/homeowner counseling
- Transportation subsidy program
- Veteran’s services
- Services for those experiencing re-entry
- Eviction prevention programs
- Health Services

## Infrastructure and Public Improvements

- Streetscaping
- Road repairs
- Transportation
- Water/sewer improvements
- Safe parking for the housing insecure population
- Parks and open green space
- Street lighting
- Power line improvements
- Broadband infrastructure

## Economic Development

- Business assistance
- Employment training, specifically for vulnerable populations
- Commercial façade

### **Summary of comments or views not accepted and the reasons for not accepting them**

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

input and stakeholder feedback was recorded, considered, and incorporated into this Consolidated Plan, as applicable.

### **Summary**

The 2025-2029 Consolidated Plan and associated Annual Action Plan are regulatory documents that detail how the City of Sanford will allocate its HUD CDBG funds to serve the community and address priority needs. Through the Consolidated Plan process, the City of Sanford engaged the community, both in the process of developing and reviewing the proposed plan, and as partners and stakeholders in the implementation of housing, homeless, and community development programs. By consulting and collaborating with other public and private entities, the city can better align and coordinate resources to achieve greater impact.

## The Process

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

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

| Agency Role        | Name            | Department/Agency  |
|--------------------|-----------------|--|
| CDBG Administrator | City of Sanford | Community Relations and<br>Neighborhood Engagement<br>Department |

**Table 1 – Responsible Agencies**

#### Narrative

As lead agency, the Community Relations and Neighborhood Engagement Department (CRANE) is responsible for the implementation of HUD grant funds and strategies identified in the Consolidated Plan. This responsibility includes overall planning, general management, oversight, and coordination of all activities. Other city departments may be active stakeholders in carrying out housing and community development projects and programs. The Community Relations and Neighborhood Engagement Department administers contractual agreements with any applicable subrecipients. Program financials, reporting, record-keeping, and other administrative procedures follow established HUD regulations and protocol as directed by the Community Relations and Neighborhood Engagement Department.

#### Consolidated Plan Public Contact Information

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

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

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

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

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

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

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

The city works to address homelessness in partnership with the Continuum of Care which serves the area, the Homeless Services Network of Central Florida. As the only city in Seminole County with a homeless shelter, the city has to coordinate closely with the Continuum of care to provide services and support.

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

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

|          |  |  |
|----------|--|--|
| <b>1</b> | <b>Agency/Group/Organization</b>   | Sanford Housing Authority  |
|          | <b>Agency/Group/Organization Type</b>  | PHA  |
|          | <b>What section of the Plan was addressed by Consultation?</b>   | Housing Need Assessment, Public Housing Needs, Homeless Needs  |
|          | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | Consulted via email and invited to stakeholder event. It's anticipated that coordination on housing and homeless services will be enhanced.  |
| <b>2</b> | <b>Agency/Group/Organization</b>   | Homeless Services Network of Central Florida   |
|          | <b>Agency/Group/Organization Type</b>  | Services - homeless  |
|          | <b>What section of the Plan was addressed by Consultation?</b>   | Housing Need Assessment, Homeless Needs, Homeless Strategy   |
|          | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | Consulted via email and invited to stakeholder event. It's anticipated that coordination on housing and homeless services will be enhanced.  |
| <b>3</b> | <b>Agency/Group/Organization</b>   | Rise Community Solutions   |
|          | <b>Agency/Group/Organization Type</b>  | Services – children<br>Services – housing<br>Services – employment   |
|          | <b>What section of the Plan was addressed by Consultation?</b>   | Housing Need Assessment, Homeless Needs, Homeless Strategy   |
|          | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | Engaged through community meetings, the housing needs survey, and stakeholder meetings. It's anticipated that coordination on housing services as they relate to vulnerable residents including children will be improved. |
|          | <b>Agency/Group/Organization</b>   | Love Missions Global   |
| <b>4</b> | <b>Agency/Group/Organization Type</b>  | Services – victims<br>Services – housing<br>Services – employment  |

|   |  |  |
|---|--|--|
|   | <b>What section of the Plan was addressed by Consultation?</b>   | Housing Need Assessment, Homeless Needs, Homeless Strategy   |
|   | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | Engaged through community meetings, the housing needs survey, and stakeholder meetings. It's anticipated that coordination on housing services, particularly for women who are survivors of sex trafficking, will be improved. |
| 5 | <b>Agency/Group/Organization</b>   | Seminole County Community Services Department  |
|   | <b>Agency/Group/Organization Type</b>  | Other government – local   |
|   | <b>What section of the Plan was addressed by Consultation?</b>   | Housing Need Assessment, Homeless Needs  |
|   | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | Engaged through community meetings, the housing needs survey, and stakeholder meetings. It's anticipated that coordination on housing services will be improved.   |

|   |  |   |
|---|--|---|
| 6 | <b>Agency/Group/Organization</b>   | St. Paul Missionary Baptist Church  |
|   | <b>Agency/Group/Organization Type</b>  | Civic Leaders   |
|   | <b>What section of the Plan was addressed by Consultation?</b>   | Housing Need Assessment, Homeless Needs   |
|   | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | Engaged through community meetings, the housing needs survey, and stakeholder meetings. It's anticipated that coordination on homelessness services will be improved. |
| 7 | <b>Agency/Group/Organization</b>   | Service & Love Together (SALT) Outreach Inc   |
|   | <b>Agency/Group/Organization Type</b>  | Services – homeless   |
|   | <b>What section of the Plan was addressed by Consultation?</b>   | Housing Need Assessment, Homeless Needs   |
|   | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | Engaged through community meetings, the housing needs survey, and stakeholder meetings. It's anticipated that coordination on homelessness services will be improved. |
| 8 | <b>Agency/Group/Organization</b>   | Rescue Outreach Mission   |
|   | <b>Agency/Group/Organization Type</b>  | Services - homeless   |
|   | <b>What section of the Plan was addressed by Consultation?</b>   | Housing Need Assessment, Homeless Needs, Homeless Strategy  |
|   | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | Engaged through community meetings, the housing needs survey, and stakeholder meetings. It's anticipated that coordination on homelessness services will be improved. |
| 9 | <b>Agency/Group/Organization</b>   | Helping Hands from the Love from Our Sisters  |
|   | <b>Agency/Group/Organization Type</b>  | Services – homeless   |
|   | <b>What section of the Plan was addressed by Consultation?</b>   | Housing Need Assessment, Homeless Needs   |

|           |  |  |
|-----------|--|--|
|           | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | Engaged through community meetings, the housing needs survey, and stakeholder meetings. It's anticipated that coordination on housing services will be improved. |
| <b>10</b> | <b>Agency/Group/Organization</b>   | Sanford Pride  |
|           | <b>Agency/Group/Organization Type</b>  | Civic leaders  |
|           | <b>What section of the Plan was addressed by Consultation?</b>   | Housing Need Assessment, Homeless Needs, Economic Development, non-homeless special needs  |
|           | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | Engaged through community meetings, the housing needs survey, and stakeholder meetings. It's anticipated that coordination on housing services will be improved. |
| <b>11</b> | <b>Agency/Group/Organization</b>   | Seminole County Public Housing Authority   |
|           | <b>Agency/Group/Organization Type</b>  | PHA  |
|           | <b>What section of the Plan was addressed by Consultation?</b>   | Housing Need Assessment, Public Housing Needs, Homeless Needs  |
|           | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | Consulted via email and invited to stakeholder event. It's anticipated that coordination on housing and homeless services will be enhanced.                      |

Table 2 – Agencies, groups, organizations who participated

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

The City of Sanford strives to consult with all types of agencies involved in or affected by the Consolidated Plan and Annual Action Plan. Staff take every possible action to ensure that no local agencies are excluded. While local publicly funded institutions such as mental health and correctional facilities were not available for consultation, the city did engage with local non-profit organizations that serve populations previously residing in or assisted by these agency types. These organizations, which provide services to homeless individuals, seniors, and others were

consulted through public meetings, a stakeholder consultation meeting, and other means such as direct email or phone call as necessary.

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

Several local, regional, state, and federal planning efforts were considered in the preparation of this plan. The affordable housing planning efforts of Seminole County, which is a recipient of federal funds from several HUD programs including CDBG, HOME, and ESG, and which is also a recipient of state SHIP funds, were considered. In addition, the planning and affordable housing efforts of the Sanford Public Housing Authority, which owns several tax credit properties, and the Orlando Housing Authority, which operates a voucher program for residents of Sanford, were considered.

| Name of Plan  | Lead Organization               | How do the goals of your Strategic Plan overlap with the goals of each plan?   |
|---|---------------------------------|--|
| Seminole County SHIP Local Housing Assistance Plan (LHAP)                   | Seminole County                 | The Seminole County Local Housing Assistance Plan (LHAP) includes housing strategies; considering the limited funding which comes into the area, understanding what programs and how much money flows into Sanford through Seminole County’s plans for affordable housing ensures that Sanford’s programs don’t duplicate or overlap Seminole County’s programs. |
| Seminole Conty Local Mitigation Strategy                                    | Seminole County                 | The data and analysis of environmental conditions and hazard risks in the LMS informs housing and economic developments needs related to housing; particularly in section MA-65 Hazard Mitigation in the Consolidated Plan.  |
| Sanford Housing Authority PHA Five-Year Plan (July 1, 2025 – June 30, 2030) | Orland Public Housing Authority | The PHA annual plans include increasing access to affordable housing and supportive services to achieve self-sufficiency as goals which aligns with the county’s affordable housing priorities.  |
| City of Sanford Comprehensive Plan 2018-2030                                | City of Sanford                 | The city’s Comprehensive Plan’s Housing Element outlines goals, objectives, and policies for providing adequate and safe housing, eliminating substandard housing, and providing and preserving affordable housing in the county which aligns with the goals of this Consolidated Plan.  |

|                                  |  |   |
|----------------------------------|--|---|
| Continuum of Care Strategic Plan | Homeless Services Network of Central Florida | The goals of the Homeless Services Network of Central Florida overlap with Hernando County’s Strategic Plan and Action Plan goals through enhanced coordination between public and private social service providers, as well as community outreach on issues related to homelessness. Analyzing the strategies and programs of the CoC ensures that Sanford’s programs don’t duplicate or overlap its programs. |
|----------------------------------|--|---|

**Table 3 – Other local / regional / federal planning efforts**

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

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

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

### **Summary of citizen participation process/Efforts made to broaden citizen participation**

The City of Sanford considers both qualitative and quantitative data when determining funding strategies and setting goals. Conducting qualitative research through citizen participation provides a more detailed, ground-level perspective on community needs directly from resident and stakeholder experiences. The city uses this data to inform funding strategies and to set practical and measurable goals.

The city conducts qualitative research in accordance with 24 CFR Part 91 and the Citizen Participation Plan, and ensures inclusion of all neighbors, target areas, beneficiaries of federal resources, and local public and private agencies. The city advertised public meetings in newspapers of general circulation and consulted directly with stakeholders. The citizen participation process included:

#### Public Meetings/Hearings

The city facilitated four (4) public meetings/hearings, two in-person and one virtual and one (1) virtual stakeholder meeting during the development of the Consolidated Plan. The public meetings/hearings informed residents and stakeholders about the PY 2025-2029 Consolidated Plan, described the process, and solicited input on priority community needs. The city considered times convenient for residents and stakeholders and offered a hybrid approach of on-site and virtual meetings. Meeting dates, times, and virtual platforms are detailed below.

#### Online Participation

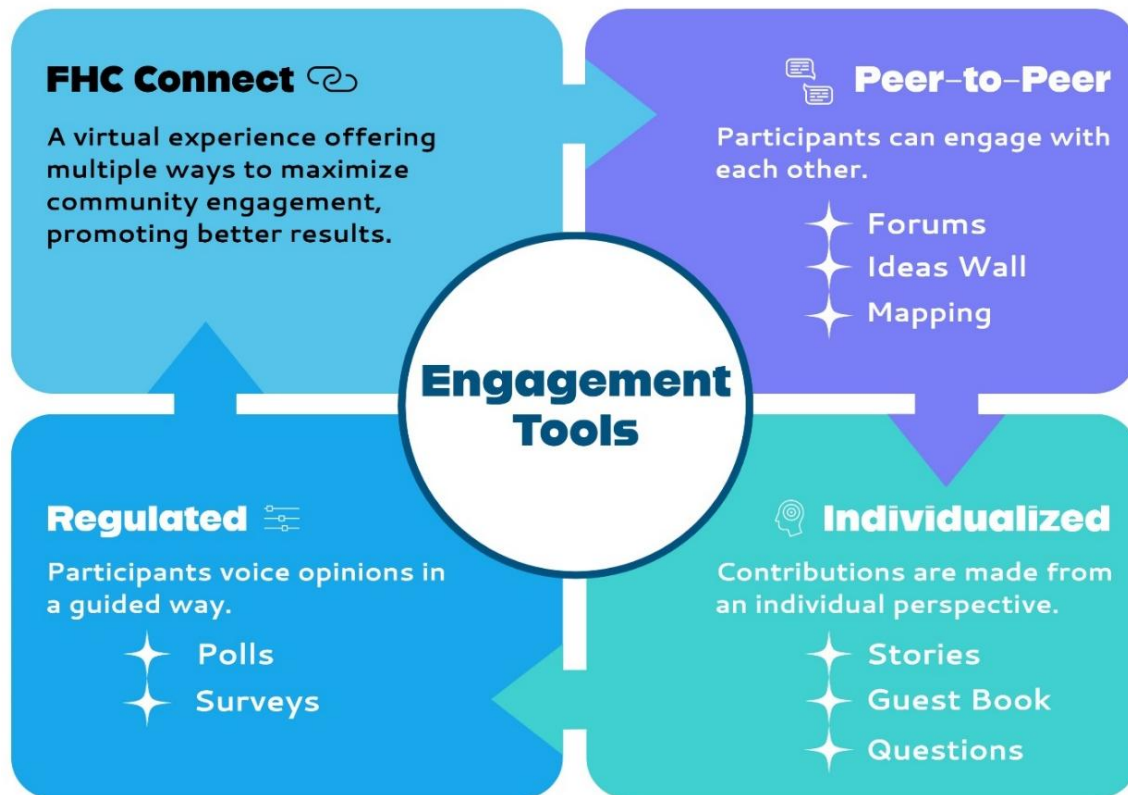
The city recognizes that traditional methods of outreach often unintentionally exclude underserved populations, and is committed to making changes to its planning process with the intention of eliminating barriers to participation. While the city complied with federal citizen participation regulations,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

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

The platform complies with Web Content Accessibility Guidelines (WCAG), offers convenience, and the ability to engage at a comfortable pace. These features often increase participation by

marginalized populations. Through the platform, the city developed an online survey to maximize engagement. The survey gathered information related to priority needs in the city, including housing needs, homeless needs, public infrastructure/facility needs, economic development needs, and public service needs. Community input helped prioritize needs and goals to be incorporated into the Consolidated Plan and informed activities to be funded to address needs within the city’s regulatory and funding frameworks.

Available features of FHC Connect include:



The FHC Connect website was translated to Spanish, allowing limited English-speaking residents to engage. Engagement activities on both the English and Spanish-translated websites that were open to the public from March through May 2024 on the Consolidated Plan website included:

- Taking A Survey: Respond to specific questions about the housing, service, and economic needs of the city's most vulnerable populations.
- Answering A Poll: Select what you consider to be the greatest barrier to receiving essential services in Sanford.
- Commenting in the Guestbook: Leave any comments or questions related to the plan’s content or goals.

- Asking Questions: Inquire privately about the city's HUD grant programs, eligible use of funds, and more.

#### Direct Agency Consultation

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

| Sort Order | Mode of Outreach                | Target of Outreach  | Summary of response/attendance | Summary of comments received   | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|---------------------------------|---|--------------------------------|--|--|---------------------|
| 1          | Public Meeting<br>April 8, 2025 | All residents of Sanford<br><br>Minorities<br><br>Persons with Disabilities<br><br>Recipients of local, state, and federal program funding and services<br><br>Non-targeted/broad community | In-Person Attendees:<br>13     | Affordable housing arose as biggest need in the city, particularly homeownership and downpayment assistance. There's also a renewed interest in economic development programs that assist small local businesses. Adaptive reuse and improving communications mentioned often. There are many competing interests. | N/A  | N/A                 |

| Sort Order | Mode of Outreach                 | Target of Outreach  | Summary of response/attendance | Summary of comments received   | Summary of comments not accepted and reasons | URL (If applicable)   |
|------------|----------------------------------|---|--------------------------------|--|--|---|
| 2          | Public Meeting<br>April 10, 2025 | All residents of Sanford<br><br>Minorities<br><br>Persons with Disabilities<br><br>Recipients of local, state, and federal program funding and services<br><br>Non-targeted/broad community | Virtual attendees: 5           | A lot was gleaned about the Rescue Outreach Mission, Sanford's only homeless shelter. Downpayment assistance arose as a priority need. | N/A  | <a href="https://us02web.zoom.us/j/85942016693">https://us02web.zoom.us/j/85942016693</a> |

| Sort Order | Mode of Outreach                              | Target of Outreach  | Summary of response/attendance | Summary of comments received  | Summary of comments not accepted and reasons | URL (If applicable)   |
|------------|---|---|--------------------------------|---|--|---|
| 3          | Public Meeting<br>April 16, 2025              | All residents of Sanford<br><br>Minorities<br><br>Persons with Disabilities<br><br>Recipients of local, state, and federal program funding and services<br><br>Non-targeted/broad community | In-person attendees: 9         | Affordable housing arose as the biggest need, particularly for those who are most vulnerable like drug-addicted, and homeless disabled.   | N/A  | N/A   |
| 4          | Stakeholder Meeting, May 22, 10:00 – 11:00 AM | Key stakeholder organizations   | Virtual attendees: 7           | Rental assistance, utility assistance, emergency shelter, and food assistance identified as high priorities across all participants; also lack of access to transportation to services. | N/A  | <a href="https://us02web.zoom.us/j/86333668530">https://us02web.zoom.us/j/86333668530</a> |

| Sort Order | Mode of Outreach | Target of Outreach           | Summary of response/attendance  | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|------------------|------------------------------|---|------------------------------|--|---------------------|
| 5          | Public Hearing   | Non-targeted/broad community | <p>The city of Sanford presented the proposed PY 2025-2029 Consolidated Plan and the PY 2025-2026 Annual Action Plan to the City Commission.</p> <p>During the presentation, city staff presented the overall funding amounts, steps taken to solicit public feedback, and answered questions from Commissioners and attendees.</p> | N/A                          | N/A  | N/A                 |

**Table 4 – Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

The Needs Assessment establishes the City of Sanford's priorities in affordable housing, community development, homelessness, and non-homeless special needs, serving as the foundation for the Strategic Plan. This assessment ensures the effective allocation of limited housing and community development resources by conducting a comprehensive analysis of quantitative data, supplemented by qualitative insights from citizen engagement and stakeholder consultations.

The Needs Assessment is divided into the following sections:

**Housing Needs Assessment** - The Housing Needs Assessment analyzes data from the American Community Survey (ACS), Comprehensive Housing Affordability Strategy (CHAS), and local sources, revealing a substantial need for affordable housing in the City of Sanford. The data indicate housing cost burden is the most significant challenge residents face, surpassing all other HUD-defined housing problems.

**Public Housing** - The Orlando Housing Authority manages the Sanford Housing Authority's day-to-day operations. By 2013, all Sanford Housing Authority public housing residents were relocated to private housing using housing choice vouchers. Sanford Housing Authority does not have a Housing Choice Voucher program, nor does it have a waitlist. Sanford Housing Authority does have a tax credit program for three properties on its former public housing sites: (1) Georgetown Square has 90 units, (2) Monroe Landings has 60 units, and (3) Somerset Landings has 83 units.

**Homeless Needs Assessment** - The Homeless Needs Assessment, based on the 2024 Point-in-Time (PIT) Count conducted by the Central Florida Commission on Homelessness Continuum of Care, identified 439 individuals experiencing homelessness in Seminole County. Among them, 257 individuals were in sheltered conditions, while 182 individuals were unsheltered, highlighting the need for expanded emergency and supportive housing solutions.

**Non-Homeless Special Needs Assessment** - The Non-Homeless Special Needs Assessment identifies populations requiring supportive services, including the elderly, frail elderly, persons with disabilities, individuals with substance use disorders, victims of domestic violence, and

persons living with HIV/AIDS and their families. For these populations, affordable housing combined with access to supportive services remains a critical need.

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

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

### **Summary of Housing Needs**

When developing five-year housing goals, the City of Sanford must consider various factors, including household type, size, composition, housing conditions, and affordability. A thorough understanding of the city's housing patterns enables the creation of a comprehensive strategy to address housing needs effectively. By analyzing housing data, the city can assess the type and condition of its existing housing stock and determine the number and demographics of families or individuals needing housing assistance. This information is crucial for identifying and implementing appropriate housing services that sustain affordable housing and address the needs of residents across all income levels and special populations.

HUD definitions of the categories analyzed are as follows:

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

From 2009 to 2020, Sanford experienced a 7% population increase, a 17% rise in households, and a 38% gain in median income, reflecting significant demographic and economic shifts. The faster growth in households compared to population suggests smaller household sizes, likely due to aging residents, single-person households, and evolving family structures. This trend has increased demand for rental, senior, and entry-level housing, with affordability concerns emerging if housing supply fails to keep pace. Although rising incomes—from \$38,273 to \$52,664—indicate improved economic conditions, housing costs remain a challenge, especially for lower-income residents, who may be at risk of displacement if cost burdens continue to rise.

Sanford’s income distribution reveals persistent housing affordability issues. Over 30% of households earn below 50% of HUD's Area Median Family Income (HAMFI), with 15.6% earning less than 30% HAMFI and facing the highest risk of housing instability. Even among working-class families in the 50–80% HAMFI range, affordability challenges persist. Conversely, 38.8% of households earn above 100% HAMFI, reflecting greater financial stability.

Family composition and age also shape housing needs. Small-family households dominate across all income levels, particularly within moderate-income brackets. Large families earning below 50% HAMFI often struggle to find adequately sized, affordable units. Senior households make up a significant share of the low-income population, with over 2,500 seniors (ages 62+) earning below 50% HAMFI, signaling a need for accessible, age-friendly housing and supportive services. Likewise, more than half of households with children under age six fall within the lowest income brackets, underscoring the need for affordable family housing, childcare assistance, and economic mobility programs.

These trends underscore the need for targeted housing policies and economic support programs in Sanford. Expanding rental assistance, workforce housing initiatives, and affordable homeownership programs are essential to address affordability challenges for low-income families and seniors. Increasing age-friendly housing and in-home care options can help support elderly residents on fixed incomes. Young families in lower-income brackets would also benefit from childcare support, early education programs, and job training initiatives to promote long-term financial stability. Many working-class households in the 50-80% HAMFI range may also require first-time homebuyer assistance and workforce development programs to bridge the gap between housing affordability and economic growth.

| Demographics  | Base Year: 2009 | Most Recent Year: 2020 | % Change |
|---------------|-----------------|------------------------|----------|
| Population    | 56,170          | 60,335                 | 7%       |
| Households    | 19,040          | 22,235                 | 17%      |
| Median Income | \$38,273.00     | \$52,664.00            | 38%      |

**Table 5 - Housing Needs Assessment Demographics**

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

**Number of Households Table**

|                         | 0-30% HAMFI | >30-50% HAMFI | >50-80% HAMFI | >80-100% HAMFI | >100% HAMFI |
|-------------------------|-------------|---------------|---------------|----------------|-------------|
| Total Households        | 3,480       | 3,320         | 4,455         | 2,380          | 8,600       |
| Small Family Households | 1,255       | 1,325         | 2,200         | 1,050          | 4,530       |
| Large Family Households | 190         | 220           | 355           | 215            | 775         |



|   | 0-30%<br>HAMFI | >30-50%<br>HAMFI | >50-80%<br>HAMFI | >80-100%<br>HAMFI | >100%<br>HAMFI |
|---|----------------|------------------|------------------|-------------------|----------------|
| Household contains at least one person 62-74 years of age   | 740            | 490              | 765              | 430               | 1,920          |
| Household contains at least one person age 75 or older      | 565            | 775              | 210              | 90                | 415            |
| Households with one or more children 6 years old or younger | 725            | 650              | 1,244            | 395               | 944            |

**Table 6 - Total Households Table**

Data Source: 2016-2020 CHAS

### Housing Needs Summary Tables

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

|   | Renter       |                    |                    |                     |       | Owner        |                    |                    |                     |       |
|---|--------------|--------------------|--------------------|---------------------|-------|--------------|--------------------|--------------------|---------------------|-------|
|   | 0-30%<br>AMI | >30-<br>50%<br>AMI | >50-<br>80%<br>AMI | >80-<br>100%<br>AMI | Total | 0-30%<br>AMI | >30-<br>50%<br>AMI | >50-<br>80%<br>AMI | >80-<br>100%<br>AMI | Total |
| <b>NUMBER OF HOUSEHOLDS</b>   |              |                    |                    |                     |       |              |                    |                    |                     |       |
| Substandard Housing - Lacking complete plumbing or kitchen facilities                 | 10           | 35                 | 0                  | 0                   | 45    | 10           | 0                  | 30                 | 0                   | 40    |
| Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing) | 20           | 50                 | 10                 | 115                 | 195   | 15           | 0                  | 25                 | 15                  | 55    |

|   | Renter    |             |             |              |       | Owner     |             |             |              |       |
|---|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
|   | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems)    | 140       | 30          | 140         | 115          | 425   | 0         | 4           | 20          | 25           | 49    |
| Housing cost burden greater than 50% of income (and none of the above problems) | 1,515     | 1,075       | 180         | 0            | 2,770 | 255       | 355         | 210         | 10           | 830   |
| Housing cost burden greater than 30% of income (and none of the above problems) | 115       | 835         | 1,205       | 140          | 2,295 | 190       | 235         | 640         | 415          | 1,480 |
| Zero/negative Income (and none of the above problems)                           | 535       | 0           | 0           | 0            | 535   | 225       | 0           | 0           | 0            | 225   |

**Table 7 – Housing Problems Table**

Data Source: 2016-2020 CHAS

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

|   | Renter    |             |             |              |       | Owner     |             |             |              |       |
|---|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
|   | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| <b>NUMBER OF HOUSEHOLDS</b>   |           |             |             |              |       |           |             |             |              |       |
| Having 1 or more of four housing problems                             | 1,680     | 1,195       | 330         | 230          | 3,435 | 280       | 360         | 290         | 50           | 980   |
| Having none of four housing problems                                  | 835       | 965         | 1,950       | 705          | 4,455 | 685       | 800         | 1,885       | 1,400        | 4,770 |
| Household has negative income, but none of the other housing problems | 0         | 0           | 0           | 0            | 0     | 0         | 0           | 0           | 0            | 0     |

**Table 8 – Housing Problems 2**

Data Source: 2016-2020 CHAS

3. Cost Burden > 30%

|                             | Renter    |             |             |       | Owner     |             |             |       |
|-----------------------------|-----------|-------------|-------------|-------|-----------|-------------|-------------|-------|
|                             | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| <b>NUMBER OF HOUSEHOLDS</b> |           |             |             |       |           |             |             |       |
| Small Related               | 695       | 790         | 670         | 2,155 | 160       | 260         | 485         | 905   |
| Large Related               | 160       | 115         | 34          | 309   | 15        | 70          | 10          | 95    |
| Elderly                     | 400       | 565         | 129         | 1,094 | 260       | 150         | 195         | 605   |
| Other                       | 520       | 555         | 555         | 1,630 | 35        | 110         | 180         | 325   |
| Total need by income        | 1,775     | 2,025       | 1,388       | 5,188 | 470       | 590         | 870         | 1,930 |

**Table 9 – Cost Burden > 30%**

Data Source: 2016-2020 CHAS

4. Cost Burden > 50%

|                      | Renter    |             |             |       | Owner     |             |             |       |
|----------------------|-----------|-------------|-------------|-------|-----------|-------------|-------------|-------|
|                      | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| NUMBER OF HOUSEHOLDS |           |             |             |       |           |             |             |       |
| Small Related        | 0         | 0           | 370         | 370   | 95        | 165         | 0           | 260   |
| Large Related        | 0         | 0           | 0           | 0     | 0         | 40          | 0           | 40    |
| Elderly              | 375       | 275         | 34          | 684   | 140       | 95          | 35          | 270   |
| Other                | 0         | 500         | 430         | 930   | 25        | 0           | 0           | 25    |
| Total need by income | 375       | 775         | 834         | 1,984 | 260       | 300         | 35          | 595   |

Table 10 – Cost Burden > 50%

Data Source: 2016-2020 CHAS

5. Crowding (More than one person per room)

|                                       | Renter    |             |             |              |       | Owner     |             |             |              |       |
|---------------------------------------|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
|                                       | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS                  |           |             |             |              |       |           |             |             |              |       |
| Single family households              | 140       | 60          | 144         | 170          | 514   | 15        | 4           | 35          | 4            | 58    |
| Multiple, unrelated family households | 0         | 24          | 0           | 29           | 53    | 0         | 0           | 8           | 35           | 43    |
| Other, non-family households          | 20        | 0           | 4           | 30           | 54    | 0         | 0           | 0           | 0            | 0     |
| Total need by income                  | 160       | 84          | 148         | 229          | 621   | 15        | 4           | 43          | 39           | 101   |

Table 11 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

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

Table 12 – Crowding Information – 2/2

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

According to the American Community Survey’s 2023 ACS 5-Year Estimates, single-person households comprise 29.9% (7,176) of all occupied housing units in Sanford. Among these, 35.3% of renter-occupied units and 24.6% of owner-occupied units are occupied by individuals living alone. The largest share of single-person households falls within the 35 to 64 age group, comprising 14.2% of total occupied housing, 12.6% of owner-occupied units, and 15.8% of renter-occupied units.

Housing assistance programs typically focus on low- and moderate-income individuals and families, especially those at risk of homelessness. While HUD does not provide income-specific data for single-person households, the 2023 ACS estimates indicate a median non-family household income of \$42,614. Among those living alone, male householders have a median income of \$42,331, whereas female householders earn significantly less at \$28,630. Householders aged 65 and older, whether living alone or not, have a median income of \$45,690. Additionally, individuals over 65 living alone are classified as low-to-moderate-income under HUD’s limited clientele definition, making them a key demographic for housing assistance programs.

Given the income disparity between male and female single-person households, female householders living alone are more likely to require housing support due to lower earnings and financial vulnerability. These findings highlight the need for targeted assistance programs that address housing affordability challenges for single-person and elderly households, ensuring they can access stable and affordable housing options in Sanford.

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

Disabled Families in Need of Housing Assistance

Self-disclosure of one’s disability status informs the U.S. Census Bureau of the following types of disabling conditions: hearing or vision impairment, ambulatory limitation, cognitive limitation, and self-care or independent living limitation. The 2023 ACS 5-Year estimates document that 7,822 (12.8%) persons in the City of Sanford have a disability.

According to the Shimberg Center for Housing Studies, the SSI Benefits and Rent Comparison for 2023 in Seminole County highlights severe affordability challenges for Supplemental Security Income (SSI) recipients. The HUD Fair Market Rent (FMR) for a studio (0BR) apartment is \$1,338,

while a one-bedroom (1BR) unit costs \$1,422 per month. However, the maximum monthly SSI benefit is only \$914, with an affordable rent threshold set at \$274 (30% of income). This creates an extreme rent burden, as a studio apartment would require 146% of an SSI recipient's monthly income, and a one-bedroom unit would require 156%, making market-rate rentals unaffordable without additional assistance.

With 3,560 SSI recipients in Seminole County, many face housing insecurity, homelessness risks, or dependence on rental assistance programs such as HUD's Housing Choice Vouchers (Section 8). Given that no rental options at HUD Fair Market Rent are affordable for SSI recipients without external support, individuals relying on SSI must seek low-income housing, shared living arrangements, or support from extended family. This highlights an urgent need for expanded affordable housing programs and rental subsidies to bridge the income-rent gap.

### Victims of Domestic Violence in Need of Housing

The Florida Department of Law Enforcement (FDLE) Uniform Crime Report provides data on domestic violence offenses and arrests by jurisdiction. In 2020, FDLE reports indicate 2,563 domestic violence offenses in Seminole County that include: murder, rape, aggravated assault, simple assault, intimidation, etc. There is no information available on how many of these victims need housing assistance, however, the 2024 Point in Time Count identified 60 people experiencing homelessness who were also victims of domestic violence. Of those people, 43 were staying in Emergency Shelter, and 17 were identified as unsheltered.

### **What are the most common housing problems?**

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

### Housing Problems in Sanford, ranked in descending order:

- Housing cost burden greater than 30% of income (and none of the above problems): 3,775
- Housing cost burden greater than 50% of income (and none of the above problems): 3,600
- Zero/negative Income (and none of the above problems): 760
- Overcrowded - With 1.01-1.5 people per room (and none of the above problems): 474
- Severely Overcrowded >1.51 people per room (and complete kitchen and plumbing): 250

- Substandard Housing: 85

Sanford's residents experience housing cost burden, particularly greater than 30% of income, as the most common housing problem. The 760 households with zero or negative income cannot actually have a cost burden, however, they still require housing assistance.

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

The data indicates that renters, particularly those in the 0-30% AMI and 30-50% AMI categories, are more affected by housing problems than homeowners. The most prevalent issue is severe housing cost burden, with 1,515 renter households (55%) in the 0-30% AMI range and 1,075 renter households (39%) in the 30-50% AMI range paying more than 50% of their income on housing. Homeowners in these income brackets also face cost burdens, though at lower rates, with 255 households in the 0-30% AMI range and 355 in the 30-50% AMI range struggling with affordability.

Overcrowding and severe overcrowding are predominantly rental issues, affecting 425 renter households compared to just 49 owner-occupied households. Among renters, 140 households in the 0-30% AMI range and 140 in the 50-80% AMI range experience overcrowding, while severe overcrowding (>1.51 people per room) impacts 195 renter households, mostly in the 80-100% AMI category (115 households). Homeowners, on the other hand, experience lower rates of overcrowding (55 households total), further highlighting the disparity between rental and owner-occupied housing conditions.

Substandard housing is a smaller but notable issue, particularly among renters in the 30-50% AMI category (35 households) and homeowners in the 50-80% AMI range (30 households). This suggests that while fewer households lack basic plumbing or kitchen facilities, those in low-to-moderate income brackets still face housing quality concerns. Additionally, households with zero or negative income are at the highest risk of homelessness, with 535 renter households and 225 owner households reporting no stable source of income, making it nearly impossible to afford even the lowest-cost housing.

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

Low-income individuals and families with children who are currently housed but at imminent risk of homelessness often face unstable housing conditions due to financial instability, lack of affordable housing, and limited access to supportive services. Many of these households live paycheck to paycheck, often spending over 50% of their income on rent, leaving little financial buffer for unexpected expenses such as job loss, medical emergencies, or car repairs. Cost-burdened renters, particularly those in the 0-30% and 30-50% AMI brackets, are at the greatest risk of eviction or displacement, as even minor disruptions in income can push them into homelessness.

Families in this situation often double up with relatives or friends, live in substandard housing, or rely on temporary rental assistance to remain housed. Many face barriers to stable employment, including lack of childcare, unreliable transportation, and limited access to workforce development programs. Additionally, families with children require safe, stable housing to ensure their children's educational continuity, mental well-being, and overall development. The most pressing needs for these households include rental assistance, eviction prevention programs, access to affordable childcare, and job training opportunities.

Families and individuals who have exited homelessness through Rapid Rehousing (RRH) programs but are nearing the termination of that assistance face significant challenges in maintaining long-term housing stability. While RRH provides short-term rental subsidies and supportive services, many recipients struggle with income insecurity, underemployment, or the inability to afford market-rate rent without assistance.

The primary risk for these households is the lack of affordable housing options once subsidies end. Many still earn below a livable wage and face barriers such as poor credit, past evictions, or limited rental history, making it difficult to transition into permanent housing without continued support. Additionally, formerly homeless individuals often require continued case management, mental health services, and financial coaching to maintain self-sufficiency.

To prevent repeat episodes of homelessness, families nearing the end of RRH assistance need extended rental support, ongoing case management, job placement services, and access to subsidized or workforce housing. Expanding tenant-based rental assistance (TBRA) programs, permanent supportive housing options, and employment assistance programs can help stabilize

these households and reduce the likelihood of returning to homelessness. Strengthening partnerships with landlords, increasing affordable housing stock, and providing bridge housing solutions can also help ensure a smooth transition from temporary to permanent housing stability.

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

The City of Sanford defines at-risk populations as households that include persons with disabilities and those with low to very low incomes who are also experiencing common housing challenges, such as paying more than 30% or 50% of their income on housing.

In practice, Sanford identifies at-risk households as those earning between 50% and 80% of the AMI and facing one or more housing problems, including substandard living conditions, overcrowding, or cost burden. To assess these populations, the city utilizes data from the pre-populated HUD tables, along with supplemental information from the American Community Survey and U.S. Census data when available.

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

Several housing conditions contribute to instability and increase the risk of homelessness, especially for low-income households. Chief among these is severe housing cost burden, where more than 50% of income goes toward rent, leaving families vulnerable to eviction. Overcrowding, unsafe living conditions, and unstable rental histories, including prior evictions and informal lease arrangements, also increase the likelihood of displacement. A shortage of affordable housing forces low-income renters into high-cost units, further straining budgets. Geographic barriers like limited transportation and distance from employment centers compound these challenges, especially for households with little or no income. To reduce housing insecurity, Sanford must expand affordable housing, increase rental assistance, strengthen tenant protections, and improve access to jobs and transportation.

## **Discussion**

The City of Sanford can expand affordable housing through strategic funding, partnerships, and policy initiatives. By leveraging federal and state resources, the city can support housing rehabilitation, rental assistance, and new development. Collaborating with nonprofits and developers, Sanford can incentivize affordable projects using tools like density bonuses, fee

waivers, and expedited permitting, while also promoting Community Land Trusts and mixed-income housing.

To increase affordable rental options, the city can preserve existing units, develop on city-owned land, and encourage landlord participation in programs like Section 8. Homeownership can be supported through down payment assistance, inclusionary zoning, and lease-to-own models. Strengthening tenant protections, such as eviction prevention and legal aid, further enhances housing stability.

Sanford can also invest in workforce and senior housing, as well as mixed-use redevelopment of vacant land. Together, these efforts can build a more inclusive and sustainable housing system that ensures safe, affordable homes for all residents.

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

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

### Introduction

HUD defines a disproportionately greater number of housing problems as the extent to which members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) in comparison to the needs of that income level as a whole. The tables below indicate housing problems per household by income category, race, and ethnicity. Housing problems consist of a lack of complete kitchen facilities, lack of complete plumbing facilities, overcrowding (more than one person per room), and cost burden greater than 30%.

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

The four income categories examined are:

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

### 0%-30% of Area Median Income

| Housing Problems               | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole        | 2,265                                    | 1,215                                 | 0  |
| White                          | 745                                      | 435                                   | 0  |
| Black / African American       | 840                                      | 630                                   | 0  |
| Asian                          | 110                                      | 60                                    | 0  |
| American Indian, Alaska Native | 0  | 0                                     | 0  |
| Pacific Islander               | 0  | 0                                     | 0  |

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|------------------|--|---------------------------------------|--|
| Hispanic         | 565                                      | 50                                    | 0  |

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2016-2020 CHAS

\*The four housing problems are:

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

### 30%-50% of Area Median Income

| Housing Problems               | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole        | 2,625                                    | 700                                   | 0  |
| White                          | 1,310                                    | 485                                   | 0  |
| Black / African American       | 475                                      | 105                                   | 0  |
| Asian                          | 14                                       | 0                                     | 0  |
| American Indian, Alaska Native | 45                                       | 10                                    | 0  |
| Pacific Islander               | 0  | 0                                     | 0  |
| Hispanic                       | 770                                      | 70                                    | 0  |

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data Source: 2016-2020 CHAS

\*The four housing problems are:

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

### 50%-80% of Area Median Income

| Housing Problems        | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|-------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 2,465                                    | 1,990                                 | 0  |
| White                   | 1,105                                    | 850                                   | 0  |

| Housing Problems               | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Black / African American       | 760                                      | 490                                   | 0  |
| Asian                          | 0  | 35                                    | 0  |
| American Indian, Alaska Native | 0  | 4                                     | 0  |
| Pacific Islander               | 0  | 0                                     | 0  |
| Hispanic                       | 575                                      | 485                                   | 0  |

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2016-2020 CHAS

\*The four housing problems are:

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

### 80%-100% of Area Median Income

| Housing Problems               | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole        | 830                                      | 1,550                                 | 0  |
| White                          | 505                                      | 820                                   | 0  |
| Black / African American       | 90                                       | 265                                   | 0  |
| Asian                          | 25                                       | 35                                    | 0  |
| American Indian, Alaska Native | 0  | 0                                     | 0  |
| Pacific Islander               | 0  | 0                                     | 0  |
| Hispanic                       | 215                                      | 380                                   | 0  |

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2016-2020 CHAS

\*The four housing problems are:

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

## Discussion

### Extremely Low-Income Households (<30% AMI)

Out of 3,480 households in this income category, 2,265 (65%) experience at least one major housing problem, while 1,215 (35%) do not. No households in this category report zero or

negative income without additional housing problems, suggesting that economic hardship is often accompanied by housing instability.

Racial disparities in housing problems are evident, with Black/African American households disproportionately affected. Of the 1,470 Black households in this income range, 840 (57%) experience housing problems. Hispanic households face even greater challenges, with 565 out of 615 (92%) experiencing housing problems, indicating that this group is among the most affected by housing instability. White households also experience significant housing problems, with 745 out of 1,180 (63%) affected, while Asian households see a similar rate, with 110 out of 170 (65%) experiencing issues. American Indian, Alaska Native, and Pacific Islander households do not appear in the dataset, which may indicate a small population size or data limitations.

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

Out of the 3,325 households in the dataset, 2,625 (79%) experience at least one major housing problem, while only 700 (21%) do not. No households report zero or negative income without additional housing issues, indicating that the primary challenges stem from affordability, overcrowding, or substandard housing conditions rather than solely from income instability.

Racial disparities are evident in the distribution of housing problems. White households make up the largest share of affected households, with 1,310 out of 1,795 (79%) experiencing at least one housing problem. Black/African American households face a slightly higher rate of housing challenges, with 475 out of 580 (82%) affected. Hispanic households are even more disproportionately impacted, with 770 out of 840 (92%) experiencing housing problems, making them the most vulnerable group in this category. Asian households also face a 100% rate of housing problems, with all 14 households in this category affected. Similarly, American Indian/Alaska Native households show high rates of housing problems, with 45 out of 55 (82%) affected. Pacific Islander households are not represented in this dataset, possibly due to a low population size or data limitations.

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

Of the 4,455 total households in the dataset, 2,465 (55%) experience at least one major housing problem, while 1,990 (45%) do not. No households report zero or negative income without additional housing problems, suggesting that most housing challenges stem from affordability, overcrowding, or substandard housing conditions rather than extreme financial instability alone.

Among racial and ethnic groups, White households make up the largest portion of those experiencing housing problems, with 1,105 out of 1,955 (57%) affected. Black/African American households face an even higher rate of housing problems, with 760 out of 1,250 (61%)

experiencing at least one issue. Hispanic households also experience significant housing challenges, with 575 out of 1,060 (54%) affected. In contrast, Asian households show no reported housing problems, with all 35 households in this dataset categorized as having no issues. American Indian/Alaska Native households also show minimal representation, with only four total households in this dataset, none of which report housing problems. Pacific Islander households are absent from this dataset, likely due to a small population size.

#### Moderate Income Households (80%-100% AMI)

The table provides insights into housing problems among households in Sanford, FL, revealing disparities across different racial and ethnic groups. Out of 2,380 total households in the dataset, 830 (35%) experience at least one major housing problem, while 1,550 (65%) do not. Notably, no households in this dataset report zero or negative income without additional housing problems, suggesting that affordability, overcrowding, or substandard living conditions are the primary concerns rather than extreme financial hardship alone.

Among racial and ethnic groups, White households represent the largest share of those experiencing housing problems, with 505 out of 1,325 (38%) affected. Black/African American households show a lower rate of housing problems, with 90 out of 355 (25%) affected, suggesting that while affordability remains a concern, a greater proportion of Black households in this dataset live in housing that does not present major issues. Hispanic households experience housing problems at a rate of 36%, with 215 out of 595 affected, making them one of the more impacted groups. Asian households also experience challenges, with 25 out of 60 (42%) reporting housing problems, indicating that this group, though smaller in size, faces significant barriers to stable housing. American Indian/Alaska Native and Pacific Islander households do not appear in the dataset, likely due to a small population size or data limitations.

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

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

### Introduction

HUD defines a disproportionately greater number of severe housing problems as the extent to which members of a racial or ethnic group at a given income level experience severe housing problems at a greater rate (10 percentage points or more) in comparison to the needs of that income level as a whole. The tables below indicate severe housing problems per household by income category, race, and ethnicity. Severe housing problems consist of a lack of complete kitchen facilities, lack of complete plumbing facilities, overcrowding (more than 1.5 persons per room), and cost burden greater than 50%.

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

The four income categories examined are:

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

### 0%-30% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole  | 1,960                                    | 1,520                                 | 0  |
| White                    | 725                                      | 455                                   | 0  |
| Black / African American | 655                                      | 810                                   | 0  |
| Asian                    | 55                                       | 115                                   | 0  |

| <b>Severe Housing Problems*</b> | <b>Has one or more of four housing problems</b> | <b>Has none of the four housing problems</b> | <b>Household has no/negative income, but none of the other housing problems</b> |
|---------------------------------|---|--|---|
| American Indian, Alaska Native  | 0   | 0  | 0   |
| Pacific Islander                | 0   | 0  | 0   |
| Hispanic                        | 525   | 95   | 0   |

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2016-2020 CHAS

\*The four severe housing problems are:

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

### 30%-50% of Area Median Income

| <b>Severe Housing Problems*</b> | <b>Has one or more of four housing problems</b> | <b>Has none of the four housing problems</b> | <b>Household has no/negative income, but none of the other housing problems</b> |
|---------------------------------|---|--|---|
| Jurisdiction as a whole         | 1,555   | 1,765  | 0   |
| White                           | 900   | 900  | 0   |
| Black / African American        | 180   | 405  | 0   |
| Asian                           | 14  | 0  | 0   |
| American Indian, Alaska Native  | 45  | 10   | 0   |
| Pacific Islander                | 0   | 0  | 0   |
| Hispanic                        | 415   | 425  | 0   |

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2016-2020 CHAS

\*The four severe housing problems are:

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

### 50%-80% of Area Median Income

| Severe Housing Problems*       | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole        | 620                                      | 3,835                                 | 0  |
| White                          | 325                                      | 1,625                                 | 0  |
| Black / African American       | 140                                      | 1,110                                 | 0  |
| Asian                          | 0  | 35                                    | 0  |
| American Indian, Alaska Native | 0  | 4                                     | 0  |
| Pacific Islander               | 0  | 0                                     | 0  |
| Hispanic                       | 160                                      | 900                                   | 0  |

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2016-2020 CHAS

\*The four severe housing problems are:

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

### 80%-100% of Area Median Income

| Severe Housing Problems*       | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole        | 280                                      | 2,105                                 | 0  |
| White                          | 90                                       | 1,235                                 | 0  |
| Black / African American       | 90                                       | 265                                   | 0  |
| Asian                          | 0  | 60                                    | 0  |
| American Indian, Alaska Native | 0  | 0                                     | 0  |
| Pacific Islander               | 0  | 0                                     | 0  |
| Hispanic                       | 100                                      | 495                                   | 0  |

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2016-2020 CHAS

\*The four severe housing problems are:

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

## Discussion

### Extremely Low-Income Households (<30% AMI)

Out of the 3,480 total households in the dataset, 1,960 (56%) experience at least one severe housing problem, while 1,520 (44%) do not. No households report zero or negative income without additional housing problems, indicating that affordability, overcrowding, substandard living conditions, or severe cost burden are primary challenges rather than extreme financial hardship alone.

Among racial and ethnic groups, White households represent a significant portion of those experiencing severe housing problems, with 725 out of 1,180 (61%) affected. Black/African American households, however, show a lower rate, with 655 out of 1,465 (45%) experiencing severe housing problems, suggesting that while affordability remains a concern, a greater proportion of Black households in this dataset live in housing that does not present severe issues. Hispanic households are disproportionately affected, with 525 out of 620 (85%) experiencing at least one severe housing problem, making them the most impacted group in this dataset. Asian households also face challenges, with 55 out of 170 (32%) experiencing severe housing problems, while American Indian/Alaska Native and Pacific Islander households are not represented in the dataset, possibly due to a small population size or data limitations.

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

Of the 3,320 total households in the dataset, 1,555 (47%) experience at least one severe housing problem, while 1,765 (53%) do not. No households report zero or negative income without additional housing problems, indicating that affordability, overcrowding, substandard housing conditions, or severe cost burden are the primary concerns rather than extreme financial hardship alone.

Among racial and ethnic groups, White households account for the largest number of those experiencing severe housing problems, with 900 out of 1,800 (50%) affected. Black/African American households show a significantly lower rate, with only 180 out of 585 (31%) experiencing severe housing problems, indicating that while housing affordability remains a challenge, a greater proportion of Black households in this dataset reside in housing that does not present severe issues. Hispanic households show nearly an even split, with 415 out of 840 (49%) experiencing severe housing problems, highlighting a need for continued support in affordable housing access. Asian households, though small in number, report a 100% rate of severe housing problems, with 14 out of 14 affected, suggesting potential disparities in housing availability or affordability for this group. American Indian/Alaska Native households also show a high percentage of housing problems, with 45 out of 55 (82%) affected, reinforcing the need for

targeted housing assistance within this population. Pacific Islander households are not represented in the dataset, likely due to a small population size or data limitations.

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

Out of 4,455 total households in the dataset, 620 (14%) experience at least one severe housing problem, while 3,835 (86%) do not. No households report zero or negative income without additional housing problems, suggesting that affordability, overcrowding, substandard housing conditions, or severe cost burden are the primary concerns rather than extreme financial hardship alone.

Among racial and ethnic groups, White households make up the largest portion of those experiencing severe housing problems, with 325 out of 1,950 (17%) affected. Black/African American households experience severe housing challenges at a slightly lower rate, with 140 out of 1,250 (11%) affected, indicating that while affordability remains a concern, a larger proportion of Black households in this dataset do not face severe housing issues. Hispanic households, with 160 out of 1,060 (15%) affected, show a similar level of housing instability, suggesting a continued need for affordable housing initiatives. Asian households, along with American Indian/Alaska Native and Pacific Islander households, report no severe housing problems in this dataset, possibly due to small sample sizes or limited representation in the available data.

#### Moderate Income Households (80%-100% AMI)

Out of 2,385 total households in the dataset, 280 (12%) experience at least one severe housing problem, while 2,105 (88%) do not. No households report zero or negative income without additional housing problems, indicating that affordability, overcrowding, substandard housing conditions, or severe cost burden are the primary challenges rather than extreme financial hardship alone.

Among racial and ethnic groups, White households make up the largest portion of those experiencing severe housing problems, with 90 out of 1,325 (7%) affected. Black/African American households experience the same number of severe housing problems, with 90 out of 355 (25%) affected, suggesting that while Black households are fewer in number, they face a disproportionately higher rate of severe housing issues. Hispanic households are the most impacted in this dataset, with 100 out of 595 (17%) experiencing at least one severe housing problem, indicating a continued need for targeted affordable housing solutions. Asian, American Indian/Alaska Native, and Pacific Islander households report no severe housing problems in this dataset, possibly due to small sample sizes or limited representation in the available data.

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

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

### Introduction

HUD defines a disproportionately greater number of cost-burdened households as the extent to which members of a racial or ethnic group at a given income level experience cost burden (30-50% of gross income) or severe cost burden (50% of gross income) at a greater rate (10 percentage points or more) than the income level as a whole. The table below indicates the cost burden rate for each race or ethnic group, and the discussion following the table identifies any disproportionately greater cost-burdened households.

### Housing Cost Burden

| Housing Cost Burden            | <=30%  | 30-50% | >50%  | No / negative income (not computed) |
|--------------------------------|--------|--------|-------|-------------------------------------|
| Jurisdiction as a whole        | 13,560 | 4,220  | 3,685 | 775                                 |
| White                          | 6,690  | 1,755  | 1,890 | 285                                 |
| Black / African American       | 2,985  | 1,195  | 825   | 375                                 |
| Asian                          | 570    | 105    | 35    | 55                                  |
| American Indian, Alaska Native | 14     | 0      | 45    | 0                                   |
| Pacific Islander               | 0      | 0      | 0     | 0                                   |
| Hispanic                       | 2,880  | 1,145  | 890   | 30                                  |

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2016-2020 CHAS

### Discussion:

Out of 22,240 households in Sanford, 61% (13,560) spend 30% or less of their income on housing, while 19% (4,220) face a moderate cost burden and 17% (3,685) experience a severe cost burden, paying over 50% of their income on housing. An additional 3.5% (775 households) have no or negative income, indicating high dependence on public support.

Racial disparities are evident. Black and Hispanic households are disproportionately cost-burdened—22% of each group face moderate cost burdens, and 15–17% experience severe cost burdens. Additionally, 7% of Black households report no or negative income. Among American

Indian/Alaska Native households, 76% experience severe cost burdens, highlighting an urgent need for targeted support. These trends point to ongoing inequities in access to affordable housing and stable income opportunities across racial and ethnic groups.

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

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

Analysis of housing data in Sanford reveals that Hispanic, Black/African American, and American Indian/Alaska Native households face disproportionately greater housing needs compared to the general population, particularly at the lowest income levels. In the 0–30% AMI range, 92% of Hispanic and 57% of Black households experience at least one housing problem, significantly above the jurisdiction-wide average of 65%. Severe housing problems, such as cost burden, overcrowding, and inadequate plumbing, are also more prevalent among Hispanic (85%) and American Indian/Alaska Native households (82%).

When it comes to housing cost burden, 22% of both Black and Hispanic households spend 30–50% of their income on housing, and 15–17% face severe cost burdens, compared to 19% and 17% jurisdiction-wide. American Indian/Alaska Native households are especially impacted, with 76% experiencing a severe cost burden. Moreover, Black households make up 48% of those with no or negative income, signaling a high risk of homelessness.

These disparities highlight the need for targeted housing interventions, including expanded rental assistance, eviction prevention, affordable housing development, and homeownership support, particularly in communities with high concentrations of minority residents. Addressing these inequities is essential for improving housing stability and ensuring fair access to safe, affordable housing across all racial and ethnic groups in Sanford.

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

In addition to housing cost burdens and physical housing problems, Hispanic, Black, and American Indian/Alaska Native households in Sanford face several unmet needs that contribute to housing instability. These include limited affordable housing supply, especially for low-income households, and long waitlists for subsidized units. Many families live in overcrowded or unsafe conditions due to the lack of affordable rentals near jobs, schools, and services.

Discrimination and systemic barriers in the housing market also persist, with Black and Hispanic households more likely to face rental denials, unfair lending, and exclusionary practices. Stronger enforcement of fair housing laws and expanded access to fair housing counseling are needed.

Barriers to homeownership, such as low credit scores, limited mortgage access, and high down payments, contribute to wealth gaps and long-term instability for these groups. Programs offering down payment assistance and financial literacy could help address this disparity.

Transportation and job access are additional challenges. Many low-income households live far from employment centers and rely on limited public transit. Expanding affordable housing near jobs and improving transit options can increase economic opportunity.

Gentrification and displacement are growing concerns, as rising housing demand pushes low-income residents out of historically affordable neighborhoods. Anti-displacement policies and housing preservation efforts are needed to protect long-term residents.

Finally, access to supportive services and tenant protections is limited. Many low-income renters face eviction threats and substandard conditions without legal support. Expanding legal aid, eviction prevention programs, and culturally competent outreach, especially for Hispanic and immigrant families, will ensure all residents can access stable, affordable housing.

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

Yes, in Sanford, certain racial and ethnic groups are concentrated in specific areas of the city. According to demographic data, most White residents are located in the western parts of Sanford, while Hispanic populations are predominantly in the southern regions. Black African American communities are primarily found in the city's central areas.

These residential patterns indicate a degree of geographic clustering among different racial and ethnic groups within Sanford. Understanding these distributions is crucial for addressing community-specific needs and ensuring equitable access to resources and services across all neighborhoods.

## NA-35 Public Housing – 91.205(b)

### Introduction

The Sanford Housing Authority (SHA) operates under a unique structure, wherein its day-to-day operations are managed by the Orlando Housing Authority (OHA) through a temporary services agreement. This arrangement was established following management challenges at SHA, which led to the relocation of all public housing residents to private housing using Housing Choice Vouchers by 2013. Despite OHA’s operational management, SHA maintains its own governance through a Board of Commissioners. This structure allows SHA to retain local oversight and strategic direction while leveraging OHA’s administrative capabilities to manage housing programs and services effectively.

OHA operates 534 vouchers in the City of Sanford/Seminole County area and has 111 project-based vouchers in properties owned by SHA. SHA does not operate their own voucher program. At the time of this writing, OHA was unresponsive to requests for resident characteristics and race/ethnicity.

### Totals in Use

|                            | Program Type |           |                |          |                 |                |                                     |                            |            |
|----------------------------|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|------------|
|                            | Certificate  | Mod-Rehab | Public Housing | Vouchers |                 |                |                                     |                            |            |
|                            |              |           |                | Total    | Project - based | Tenant - based | Special Purpose Voucher             |                            |            |
|                            |              |           |                |          |                 |                | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| # of units vouchers in use | 0            | 0         | 0              | 645      | 111             | 534            | 0                                   | 0                          | 0          |

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

### Characteristics of Residents

|   | Program Type |           |                |          |                 |                |                                     |                            |
|---|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|
|   | Certificate  | Mod-Rehab | Public Housing | Vouchers |                 |                | Special Purpose Voucher             |                            |
|   |              |           |                | Total    | Project - based | Tenant - based | Veterans Affairs Supportive Housing | Family Unification Program |
| Average Annual Income                           | 0            | 0         | 0              | 0        | 0               | 0              | 0                                   | 0                          |
| Average length of stay                          | 0            | 0         | 0              | 0        | 0               | 0              | 0                                   | 0                          |
| Average Household size                          | 0            | 0         | 0              | 0        | 0               | 0              | 0                                   | 0                          |
| # Homeless at admission                         | 0            | 0         | 0              | 0        | 0               | 0              | 0                                   | 0                          |
| # of Elderly Program Participants (>62)         | 0            | 0         | 0              | 0        | 0               | 0              | 0                                   | 0                          |
| # of Disabled Families                          | 0            | 0         | 0              | 0        | 0               | 0              | 0                                   | 0                          |
| # of Families requesting accessibility features | 0            | 0         | 0              | 0        | 0               | 0              | 0                                   | 0                          |
| # of HIV/AIDS program participants              | 0            | 0         | 0              | 0        | 0               | 0              | 0                                   | 0                          |
| # of DV victims                                 | 0            | 0         | 0              | 0        | 0               | 0              | 0                                   | 0                          |

**Table 23 – Characteristics of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

### Race of Residents

| Race  | Program Type |           |                |          |                 |                |                                     |                            |            |
|-------|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|------------|
|       | Certificate  | Mod-Rehab | Public Housing | Vouchers |                 |                | Special Purpose Voucher             |                            |            |
|       |              |           |                | Total    | Project - based | Tenant - based | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| White | 0            | 0         | 0              | 0        | 0               | 0              | 0                                   | 0                          | 0          |

| Program Type                  |             |           |                |          |                 |                |                                     |                            |            |
|-------------------------------|-------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|------------|
| Race                          | Certificate | Mod-Rehab | Public Housing | Vouchers |                 |                |                                     |                            |            |
|                               |             |           |                | Total    | Project - based | Tenant - based | Special Purpose Voucher             |                            |            |
|                               |             |           |                |          |                 |                | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| Black/African American        | 0           | 0         | 0              | 0        | 0               | 0              | 0                                   | 0                          | 0          |
| Asian                         | 0           | 0         | 0              | 0        | 0               | 0              | 0                                   | 0                          | 0          |
| American Indian/Alaska Native | 0           | 0         | 0              | 0        | 0               | 0              | 0                                   | 0                          | 0          |
| Pacific Islander              | 0           | 0         | 0              | 0        | 0               | 0              | 0                                   | 0                          | 0          |
| Other                         | 0           | 0         | 0              | 0        | 0               | 0              | 0                                   | 0                          | 0          |

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

**Table 234 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

### Ethnicity of Residents

| Program Type |             |           |                |          |                 |                |                                     |                            |            |
|--------------|-------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|------------|
| Ethnicity    | Certificate | Mod-Rehab | Public Housing | Vouchers |                 |                |                                     |                            |            |
|              |             |           |                | Total    | Project - based | Tenant - based | Special Purpose Voucher             |                            |            |
|              |             |           |                |          |                 |                | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| Hispanic     | 0           | 0         | 0              | 0        | 0               | 0              | 0                                   | 0                          | 0          |
| Not Hispanic | 0           | 0         | 0              | 0        | 0               | 0              | 0                                   | 0                          | 0          |

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

**Table 245 – Ethnicity of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)



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

Not applicable.

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

According to the Sanford Housing Authority’s Five-Year Plan, Housing Choice Voucher (HCV) holders in Sanford face several immediate and pressing needs. Chief among these is the limited supply of affordable and supportive housing, especially for extremely low-income households and individuals with disabilities. This shortage makes it difficult for voucher holders to find suitable units that meet both affordability and accessibility criteria. Compounding the issue is the extensive waiting list for HCV assistance, which is currently closed, highlighting the overwhelming demand for rental assistance in the community.

Many HCV participants also encounter challenges locating units near essential services, public transportation, and employment centers. This issue disproportionately impacts individuals with disabilities and those requiring supportive environments. To address this, the plan emphasizes the need for integrated services such as case management, mental health counseling, and substance use treatment to help vulnerable households maintain housing stability. Additionally, transportation barriers limit access to healthcare, education, and job opportunities, further undermining self-sufficiency among voucher holders.

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

The housing needs of HCV holders in Sanford differ in intensity and urgency compared to the general population, primarily due to their income limitations and greater vulnerability to housing instability. While many households in the broader community may struggle with affordability due to rising rents and limited housing supply, HCV holders typically fall within the extremely low-income category and face more severe constraints.

For example, while moderate-income households may be able to compete in the private rental market, HCV participants often encounter additional barriers such as landlord discrimination, limited unit availability within voucher payment standards, and challenges finding units that meet accessibility requirements or are located near transit, jobs, and services. These constraints make their search for housing more restricted and time-sensitive.

Moreover, the general population may not rely as heavily on supportive services or emergency rental assistance to remain housed. In contrast, many HCV holders, particularly those with disabilities, elderly individuals, or families transitioning from homelessness, require case

management, mental health support, and other wraparound services to maintain stable housing. Transportation challenges are also more pronounced for voucher holders, who often rely on public transit and cannot afford to live in areas well-connected to employment or medical services.

While housing affordability affects much of the population, the needs of HCV holders are typically more acute due to compounded barriers such as severe income limitations, lack of supportive housing infrastructure, and systemic obstacles in accessing units.

## **NA-40 Homeless Needs Assessment – 91.205(c)**

### **Introduction**

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

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

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

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

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

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

**Table 26 – Agencies, groups, organizations who participated – Point-in-Time Counts**

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

The 2023 System Performance Measures (SPM) data for FL-507 accounts for the entire region. During 2023, the average length of time homeless individuals were enrolled in Emergency Shelter, Safe Haven, and Transitional Housing increased slightly from 103 days in 2022 to 105 days in 2023, an increase of 2%. Persons experiencing homelessness for the first time increased by 6%, from 4,031 people to 4,271 people, when including the number of people who have not accessed the crisis response system before enrolling in Emergency Shelter, Transitional Housing, or Permanent Housing. The CoC reported that 45% exited from Emergency Shelter, Transitional Housing, Safe havens, and Rapid Rehousing to Permanent Housing in 2023, whereas only 43% exited in 2022. Additionally, persons in Permanent Supportive Housing and other permanent housing retained or exited to permanent housing at a 97% success rate. Data is unavailable to analyze the length of time homeless persons are in the system or the number of persons entering and exiting the system for each population.

**Nature and Extent of Homelessness: (Optional)**

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

**Table 27 – Nature and Extent of Homelessness**  
 Data Source: 2024 CoC Homeless Populations and Subpopulations Report

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

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

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

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

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

The nature and extent of homelessness in Seminole County varies significantly across racial and ethnic groups, with Black or African American individuals and White individuals, including those of Hispanic/Latino origin, representing the largest share of the homeless population. Black or

African American individuals experience the highest rates of homelessness, with 92 individuals in emergency shelters, 20 in transitional housing, and a total of 174 individuals experiencing homelessness. Additionally, Black or African American individuals identifying as Hispanic/Latino account for 7 in emergency shelters, 1 in transitional housing, and a total of 8 individuals, highlighting the disproportionate impact of homelessness on this racial group.

White individuals, including those of Hispanic/Latino origin, also experience significant levels of homelessness. Among non-Hispanic White individuals, 71 are in emergency shelters, 12 in transitional housing, totaling 176 individuals experiencing homelessness. For White individuals who identify as Hispanic/Latino, 21 are in emergency shelters, 5 in transitional housing, bringing the total to 28 individuals. Similarly, Hispanic/Latino individuals not categorized under another race account for 12 in emergency shelters, 0 in transitional housing, with a total of 31 individuals experiencing homelessness.

Multi-racial individuals, including those of Hispanic/Latino origin, represent a smaller yet notable portion of the homeless population, with 7 individuals in emergency shelters and 0 in transitional housing, totaling 8 individuals. Non-Hispanic multi-racial individuals account for 7 in emergency shelters, 0 in transitional housing, totaling 9 individuals experiencing homelessness. Other racial and ethnic groups, such as Asian, Indigenous, Middle Eastern/North African, and Pacific Islander individuals, report minimal cases of homelessness. For example, Native Hawaiian or Pacific Islander individuals total 1 in transitional housing and 1 in emergency shelters, while Asian or Asian American individuals total 1 in emergency shelters.

### **Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

The 2024 Point-in-Time Count for Seminole County provides a comprehensive overview of the extent and nature of homelessness, highlighting disparities between sheltered and unsheltered populations across different demographics. The total number of individuals experiencing homelessness in Seminole County is 439, with 257 in emergency shelters or transitional housing and 182 living unsheltered.

The sheltered homeless population (those in emergency shelters or transitional housing) accounts for 257 individuals, while 182 individuals remain unsheltered, living in public spaces, vehicles, or other uninhabitable locations. Among those in shelters, 217 are adults and children in emergency housing, and 40 are in transitional housing.

Households without children make up the largest share of both sheltered and unsheltered homeless individuals. This group includes 180 individuals in shelters (140 in emergency shelters and 40 in transitional housing) and 179 unsheltered individuals. The data suggests that most individuals experiencing homelessness in Seminole County are single adults or unaccompanied individuals rather than families.

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

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

Among racial and ethnic groups, Black or African American individuals experience the highest rate of homelessness, with 120 sheltered individuals and 62 unsheltered individuals, followed by White individuals (109 sheltered and 95 unsheltered). Smaller racial groups, such as Native Hawaiian/Pacific Islander, Asian, and Indigenous individuals, report minimal cases of homelessness.

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

**Discussion:**

Data from Seminole County reveals that Black or African American individuals experience the highest rates of homelessness, followed by White individuals and Hispanic/Latino subgroups. The representation of Hispanic individuals across various racial categories suggests possible underreporting when data is categorized solely by race. Multi-racial individuals also face notable housing instability, though at lower rates. To address these disparities, targeted prevention and culturally competent outreach efforts are needed, particularly for Black, White, Hispanic, and multi-racial populations.

The prevalence of mental illness and substance use disorders among the homeless population further emphasizes the need for integrated healthcare and housing solutions. Effective strategies include expanding rapid rehousing, permanent supportive housing, mental health services, rental assistance, and eviction prevention programs. A collaborative, multi-agency approach grounded in data and equity is essential to ensuring long-term housing stability for the most affected groups in Seminole County.

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

### **Introduction**

This section examines the characteristics and needs of various vulnerable subpopulations in the City of Sanford who are not necessarily homeless but may require supportive services. These groups include the elderly, individuals with disabilities (mental, physical, and developmental), people living with HIV/AIDS and their families, individuals struggling with alcohol or drug addiction, victims of domestic violence, individuals with criminal records, those with limited English proficiency, and those lacking adequate transportation.

Members of these populations often face additional challenges that impact their ability to maintain independence, communicate effectively, access transportation, receive adequate supervision, and obtain necessary medical care. Addressing these needs requires targeted support services that promote self-sufficiency, safety, and improved quality of life for these individuals and their families.

### **Describe the characteristics of special needs populations in your community:**

**Elderly and Frail Elderly** – The elderly population (aged 65 and over) comprises approximately 12.4% of the City’s residents. The frail elderly, typically defined as individuals aged 85 and older, make up about 2.04% of Sanford’s population. This demographic is particularly vulnerable, often requiring specialized medical care, assistance with daily activities, and support services to maintain their quality of life.

**People with Mental, Physical, and/or Developmental Disabilities** – Approximately 10.5% of residents under the age of 65 live with a disability, encompassing a range of mental, physical, and developmental impairments. Individuals in this population may experience mobility limitations, sensory impairments, cognitive or intellectual disabilities, and mental health conditions.

**Persons with Alcohol or other Drug Addiction** – Individuals grappling with alcohol or other drug addictions reflect broader trends observed in Seminole County and the state. The Florida Department of Health in Seminole County has identified substance use disorder as a significant community concern, noting a rise in vaping, e-cigarette use, and fentanyl-related deaths. Specifically, fentanyl-related fatalities in Seminole County increased from 2 in 2011 to 36 in 2017. The Seminole County Sheriff's Office reported 62 overdose deaths in 2016, which escalated to 83 in 2017 and 82 in 2018. This surge is partly attributed to the practice of "boosting," where substances like heroin are mixed with potent and cost-effective additives such as fentanyl to enhance potency and profitability.

**Persons with HIV/AIDS and their Families** – Individuals living with HIV/AIDS represent a segment of the population that requires specialized medical care and support services. While specific data

for Sanford is limited, broader statistics from Seminole County and the surrounding Orlando-Kissimmee-Sanford metropolitan area provide insight into the local impact of HIV/AIDS. In Seminole County, there are approximately 1,362 individuals living with HIV.

Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking - The Florida Department of Law Enforcement Uniform Crime Report provides data on domestic violence offenses and arrests by jurisdiction. In 2020, FDLE reports show Seminole County reported 2,563 arrests among domestic violence offenses. They include murder, rape, aggravated assault, simple assault, and intimidation. The 2024 Point in Time Count identified 60 homeless victims of domestic violence.

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

Elderly and Frail Elderly - Elderly and frail elderly residents in Sanford have unique housing and supportive service needs to ensure their safety and well-being. Many require affordable, accessible housing with features like single-story layouts, ramps, and grab bars. Supportive housing options that offer personal care, housekeeping, and meal services, such as those funded through the Section 202 Supportive Housing for the Elderly Program, are essential for those needing assistance with daily activities. In addition to safe housing, seniors need access to healthcare, chronic disease management, personal care, and nutritious meals. Programs like Meals on Wheels, etc., have long supported these needs in Seminole County by providing food and transportation. Transportation remains a critical service for seniors to access medical care, shop, and stay socially engaged, which helps combat isolation and supports mental health. Sanford assesses senior needs through tools such as the Florida Department of Elder Affairs' statewide evaluations, Comprehensive Geriatric Assessments by healthcare providers, and feedback from community organizations, caregivers, and seniors themselves.

People with Mental, Physical, and/or Developmental Disabilities - Individuals with mental, physical, and developmental disabilities require accessible, affordable housing and tailored supportive services to maintain independence and well-being. Many need homes with features like wheelchair ramps, widened doorways, and modified bathrooms, as well as affordability due to limited income opportunities. Those with serious mental illness often rely on permanent supportive housing that combines stable housing with integrated services. In Sanford, Dave's House is addressing this by developing 16 supportive housing units for adults with disabilities.

In addition to housing, individuals need access to healthcare services such as physical and occupational therapy, mental health counseling, and in-home care, services offered by providers like BrightStar Care of Seminole County. Legal advocacy is also important, with organizations like Disability Rights Florida helping individuals secure necessary accommodations and protect their

rights. Emergency preparedness is another key need, and the Seminole County Special Needs Program provides enhanced shelters and transportation during emergencies.

Assessing these needs involves individualized evaluations by healthcare professionals and agencies like the Agency for Persons with Disabilities (APD), as well as broader community assessments. Tools such as the Seminole County Community Services Block Grant Community Needs Assessment help identify service gaps and inform resource planning.

Persons with Alcohol or Other Drug Addiction - Individuals struggling with alcohol or drug addiction need specialized housing and support services to aid recovery and reintegration. Transitional and sober living housing provides structured, substance-free environments that help bridge the gap between rehabilitation and independent living. For those with chronic addiction or co-occurring disorders, permanent supportive housing is essential, combining stable housing with ongoing treatment and mental health support.

Comprehensive care is also critical, including inpatient and outpatient treatment, medical detox, individual and group therapy, and relapse prevention programs. Facilities like the Advent Health Hope & Healing Center in Sanford offer voluntary behavioral health services, while ongoing support through counseling and peer groups fosters long-term recovery.

Assessing these needs involves both individual evaluations and community-level data. Healthcare providers create personalized treatment plans based on addiction severity and support systems, while agencies like the Florida Department of Health in Seminole County conduct community health assessments to identify substance abuse trends. Organizations such as Aspire Health Partners also collect outcome data to help guide the expansion and coordination of addiction recovery services.

Persons with HIV/AIDS and their Families - Individuals living with HIV/AIDS and their families require stable, affordable housing and access to comprehensive healthcare to maintain stability and health. Housing assistance programs like HOPWA (Housing Opportunities for Persons with AIDS) are vital, helping low-income individuals avoid homelessness and adhere to medical care. Organizations such as Miracle of Love in nearby Orlando provide case management and housing support through HOPWA.

In Sanford, the Florida Department of Health in Seminole County offers essential HIV/AIDS services, including ADAP (AIDS Drug Assistance Program), case management, outpatient care, and medical nutrition therapy. Additional support from groups like Hope & Help extends access to prevention, treatment, and primary care services.

These needs are identified through regular HIV Needs Assessments conducted by the Florida Department of Health, which gather input from those affected to guide the development of targeted programs and fill service gaps.

Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking - Victims of domestic violence, dating violence, sexual assault, and stalking need safe housing and comprehensive support services to ensure their safety and recovery. Immediate access to emergency shelters is critical, with organizations like SafeHouse of Seminole providing secure housing, counseling, and advocacy since 1995. Transitional housing programs offer survivors temporary housing for 6 to 24 months, along with services like childcare, transportation, and life skills training to support their path to independence.

Support services also include legal aid, case management, and healthcare access. The Florida Department of Children and Families funds counseling and case management programs to help survivors navigate their circumstances. Identifying these needs requires evaluating service availability, gathering feedback from survivors, and analyzing data such as unmet service demand to address gaps and guide resource allocation.

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

In the Orlando-Kissimmee-Sanford Metropolitan Statistical Area (MSA), which includes Sanford, Florida, the prevalence of HIV/AIDS is notably significant. As of 2022, the Orlando MSA reported an HIV prevalence rate of 628 cases per 100,000 people, accounting for approximately 1.3% of the nation's population living with HIV.

In Seminole County, there were 1,421 individuals living with HIV as of 2022.

Demographically, the HIV epidemic in Orlando MSA disproportionately affects certain groups. The majority of cases are among men who have sex with men (MSM), with significant impacts observed in Black and Hispanic communities. Socioeconomic factors, including income disparities and access to healthcare, further influence the distribution and management of HIV in the region.

These statistics underscore the critical need for targeted prevention, testing, and treatment programs in Sanford and the broader Orlando-Kissimmee-Sanford MSA. Efforts to address the epidemic must consider the unique demographic and socioeconomic characteristics of the affected populations to reduce transmission rates effectively and support those living with HIV/AIDS.

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

Not applicable.

**Discussion:**

Across all subpopulations, there is a clear need for expanded housing opportunities and increased funding for supportive services. Housing should be community-integrated and paired with targeted support services to promote long-term stability. Implementing best practices tailored to individual needs is essential for successful recovery. While the City of Sanford offers various resources and specialized programs, effective communication and public education remain critical to ensuring residents are aware of available tools and support. Addressing the needs of individuals navigating multiple systems and overlapping services requires a collaborative approach to help them achieve lasting stability.

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

### **Describe the jurisdiction’s need for Public Facilities:**

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

Sanford is the largest city in Seminole County, and Seminole County is the fourth fastest-growing county in the State of Florida. Therefore, community development needs are growing. In the 2023 Sanford Community Survey, residents rated fire services (90% excellent or good) and emergency medical services (EMS) (81% as excellent or good) as the two highest-rated services. In addition, over three-quarters of residents indicated that they visit parks daily, weekly, or monthly. About 8 of 10 respondents rated park quality as good or excellent. However, only 1 of 10 respondents indicated that they had ever utilized a youth or adult recreation program offered by the City. Overall, while quality of parks and recreational facilities was rated high, utilization of recreation facilities and program in particular is low.

The City’s 2025 Proposed Budget Strategic Plan identifies the following public facilities needs:

- Improve connections to the water by strengthening north/south streets, SR 46, and SunRail connections to the waterfront.
- Connect parks, open space and civic uses within the walkable downtown area.
- Re-stitch the fabric of the Goldsboro neighborhood by connecting streets and adding small neighborhood parks.
- Focus on revitalization of Goldsboro through infill housing initiatives and a proposed civic hub along the 17-92 Corridor.
- Create a new mixed-use hub anchored by civic uses at the intersection of Lake Mary Boulevard and 17-92.

The budget states that asset repairs have been neglected over the last 12 years, totaling \$54 million, so these repairs are named as a priority for expenditures. Utilities make up the largest expenditure in the city’s citywide budget at 34%, followed by public safety at 23%. Transportation makes up 5%, culture and recreation 4%, public works 1% and human services 1%. Breaking down the citywide budget, the general budget primarily funds police at 32%, fire at 19%, recreation at 10%, and public works at 7%.

### **How were these needs determined?**

The City’s 2025 Proposed Budget contains a Strategic Plan in which six goals and six target areas are identified. Of the six goals, unifying downtown and the waterfront is one, promoting Sanford’s distinct culture is another, and redeveloping and revitalizing disadvantaged

communities is another. Public facilities needs were identified as target areas, informed by these goals.

The Sanford Community Survey serves as a consumer report card developed by a third-party vendor to allow citizens to self-report their ratings of characteristics of the city. The survey utilized for this analysis was performed in 2023 for implementation in 2024.

**Describe the jurisdiction’s need for Public Improvements:**

HUD’s definition of public improvements includes street improvements, sidewalks, water/sewer improvements, flood drainage improvements, parking facilities, tree planting, and other design and functionality treatments.

In the 2023 Sanford Community Survey, residents gave utility infrastructure in Sanford a 4 out of 10 rating, which was lower than the national benchmark. Water-related services were rated as a high priority for residents; only 4 out of 10 residents rated water quality highly, which is much lower than the national benchmark. The second highest priority selected by residents was stormwater maintenance.

According to H+T Index data, residents in Sanford pay an average of 25% of their monthly income on transportation costs, and spend an average of \$14,172 per year on transportation costs. Enhancing multimodal transportation infrastructure, and safety through design of non-motorized modes of transportation will decrease the overall cost of transportation for Sanford residents.

The City’s 2025 Proposed Budget Strategic Plan identifies the following public facilities needs:

- Preserve the character of the historic neighborhoods south of 3rd Street.
- Enhance the safety, character, and land use connectivity along the SR 46 Corridor.
- Strengthen north/south connectivity with proposed at-grade, street crossings across existing railroad tracks.
- Improve east/west connectivity by extending the Goldsboro Trail and making both 4th & 7th Streets better for bicyclists and pedestrians.
- Improve connectivity between the SunRail transit stop and neighborhoods beyond the railroad tracks along SR 46, Airport Boulevard, and Monroe Avenue corridors, including by allowing office, retail, and mixed-use infill.
- Improve north/south connectivity with more complete streets near Seminole Towne Center/St. Johns Parkway.
- Prepare for future passenger rail along existing railroad spur in the Airport area.
- Improve walking and biking along the St. Johns parkway.
- Encouraging a sense of “place” in high-density communities in the Seminole Towne Center/St. Johns Parkway Area by focusing on entertainment retail and infill.

- Create gateway focal points at the intersection of Airport Boulevard and 17-92 and at Airport and Sanford Avenue, and enhance the character along 17-92 through streetscape improvements, signage, infill, and bicycle/pedestrian infrastructure.

Sanford has a Community Redevelopment Agency (CRA) for assistance with infrastructure improvements in Sanford. For public improvements, the CRA currently funds a trolley and shuttle van service, marketing for SunRail, construction grants, façade grants, public art, such as the 2023 150th Anniversary Fire Department Mural, the Magnolia Square Clock Refurbishment, and landscape maintenance.

### **How were these needs determined?**

The City’s 2025 Proposed Budget contains a Strategic Plan in which six goals and six target areas are identified. Of the six goals, unifying downtown and the waterfront is one, promoting Sanford’s distinct culture is another, and redeveloping and revitalizing disadvantaged communities is another. Public facilities needs were identified as target areas, informed by these goals.

The Sanford Community Survey serves as a consumer report card developed by a third-party vendor to allow citizens to self-report their ratings of characteristics of the city. The survey utilized for this analysis was performed in 2023 for implementation in 2024.

### **Describe the jurisdiction’s need for Public Services:**

After the murder of Trayvon Martin in 2012, the City investigated contributors to racial inequality. A few of these contributors included:

- Lack of job training and employment opportunities
- Deteriorating neighborhoods and lack of decent affordable housing
- Limited alternative educational opportunities
- Inadequate affordable health and mental healthcare services
- Deterioration of the traditional family structure

The Community Relations & Neighborhood Engagement Department serves as an office within the City to ensure non-discrimination and access to opportunity, and move racial equality initiatives forward. Three programs run out of this office include My Brother’s Keeper, an initiative created by President Barack Obama in February of 2014 to address the disparities that boys and young men of color are faced with daily. Another program is the Low-Income Home Energy Assistance Program (LIHEAP) which funds residents with home energy assistance, including paying for heating and cooling bills and appliances. Finally, the city has a Race, Equality, Equity, and Inclusion (REEI) Advisory Committee that focuses on initiatives to ensure

nondiscrimination and inclusion. This Committee hosts an event called Sanford Speaks in partnership with the Peace and Justice Institute, which is a community dialogue around addressing historic harms related to race, promoting equity, and sharing diverse experiences of individuals in Sanford.

In the 2023 Sanford Community Survey, residents were asked to evaluate several public safety services. Overall economic health, and overall health and wellness opportunities both rated lower than the national benchmark. Sanford residents gave ratings for public safety services that were similar to the national and Florida benchmarks, except for crime prevention, which was rated lower than the Florida benchmark. The highest-rated service in Sanford was garbage and recycling collection (8 out of 10 respondents rating excellent or good). Overall utilities customer service and responsiveness to service requests rated slightly higher as well (6 out of 10 respondents rating excellent or good).

The city is also prioritizing expenditures that reduce future operating costs, which includes better use of technology “infrastructure.”

**How were these needs determined?**

The City’s 2025 Proposed Budget contains a Strategic Plan in which six goals and six target areas are identified. Of the six goals, unifying downtown and the waterfront is one, promoting Sanford’s distinct culture is another, and redeveloping and revitalizing disadvantaged communities is another. Public facilities needs were identified as target areas, informed by these goals.

The City of Sanford’s Race, Equality, Equity and Inclusion Committee publishes regular reports. The report utilized in this analyses was 2022-2024.

The Sanford Community Survey serves as a consumer report card developed by a third-party vendor to allow citizens to self-report their ratings of characteristics of the city. The survey utilized for this analysis was performed in 2023 for implementation in 2024.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview

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

The Housing Market Analysis is divided into the following sections:

**Number of Housing Units** – A basic count of the total number of housing units and occupied housing units in the city by property type, unit size, and tenure. There are 26,069 housing units in the city including a limited supply of subsidized or affordable units.

**Cost of Housing** – Compares the cost of housing in the city to household incomes to determine if there is a sufficient supply of affordable housing. Home values and rents remain high for Sanford residents.

**Condition of Housing** – Analyzes the age of the housing, risk of exposure to lead-based paint, and presence of housing problems to identify the supply of decent housing and the condition of the city's housing inventory. Most of Sanford's owner housing is about 25 years old with rental housing being between 26-45 years of age. Data indicates a need to provide preventative maintenance and preserve the existing affordable housing stock through housing rehabilitation.

**Public and Assisted Housing** – Examines the public housing inventory for the Sanford Housing Authority. The SHA does not own or operate any public housing units or manage Housing Choice Vouchers. The Orlando Housing Authority does utilize HCVs in the City of Sanford.

**Homeless Facilities and Services** – Looks at the availability of beds for individuals experiencing homelessness. The current housing inventory for the FL-507 jurisdiction includes 585 year-round emergency shelter beds for households with children and 695 for households with only adults, with no additional seasonal or overflow beds available. Transitional housing options are more limited, offering 341 beds for families, 360 for adults, and 61 for unaccompanied youth.

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

**Barriers to Affordable Housing** – An insight into public policy that may impede access to or development of affordable housing. In Sanford, the single-family residential zones limit the size, density, and type of housing that can feasibly be built in the city, limiting affordable housing options. Restrictive policy surrounding Accessory Dwelling Units (ADUs) and parking may also act as barriers to affordable housing development.

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

**Broadband Needs of Housing occupied by Low- and Moderate-Income Households** – Examines the availability of internet and broadband services to low- and moderate-income households within the city. In general, monthly prices are low to average, between \$30 and \$50 per month. One of the newer forms of home internet is 5G; its service area is limited by proximity to the provider’s cell phone towers. Sanford has four 5G providers, three satellite providers, two fixed wireless providers, one cable provider, and two fiber-optic providers.

**Hazard Mitigation** – Reviews the risk climate change has on low- and moderate-income households. The City of Sanford is at risk of affordable housing loss, particularly for low-income households, due to the high threat of hurricanes in the State of Florida. While climate change does not directly increase hurricane activity, it exacerbates their intensity, rainfall, and destructive potential.

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

### Introduction

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

### All residential properties by number of units

| Property Type                   | Number        | %           |
|---------------------------------|---------------|-------------|
| 1-unit detached structure       | 13,777        | 53%         |
| 1-unit, attached structure      | 2,098         | 8%          |
| 2-4 units                       | 1,770         | 7%          |
| 5-19 units                      | 4,365         | 17%         |
| 20 or more units                | 3,280         | 12%         |
| Mobile Home, boat, RV, van, etc | 779           | 3%          |
| <b>Total</b>                    | <b>26,069</b> | <b>100%</b> |

**Table 28 – Residential Properties by Unit Number**

Data Source: 2019-2023 ACS, Table B25024

### Unit Size by Tenure

|                    | Owners        |             | Renters       |             |
|--------------------|---------------|-------------|---------------|-------------|
|                    | Number        | %           | Number        | %           |
| No bedroom         | 25            | 0%          | 388           | 3%          |
| 1 bedroom          | 303           | 2%          | 2,567         | 23%         |
| 2 bedrooms         | 1,989         | 16%         | 4,674         | 39%         |
| 3 or more bedrooms | 9,948         | 82%         | 4,128         | 35%         |
| <b>Total</b>       | <b>12,265</b> | <b>100%</b> | <b>11,757</b> | <b>100%</b> |

**Table 29 – Unit Size by Tenure**

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

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

The city has limited funding to address large scale affordable housing needs but takes the opportunity to utilize its CDBG funds to preserve existing affordable units through housing rehabilitation. The city intends to invest approximately \$1,254,083 during 2025-2029 towards increasing access to affordable units. Through the city's housing rehabilitation program and down-payment assistance program, the city proposes to assist 33 households (18 rehabilitation and 15 down-payment assistance) of various types including small and large family households,

single-headed households, low-to moderate-income households, and households containing senior, youth, or individuals with disabilities. Affordable housing activities will preserve affordable housing for homeowners and funds will also support renters achieve affordable homeownership. The city will focus on supporting housing stability through preservation and ownership for extremely low-, low-, and moderate-income families and individuals whose incomes are at or below 80% AMI.

The city may also leverage federal funds through a partnership with Seminole County who may use state SHIP dollars in the city to support access to affordable housing units. SHIP funds are intended to increase housing affordability for families and individuals whose incomes are at or below 120% of the Orlando-Kissimmee-Sanford Area Median Income (AMI).

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

In accordance with HUD guidance, the Housing Authority of the City of Sanford previously demolished its public housing sites and has developed new housing opportunities in the City of Sanford.

Georgetown Square, formerly known as Redding Gardens, is now a 90-unit senior facility for those whose income qualifies and are at least 55 years of age. Monroe Landings, formerly known as Lake Monroe Terrace, is now completed. Monroe Landings is a 60-unit family apartment complex with state-of-the-art amenities. Somerset Landings, which is the second phase of the redevelopment of the former Lake Monroe Terrace Apartments, is an 84-unit apartment community consisting of one (1), two (2) and three (3) bedroom apartments for low-income families. The Housing Authority of the City of Orlando, FL (OHA) will accept online pre-applications for sixty-three Section 8 Project Based Voucher (PBV) units for the waiting list for Somerset Landings Apartments.

According to the Shimberg Center for Housing Studies, assisted housing inventory, there are no assisted units facing expiration of the affordability period during the consolidated plan period for the City of Sanford.

The Sanford Housing Authority no longer owns or operates public housing, therefore there are no affordable units expected to be lost during the 2025-2029 consolidated planning period.

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

The city's housing stock is primarily single-family detached structures which help to meet the needs of the city's 51% owner population, but these units are likely not suitable or affordable enough to meet the demands of the city's renters, which represent nearly half of the population.

Having a large housing stock of single-family homes also means not enough available units for rent. With housing prices pushing out homebuyers, many turn to renting as the only viable option for housing stability. Only about 17% of the housing stock is multi-family structures with 5-19 units, which are more suitable and affordable to the city's renters.

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

These growing trends are a clear indicator that there are not enough affordable units to meet the demands of the population in Sanford.

**Describe the need for specific types of housing**

As stated above, the city does not have a largely diverse housing stock. Fifty-three percent of the city's housing stock is single-family detached homes and there are much fewer duplexes or multi-family properties. Adding multi-family housing can help increase access to affordable housing for owners and renters. In addition to lacking diverse housing types, much of the housing in the city is 3-bedrooms or more at 82% for owners and 35% for renters. This could also inadvertently increase costs for smaller family households, which make up a significant portion of the city's population.

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

### Introduction

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

### Cost of Housing

|                      | Base Year: 2020 | Most Recent Year: 2025 | % Change |
|----------------------|-----------------|------------------------|----------|
| Median Home Value    | \$235,040       | \$371,350              | 58%      |
| Median Contract Rent | \$1,171         | \$2,300                | 96%      |

**Table 250 – Cost of Housing**

**Data Source:** Realtors Property Resource, April 2020 (Median Home Value Base Year), Realtors Property Resource, April 2025 (Median Home Value Most Recent Year); ACS 2016-2020 Five-Year Estimates, Table DP04 (Median Contract Rent Base Year), Realtors Property Resource, 1<sup>st</sup> Quarter 2025 (Median Contract Rent Most Recent Year).

| Rent Paid       | Number        | %             |
|-----------------|---------------|---------------|
| Less than \$500 | 128           | 1%            |
| \$500-999       | 1,155         | 10%           |
| \$1,000-1,499   | 4,476         | 40%           |
| \$1,500-1,999   | 3,682         | 32%           |
| \$2,000 or more | 1,977         | 17%           |
| <b>Total</b>    | <b>11,418</b> | <b>100.0%</b> |

**Table 261 - Rent Paid**

**Data Source:** 2019-2023 ACS, Table DP04

### Housing Affordability

| Number of Units affordable to Households earning | Renter       | Owner         |
|--|--------------|---------------|
| 30% HAMFI  | 365          | No Data       |
| 50% HAMFI  | 1,480        | 1,160         |
| 80% HAMFI  | 6,495        | 3,765         |
| 100% HAMFI                                       | No Data      | 5,410         |
| <b>Total</b>                                     | <b>8,340</b> | <b>10,335</b> |

**Table 272 – Housing Affordability**

**Data Source:** 2016-2020 CHAS

**Monthly Rent**

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

**Table 283 – Monthly Rent**

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

**Is there sufficient housing for households at all income levels?**

The City of Sanford is experiencing significant growth and housing availability across all income categories remains a complex issue. Lack of affordable housing affects households of all income categories in Sanford, but as expected the income level most impacted by the lack of affordable and sufficient housing is households making less than 30% of the HUD Area Median Family Income (HAMFI). According to the housing affordability table above, only 365 rental units, or 3% of total rental units, are available and affordable to those earning 30% or less of the HAMFI and 1,480 rental units, or 12% of total rental units, are available and affordable to households earning at or below 50% HAMFI. For owner-occupied units, no data is available for the number of units affordable for homeowners earning at or below 30% of the HAMFI but it is likely that those at this income level are severely housing cost-burdened. The table indicates that only 1,160 units, or 9% of total owner units, are affordable to those earning at or below 50% HAMFI.

The city’s affordable housing trends align with national trends that lower income households, particularly those at or below the 30% HAMFI threshold, have limited access to sufficient housing. Lack of affordable housing in Sanford is exacerbated by limited resources and access to subsidy programs. The Sanford Housing Authority does not own or operate public housing and the wait list for the voucher program through the Orlando Housing Authority is lengthy and not a viable option for meeting immediate housing needs of low-income populations. In addition, the city received very limited state and federal resources to address housing needs.

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

The housing market has shifted dramatically since the previous Consolidated Plan due to the COVID-19 pandemic and subsequent inflation, raising home values and rents to an unprecedented high. Housing affordability has become a primary issue nationwide and in the City of Sanford. According to Realtors Property Resource (RPR), while Sanford home values and rents have remained lower than the State of Florida’s and Seminole County’s, the city is still experiencing housing affordability challenges. A 2025 market report from RPR has indicated that

median home values in Sanford have risen 58% since 2020 to \$371,350 and though census data reports lower, RPR current market data reports median rents in 2025 to be \$2,300. These values are not affordable across all income categories, but particularly for those earning 0-80% HAMFI.

During this Consolidated Plan, housing affordability is not likely to change significantly. While homes values have decreased slightly, and days on the market have increased, it is still a seller's market. During the next few years, it is possible that the market may become more neutral, but affordability will still remain an issue due to increased interest rates and high homeowner insurance premiums. Market trends indicate that rents will also likely remain high. A low inventory of available properties will stress the market and while it may help affordability for homeownership it will do the opposite for rentals by increasing rental prices. Housing affordability in Sanford will also continue to be exacerbated by limited access to subsidy programs.

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

Rents associated with HUD's fair market and HOME rent limits are, for the most part, lower than the current area median rent as reported by RPR. However, when looking at 3-4-bedroom rents, the Fair Market Rents are indicated as potentially being higher than market rates at \$2,486 and \$2,960 respectively. In most cases, subsidized rents will significantly increase affordability for Sanford residents, however the city is lacking access to resources and subsidy programs that could provide relief.

The city continues to seek out resources that could increase access to affordable housing in Sanford, particularly for low-income and vulnerable populations. The city also annually re-examines the housing market and available resources through the action planning process and is committed to including housing strategies to the extent possible in its 2025-2029 Consolidated Plan. The city plans to preserve affordable housing through rehabilitation activities and is considering all pathways to increasing access to affordable housing through the production of new units.

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

### Introduction

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

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

The Census Bureau and HUD defines a “selected” condition as:

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

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

One of the goals of the city is to increase the supply of affordable housing through housing rehabilitation efforts. To ensure the housing projects and activities the city funds meet this goal, it is important to define the terms standard condition, substandard condition but suitable for rehabilitation.

- Standard condition – A housing unit that meets the HUD Housing Quality Standards (HQS) and all applicable state and local codes.
- Substandard condition but suitable for rehabilitation – A housing unit that contains one or more housing conditions (defined below), contains a lead-based paint hazard, and/or is deemed a dilapidated or dangerous structure under the local Code of Ordinances of the City of Sanford, but which is structurally and financially feasible to rehabilitate.

### Condition of Units

| Condition of Units          | Owner-Occupied |     | Renter-Occupied |     |
|-----------------------------|----------------|-----|-----------------|-----|
|                             | Number         | %   | Number          | %   |
| With one selected Condition | 2,818          | 23% | 6,387           | 54% |

| Condition of Units             | Owner-Occupied |             | Renter-Occupied |             |
|--------------------------------|----------------|-------------|-----------------|-------------|
|                                | Number         | %           | Number          | %           |
| With two selected Conditions   | 99             | 1%          | 377             | 3%          |
| With three selected Conditions | 0              | 0%          | 0               | 0%          |
| With four selected Conditions  | 0              | 0%          | 0               | 0%          |
| No selected Conditions         | 9,348          | 76%         | 4,993           | 43%         |
| <b>Total</b>                   | <b>12,265</b>  | <b>100%</b> | <b>11,757</b>   | <b>100%</b> |

**Table 294 - Condition of Units**

Data Source: 2019-2023 ACS, Table B25123

### Year Unit Built

| Year Unit Built | Owner-Occupied |             | Renter-Occupied |             |
|-----------------|----------------|-------------|-----------------|-------------|
|                 | Number         | %           | Number          | %           |
| 2000 or later   | 4,942          | 40%         | 3,995           | 34%         |
| 1980-1999       | 2,858          | 23%         | 4,882           | 42%         |
| 1950-1979       | 3,309          | 27%         | 2,360           | 20%         |
| Before 1950     | 1,156          | 10%         | 520             | 4%          |
| <b>Total</b>    | <b>12,265</b>  | <b>100%</b> | <b>11,757</b>   | <b>100%</b> |

**Table 305 – Year Unit Built**

Data Source: 2019-2023 ACS, Table B25036

### Risk of Lead-Based Paint Hazard

| Risk of Lead-Based Paint Hazard                       | Owner-Occupied |     | Renter-Occupied |     |
|---|----------------|-----|-----------------|-----|
|   | Number         | %   | Number          | %   |
| Total Number of Units Built Before 1980               | 4,465          | 36% | 2,880           | 24% |
| Housing Units built before 1980 with children present | 3,100          | 25% | 1,120           | 10% |

**Table 316 – Risk of Lead-Based Paint**

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

### Vacant Units

|                          | Suitable for Rehabilitation | Not Suitable for Rehabilitation | Total |
|--------------------------|-----------------------------|---------------------------------|-------|
| Vacant Units             |                             |                                 | 2,047 |
| Abandoned Vacant Units   | 326                         | 216                             | 542   |
| REO Properties           | 1                           | 0                               | 1     |
| Abandoned REO Properties | 7                           | 1                               | 8     |

**Table 37 - Vacant Units**

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

## **Need for Owner and Rental Rehabilitation**

As existing homes represent a large portion of a community's affordable housing stock, considering the age of housing is paramount in determining housing preservation needs. Aging homes may need substantial repairs, increasing housing costs or even eliminating affordable homes from the inventory. Homes typically start to need substantial repairs and rehabilitation when they reach around 30 to 40 years old. At this age, many of the original building materials and systems, such as roofing, plumbing, electrical wiring, and HVAC systems, begin to show significant wear and may require replacement or major repairs. Structural elements like foundations and framing may also start to exhibit issues due to prolonged exposure to the elements and natural settling. Additionally, homes of this age may not meet current building codes and standards for safety, energy efficiency, and accessibility, necessitating upgrades to improve overall livability. At 50 years, homes begin to qualify as historically significant by the National Register of Historic Places.

Homeowner housing in Sanford is relatively newer at about 25 years old, with 40% being built in 2000 or later. The rental housing stock in Sanford is a bit more seasoned between 26-45 years old with 42% being built between 1980-1999. Though the city's housing stock is relatively young, it is still of the age that requires proper maintenance to reduce risks of hazards or displacement and to lower housing costs. Additionally, Florida households have an increased risk of damage from hurricanes and that threat continues to increase. Housing rehabilitation is a necessary component to help low-income households recover and make the affordable housing stock more resilient. This data indicates that there is a portion of the housing stock that could benefit from housing rehabilitation.

Additionally, data on homes having housing problems, or "selected" housing conditions indicates that 23% of owner housing and 54% of rental units have at least one "selected" condition. This could mean the unit lacks complete plumbing or kitchen facilities, there is more than one person per room, or the cost burden for that unit is greater than 30%, all of which are considered substandard conditions. This data is an indicator that there is a need for both owner and renter rehabilitation.

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

Lead-based paint is highly toxic and can cause health problems, especially in young children. The use of lead-based paint was banned in 1978. However, for purposes of this plan, the number of units built before 1980 and occupied by households with children serves as a baseline for estimating the number of housing units occupied by LMI families with lead-based paint hazards. An estimated 36% of owner units (4,465 units) and 24% percent of renter units (2,880 units) in

the city were built prior to 1980 and 25% of those owner units (3,100) and 10% (1,120) of those renter units have children present and may be at risk for lead-based paint hazards.

Regarding the risk for lead-based paint exposure for lower income families, the CHAS data in the “number of households” table in the needs assessment of this plan, reports that of the total households with children under the age of 6 in the city 725 are extremely low income, 650 are very-low income, and 1,244 are low income. If these children are living in homes built prior to 1980, there may be a risk of lead-based paint hazard. The data indicates a potential risk for a total of 2,619 low-income households. Based upon the age of the city’s housing stock, the risk for lead-paint poisoning for Sanford’s low-income households is low.

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

### Introduction

The Sanford Housing Authority operates under a unique structure, wherein its day-to-day operations are managed by the Orlando Housing Authority through a temporary services agreement. This arrangement was established following the need for SHA to redevelop its public housing sites and management challenges, which led to the relocation of all public housing residents to private housing using Housing Choice Vouchers by 2013. Despite OHA’s operational management, SHA maintains its own governance through a Board of Commissioners. This structure allows SHA to retain local oversight and strategic direction while leveraging OHA’s administrative capabilities to manage housing programs and services effectively.

OHA operates 534 vouchers in the City of Sanford/Seminole County area and has 111 project-based vouchers in properties owned by SHA. SHA does not have a voucher program.

### Totals Number of Units

|                               | Program Type |           |                |          |                |               |                                     |                            |            |
|-------------------------------|--------------|-----------|----------------|----------|----------------|---------------|-------------------------------------|----------------------------|------------|
|                               | Certificate  | Mod-Rehab | Public Housing | Vouchers |                |               |                                     |                            |            |
|                               |              |           |                | Total    | Project -based | Tenant -based | Special Purpose Voucher             |                            |            |
|                               |              |           |                |          |                |               | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| # of units vouchers available | 0            | 0         | 0              | 645      | 111            | 534           | 0                                   | 0                          | 0          |
| # of accessible units         | 0            | 0         | 0              | 0        | 0              | 0             | 0                                   | 0                          | 0          |

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

Table 38 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

**Describe the supply of public housing developments.**

In accordance with HUD guidance, the Sanford Housing Authority previously demolished its public housing sites as they were no longer suitable for housing residents.

Since then, the City of Sanford has developed new housing opportunities in the City of Sanford via the Low-Income Housing Tax Credit (LIHTC) program. These developments include Georgetown Square, formerly known as Redding Gardens, is now a 90-unit senior facility for those whose income qualifies and are at least 55 years of age. Monroe Landings, formerly known as Lake Monroe Terrace, is now completed. Monroe Landings is a 60-unit family apartment complex with state-of-the-art amenities. Somerset Landings, which is the second phase of the redevelopment of the former Lake Monroe Terrace Apartments, is an 84-unit apartment community consisting of one (1), two (2) and three (3) bedroom apartments for low-income families. The Housing Authority of the City of Orlando, FL (OHA) will accept online pre-applications for sixty-three Section 8 Project Based Voucher (PBV) units for the waiting list for Somerset Landings Apartments.

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

Several years ago, HUD deemed the city’s public housing units to be in poor condition and no longer safe to house residents. In accordance with this guidance, SFA demolished its public housing properties and the city currently has no public housing units in its inventory.

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

In accordance with HUD monitoring and guidance, it was determined that the city’s public housing developments were in need of comprehensive restoration to provide decent housing for public housing residents. SHA determined that the public housing sites could not be restored and instead the safest measure was to demolish the properties and relocate residents. The city implemented relocation assistance in accordance with URA regulations and is currently developing other sites to replace the loss of affordable housing.

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

Not applicable. The SHA currently does not own or operate any public housing.

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

### **Introduction**

Access to safe and stable housing is a critical component in addressing homelessness in Sanford. The availability of emergency shelter, transitional housing, and permanent supportive housing plays a key role in assisting individuals and families in crisis. The current housing inventory for the FL-507 jurisdiction includes 585 year-round emergency shelter beds for households with children and 695 for households with only adults, with no additional seasonal or overflow beds available. Transitional housing options are more limited, offering 341 beds for families, 360 for adults, and 61 for unaccompanied youth.

A significant portion of the homeless population requires long-term solutions, as reflected in the 1,582 permanent supportive housing beds for single adults and 90 for families. Notably, 739 permanent supportive housing beds are designated for chronically homeless individuals, addressing a high-need population. Veterans experiencing homelessness have access to 92 transitional housing beds and 805 permanent supportive housing units, underscoring efforts to provide stable housing for those who have served. However, unaccompanied youth face limited options, with only 11 emergency shelter beds, 61 transitional beds, and 10 permanent supportive housing units available.

These figures highlight gaps in housing availability, particularly in transitional housing and emergency shelter for specific vulnerable groups, such as chronically homeless individuals and unaccompanied youth. Addressing these disparities requires expanded housing development, increased funding for supportive services, and enhanced coordination between service providers to ensure all individuals and families have access to stable, long-term housing solutions.

**Facilities and Housing Targeted to Homeless Households**

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

**Table 39 - Facilities and Housing Targeted to Homeless Households**

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

In Sanford, a collaborative network of mainstream services in health, mental health, and employment sectors plays a pivotal role in complementing targeted assistance for individuals experiencing homelessness.

Health Services: The Florida Department of Health in Seminole County, based in Sanford, offers comprehensive healthcare services accessible to all residents, including those experiencing homelessness. The services encompass primary care, immunizations, and disease prevention programs, ensuring that vulnerable populations receive essential medical attention. Additionally, the department collaborates with partner agencies to provide direct access to essential resources for medical care and mental health services, further supporting the health needs of the homeless community.

Mental Health Services: Organizations such as Aspire Health Partners provide mental health services to residents in the Sanford area. Their programs include crisis stabilization, counseling, and substance abuse treatment, which are vital for individuals experiencing homelessness who may face mental health challenges. These services are designed to be accessible and comprehensive, addressing the complex needs of the homeless population.

Employment Services: Employment assistance is available through various local initiatives aimed at helping individuals, including those experiencing homelessness, gain stable employment. These services often include job training, resume building, and interview preparation, facilitating the transition to self-sufficiency. By equipping individuals with the necessary skills and resources, these programs play a crucial role in breaking the cycle of homelessness.

Furthermore, the Homeless Services Network of Central Florida works to provide stable, long-term housing to people experiencing homelessness, with a primary focus on veterans, youth, people with disabilities, victims of domestic violence and human trafficking, and families with minor children. Over the past year, they have helped to house 4,700 homeless men, women, and children in Central Florida, demonstrating the impact of coordinated efforts in addressing homelessness.

While designed for the general population, these mainstream services are integral in supporting individuals experiencing homelessness by addressing their health, mental health, and employment needs, thereby complementing specialized programs aimed at housing and social support. The collaborative efforts among these services ensure a comprehensive approach to assisting the homeless community in Sanford.

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

Chronically Homeless Individuals and Families – Sanford offers a range of services and facilities to support homeless individuals, particularly those who are chronically homeless. The Rescue Outreach Mission of Central Florida provides emergency shelter, meals, clothing, and counseling services. They also offer referral services to connect clients with additional resources.

The Sharing Center in nearby Longwood operates "The Oasis," a respite center for homeless individuals. Services include showers, laundry facilities, housing guidance, internet access, mail services, and haircuts. They also provide food assistance through "The Pantry" program.

The Homeless Services Network of Central Florida collaborates with various agencies to provide stable, long-term housing solutions. Their focus includes veterans, youth, individuals with disabilities, and survivors of domestic violence and human trafficking. They assist with housing placement, rental assistance, and supportive services.

The Homeless Outreach Partnership Effort (H.O.P.E.) also offers outreach services to those experiencing homelessness, connecting them with essential resources and support.

Families with Children – Several organizations provide essential services and facilities to support homeless families with children, ensuring they have access to shelter, stability, and resources. The Rescue Outreach Mission of Central Florida offers emergency shelter, meals, clothing, and case management to help families regain self-sufficiency. Pathways to Home focuses specifically on families with children experiencing homelessness, assisting them in securing and maintaining stable housing while addressing the unique health and emotional challenges homeless children face.

The Families in Need (FIN) program, administered by Seminole County Public Schools, works to ensure homeless children and youth, as well as students in foster care, can access a free and appropriate public education. This program removes educational barriers caused by homelessness, poverty, and abuse, helping children maintain academic progress despite housing instability. Additionally, Family Promise provides temporary shelter and compassionate support for homeless families through a network of congregations and community partnerships.

Veterans and Their Families – Several services and facilities are dedicated to assisting homeless veterans and their families. The Sanford Vet Center offers counseling, substance use treatment, and assistance with accessing VA benefits, aiming to support veterans' mental health and overall well-being.

Seminole County Veterans' Services provides guidance on VA medical benefits, disability claims, and housing assistance, ensuring veterans receive the support they need.

The VA Orlando Health Care System addresses homelessness among veterans by offering immediate food and shelter, job training, and health care services, focusing on both prevention and rapid re-housing.

Additionally, the Supportive Services for Veteran Families (SSVF) program collaborates with local organizations to provide temporary financial assistance, case management, and support services to prevent homelessness among very low-income veteran families.

Unaccompanied Youth - Unaccompanied youth experiencing homelessness in Sanford have access to several services and facilities designed to meet their unique needs. The Seminole County Public Schools' Families in Need (FIN) program assists unaccompanied youth by determining eligibility and providing support services.

The Sanford Community Youth Alliance focuses on reducing and supporting unaccompanied youth in the area, offering safe shelter and resources to help them achieve stability.

On a broader scale, the Homeless Services Network of Central Florida's Brighter Days Community Initiative aims to combat youth homelessness by creating a network of community support and innovative housing solutions. This initiative provides immediate access to housing, followed by education, job opportunities, healthcare, and peer support to empower youth towards stability and growth.

Additionally, the Florida Network of Youth and Family Services is a statewide association that includes agencies offering crisis intervention, counseling, and temporary shelter for unaccompanied youth. Their programs focus on preventing juvenile delinquency and supporting youth in need.

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

### **Introduction**

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

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

Elderly and Frail Elderly - The elderly and frail elderly population require supportive housing options that cater to their unique needs. Affordable housing that promotes aging in place is essential, allowing seniors to live independently while accessing necessary services. The Florida Department of Elder Affairs emphasizes the importance of age-friendly housing that supports residents as their health and abilities change, enabling them to remain in their communities safely and independently.

The U.S. Department of Housing and Urban Development's Section 202 Supportive Housing for the Elderly Program aims to increase the availability of affordable housing with supportive services for very low-income elderly individuals. This program provides options that allow seniors to live independently in environments that offer assistance with daily activities such as cleaning, cooking, and transportation.

In Seminole County, there are seven assisted housing properties specifically designated for elderly residents. These facilities often provide supportive services like transportation to medical appointments, recreational activities, and referrals to community-based resources. Additionally, programs such as Meals on Wheels offer nutritious food delivery to seniors with mobility limitations, supporting their ability to live independently.

Persons with Disabilities (Mental, Physical, Developmental) - Individuals with disabilities—including mental, physical, and developmental impairments—require supportive housing that offers both affordable living arrangements and access to essential services. Permanent Supportive Housing (PSH) is a proven model that combines stable housing with community-based services, enabling residents to maintain independence and stability. This approach is particularly effective for those facing challenges such as serious mental illness or co-occurring disabilities.

Local initiatives are actively addressing these needs. For instance, Dave's House is developing 16 supportive housing units in Sanford to provide affordable, stable housing for adults with

disabilities, including those with mental illnesses. Additionally, the Florida Supportive Housing Coalition oversees housing development for various special needs populations, including those with mental illness.

Persons with Alcohol or Other Drug Addictions - Individuals grappling with alcohol or substance use disorders require supportive housing solutions that offer both stable living environments and access to comprehensive treatment services. Stable housing is a critical component in the recovery process, as housing insecurity is linked to higher rates of substance use and overdose.

Local organizations are actively addressing these needs. The Recovery House of Central Florida is a non-profit rehabilitation center specializing in treating drug and alcohol addiction. They offer various levels of care, including programs that address mental health and substance abuse issues.

Additionally, Aspire Health Partners provides a range of services, including substance abuse treatment and mental health support, to residents in Seminole County, which encompasses Sanford.

For those seeking sober living environments, Oxford House operates numerous sober living homes throughout Florida, including in the Sanford area. These homes offer safe, affordable living spaces that support individuals in recovery from addiction.

Persons with HIV/AIDS and Their Families - Individuals living with HIV/AIDS and their families face unique housing challenges that necessitate supportive housing solutions. Stable housing is crucial for this population, as it enhances health outcomes and reduces the risk of homelessness.

Organizations such as Aspire Health Partners offer HOPWA services, including short-term rental, mortgage, and utility assistance, to prevent homelessness among low-income individuals living with HIV/AIDS.

Additionally, Aspire Health Partners provides mental health counseling, substance abuse assessment, and community referrals tailored to the needs of this population. These comprehensive services aim to improve the quality of life for individuals living with HIV/AIDS and their families in Sanford.

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

Several programs aim to ensure that individuals transitioning from mental and physical health institutions receive appropriate supportive housing. Dave's House is a notable organization that provides permanent supportive housing for adults with serious mental illness and co-occurring disabilities, helping them manage life independently.

Additionally, the Florida Supportive Housing Coalition oversees housing development for various special needs populations, including those with mental illness, to facilitate their reintegration into the community.

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

In the upcoming year, the City of Sanford plans to address the housing and supportive service needs of non-homeless individuals with special needs through several initiatives. The city will offer public services to very low, low, and moderate-income individuals, focusing on financial literacy, homebuyer counseling, health services, youth services, recreational and wellness programs, transportation services, training, and job retention/creation. Additionally, Sanford aims to increase and preserve housing programs by assisting owner-occupied homes with minor and safety-related repairs, thereby enhancing accessibility and sustainability to create suitable living environments. These efforts align with the city's one-year goals to improve the quality of life for its residents.

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

Not applicable. The City of Sanford is not part of a Consortium. Please see information in previous question.

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

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

The City of Sanford is a small municipality by geography and population with several historic areas, generational owners of homes and businesses, and relatively few monetary resources for addressing all of its housing and economic development needs. With a population of approximately 61,937 people (5-YR ACS: Table S0701), approximately 15,311 of these individuals are below the poverty line, or approximately 25%. Within the city, there are approximately 24,022 households (5-YR ACS: Table S2503); of these, 12,265 are owner-occupied, and 12,265 are renter-occupied – a near even split. The largest share of homes are between 25 and 45 years old (32.2% built between 1980 and 1999), and have 4 or 5 rooms (38.4%) or 6 or 7 rooms (27.6%) (5-YR ACS: Table S2504). Housing rehab is needed in the city, and homes with fewer rooms, as there is a national trend of individuals having fewer or no kids.

The vast majority of residential zones currently in the city are single-family and planned development. Single family zones are split into 10,000-square-foot lots, 7,500-square-foot lots, and 6,000-square-foot lots. There are also some medium-density residential zones. Multi-family residential zones are largely concentrated near downtown and the center of the city near the Seminole Expressway. Single-family residential zones limit the size, density, and type of housing that can feasibly be built in the city, limiting affordable housing options. Planned Developments (PDs) are a zoning type that allows for a flexibility of uses, but are often used to build large master-planned single-family neighborhoods, and ultimately can make it difficult to track how specific policies are impacting housing types and availability. The majority of Future Land Use designations in the city are Single Family Residential, and Suburban Estates.

There are a good number of High Density Residential uses, and some Medium Density Residential uses as well. In addition, Accessory Dwelling Units (ADUs) allow for additional residential units to be built, and are permitted by-right in three residential zones, SR-1AA, SR-1A, and SR-1, and are allowed after review by the Planning and Zoning Commission as a major conditional use in seven additional zoning district types; they're allowed in Planned Developments with conditions as well. However, there are some limitations in code that may make the implantation of ADUs difficult, such as a requirement for ADUs to conform architecturally with the primary unit, the prohibition of ADUs in side yards, and the requirement for 1 parking space per ADU unit, for example.

Parking is another area where regulations could be updated to allow for the development of more housing units, including affordable rental housing. While parking requirements can be waived administratively if the developer demonstrates hardship, the code currently requires 2 parking spaces per dwelling unit including for multi-family developments. This requirement can

create an expensive and unnecessary burden on a developer to subsidize parking, particularly for households with no vehicle, or one vehicle. The city does provide application and permit fee waivers to affordable housing developers, but allowing a parking reduction as an affordable housing incentive would be a benefit to developers.

The city has no public housing units within city limits owned by any local housing authority, but it does have some rent-restricted subsidized and tax-credit housing, such as Monroe Landings in Historic Goldsboro with 144 units for individuals making 60% of the area median income, owned and operated by Wendover Housing Partners. An example of a subsidized homeownership opportunity was a six-home development project funded through a partnership between Seminole County and Habitat for Humanity with the assistance of American Rescue Plan Act (ARPA) funds. Regarding the construction of affordable housing, projects have seen NIMBY (not-in-my-backyard) neighborhood opposition, despite the affordable housing shortage across central Florida and within Sanford itself.

In recent years, the City used CDBG funds to run a Housing & Rehabilitation Program for low-income homeowners, providing grants of up to \$30,000 for minor or major repairs, such as roofing and electrical, plumbing, window replacement, water heater replacement, floor leveling, HVAC, painting, and ADA accessibility retrofits. This is a relatively high grant award with such limited funds, meaning fewer households can receive assistance. Assistance for homeowners coming from the city is limited. The Live Local Act, however, has allowed for the development of multifamily projects with units set aside for low-to-moderate income households. The City also offers social services related to housing, such as financial literacy training, and the Low-Income Home Energy Assistance Program (LIHEAP) for energy savings.

Due to a lack of resources, public input in the past focusing on economic development rather than housing, and balancing the cost and benefit of bringing new programs into the city such as SHIP at the potential cost of possibly losing Seminole County's assistance, the City has not in recent history used its funds, federal or otherwise, for many housing projects or programs. Today, there is a great need for housing programs and services, particularly aimed at homeownership, and the public has vocalized strong support for housing programs. At all three of the community engagement meetings run by the City for the development of this plan, affordable housing was identified as the community's greatest need, and down payment assistance was identified as a priority need in all meetings as well. Other housing needs identified include heirs property assistance, homelessness assistance, and assistance for the most vulnerable residents such as those with mental illness.

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

### **Introduction**

Known as the “Historic Waterfront Gateway City,” Sanford is a key jurisdiction within the Orlando–Kissimmee–Sanford metropolitan area. Situated along Lake Monroe, it benefits from its strategic location and infrastructure assets, including the Orlando Sanford International Airport, and access to SunRail, Amtrak, and major highways. Sanford has been steadily investing in economic development through a comprehensive strategy focused on attracting new businesses, supporting local growth, and retaining existing companies. This approach is bolstered by regional partnerships with organizations such as Seminole County Economic Development, Seminole State College, the National Entrepreneur Center, Central Florida Employment Connections, and CareerSource Central Florida. These collaborations help streamline business services and workforce support to ensure Sanford remains competitive.

Higher education is a cornerstone of Sanford’s workforce pipeline. Seminole State College, with its main campus in Sanford, serves over 23,088 students on- and off-line across its Seminole County-based campuses, graduating 5,642 students in the 2023/2024 cycle. Programs like DirectConnect to UCF, career academies, and a variety of bachelor’s degree opportunities support both traditional students and adult learners. In addition, workforce development plays a vital role in Sanford’s economic growth strategy. CareerSource Central Florida is a key partner in this area, offering job training programs, youth internships, layoff response services, and recruitment support for local employers. Workforce efforts are designed to meet the needs of both employers and workers, with targeted support for sectors such as healthcare, construction, hospitality, and transportation.

Sanford’s projected job growth is strong with continued investment in infrastructure such as the RiverWalk and airport hubs. The Orlando-Kissimmee-Sanford MSA had the third highest annual job growth compared to all the metro areas in the state in the Trade, Transportation, and Utilities (+1,900 jobs), and the third fastest annual job growth rate compared to all the metro areas in the state in the Other Services (+3.8 percent) and Financial Activities (+1.9 percent) industries. However, challenges remain, including the need to raise wage levels, increase post-secondary attainment, and unemployment. Unemployment is close to par with the state and surrounding areas at 3.0% (5-year average).

## Economic Development Market Analysis

### Business Activity

| Business by Sector                            | Number of Workers | Number of Jobs   | Share of Workers % | Share of Jobs % | Jobs less workers % |
|---|-------------------|------------------|--------------------|-----------------|---------------------|
| Agriculture, Mining, Oil & Gas Extraction     | 7,696             | 5,784            | 1                  | 0               | -1                  |
| Arts, Entertainment, Accommodations           | 304,208           | 209,859          | 22                 | 15              | -7                  |
| Construction                                  | 92,971            | 103,215          | 7                  | 8               | 1                   |
| Education and Health Care Services            | 190,527           | 264,758          | 14                 | 19              | 5                   |
| Finance, Insurance, and Real Estate           | 94,069            | 98,373           | 7                  | 7               | 0                   |
| Information                                   | 25,796            | 25,240           | 2                  | 2               | 0                   |
| Manufacturing                                 | 53,644            | 65,010           | 4                  | 5               | 1                   |
| Other Services                                | 36,948            | 60,781           | 3                  | 4               | 1                   |
| Professional, Scientific, Management Services | 116,815           | 198,240          | 9                  | 15              | 6                   |
| Public Administration                         | 165,411           | 45,389           | 12                 | 3               | -9                  |
| Retail Trade                                  | 163,740           | 160,818          | 12                 | 12              | 0                   |
| Transportation and Warehousing                | 62,266            | 90,535           | 5                  | 7               | 2                   |
| Wholesale Trade                               | 52,690            | 31,778           | 4                  | 2               | -2                  |
| <b>Total</b>                                  | <b>1,366,781</b>  | <b>1,359,780</b> | <b>--</b>          | <b>--</b>       | <b>--</b>           |

**Table 40 - Business Activity**

**Data Source:** QWI Explorer 2024 Q1 - Orlando-Kissimmee-Sanford MSA for Number of Workers; Table S2405 2019-2023 ACS 5-YR Estimates – Orlando-Kissimmee-Sanford MSA for Number of Jobs

## Labor Force

|  |               |
|--|---------------|
| Total Population in the Civilian Labor Force   | <b>33,423</b> |
| Civilian Employed Population 16 years and over | 31,872        |
| Unemployment Rate                              | 3.0%          |
| Unemployment Rate for Ages 16-24               | 7.5%          |
| Unemployment Rate for Ages 25-65               | 4.5%          |

**Table 32 - Labor Force**

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

| Occupations by Sector                            | Number of People |
|--|------------------|
| Management, business and financial               | 10,800           |
| Farming, fisheries and forestry occupations      | 150              |
| Service  | 5,153            |
| Sales and office                                 | 7,980            |
| Construction, extraction, maintenance and repair | 3,135            |
| Production, transportation and material moving   | 4,653            |

**Table 332 – Occupations by Sector**

**Data Source:** 2019-2023 ACS, Table S2401, City of Sanford

## Travel Time

| Travel Time        | Number        | Percentage  |
|--------------------|---------------|-------------|
| < 30 Minutes       | 20,866        | 66.7%       |
| 30-59 Minutes      | 8,040         | 25.7%       |
| 60 or More Minutes | 2,378         | 7.6%        |
| <b>Total</b>       | <b>31,283</b> | <b>100%</b> |

**Table 343 - Travel Time**

**Data Source:** 2019-2023 ACS, Table S0801, City of Sanford

**Education:**

Educational Attainment by Employment Status (Population 16 and Older)

| Educational Attainment                      | In Labor Force    |            | Not in Labor Force |
|---|-------------------|------------|--------------------|
|   | Civilian Employed | Unemployed |                    |
| Less than high school graduate              | 3,589             | 262        | 1,513              |
| High school graduate (includes equivalency) | 10,629            | 336        | 3,089              |
| Some college or Associate's degree          | 11,080            | 367        | 2,207              |
| Bachelor's degree or higher                 | 10,136            | 239        | 1,213              |

**Table 354 - Educational Attainment by Employment Status**

Data Source: 2019-2023 ACS, Table B23006, City of Sanford

Educational Attainment by Age

|   | Age       |           |           |           |         |
|---|-----------|-----------|-----------|-----------|---------|
|   | 18–24 yrs | 25–34 yrs | 35–44 yrs | 45–65 yrs | 65+ yrs |
| Less than 9th grade                       | 23        | 167       | 388       | 336       | 459     |
| 9th to 12th grade, no diploma             | 569       | 617       | 733       | 1,348     | 870     |
| High school graduate, GED, or alternative | 2,408     | 3,588     | 2,678     | 4,363     | 2,578   |
| Some college, no degree                   | 1,526     | 1,831     | 1,877     | 3,143     | 1,775   |
| Associate's degree                        | 370       | 1,279     | 1,316     | 1,634     | 734     |
| Bachelor's degree                         | 788       | 2,009     | 1,939     | 2,965     | 861     |
| Graduate or professional degree           | 19        | 961       | 1,101     | 1,161     | 621     |

**Table 436 - Educational Attainment by Age**

Data Source: 2019-2023 ACS, Table B15001, City of Sanford

Educational Attainment – Median Earnings in the Past 12 Months

| Educational Attainment                      | Median Earnings in the Past 12 Months |
|---|---------------------------------------|
| Less than high school graduate              | 24,923                                |
| High school graduate (includes equivalency) | 36,672                                |
| Some college or Associate's degree          | 44,955                                |
| Bachelor's degree                           | 53,367                                |
| Graduate or professional degree             | 65,425                                |

**Table 46 – Median Earnings in the Past 12 Months**

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

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

According to the Business Activity table, the two largest employment sectors in the Orlando-Kissimmee-Sanford Metropolitan Statistical Area (MSA) are Education and Health Care Services with 264,758 jobs, and Arts, Entertainment, Accommodations with 209,859. The third largest sector is Professional, Scientific, Management Services, with 198,240 jobs, as reported by the US Census American Community Survey. These numbers are largely due to the fact that the MSA is home to Orlando, which is an entertainment center with a concentration of amusement parks.

**Describe the workforce and infrastructure needs of the business community:**

The Sanford SunRail station is situated between the Lake Mary station and the Deltona/DeBary station, facilitating commutes as far north as DeLand, and from Orlando and as far south as Poinciana. Service times vary, with 30-minute headways in the morning, 1- to 1.5-hour frequencies in the mid-day hours, and 30-minute to 2.5-hour frequencies in the evening. Frequencies could be more regular and increased throughout the day to improve rideability. The Amtrak also goes through Sanford with a stop at the Sanford Station, but only stops once a day northbound and once a day southbound, making it more useful for tourism than for worker commutes.

Revitalization of neighborhoods was identified as a top need in community meetings for this plan. Georgetown and Goldsboro are two neighborhoods in need of revitalization. Many businesses and buildings are generationally-owned, and may need more support from the City than new businesses due to the age of the building, or complicated ownership or title issues.

Public restrooms and showers are specific facility needs that were identified in community meetings for this plan. Another infrastructure need of residents is broadband internet access.

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

Currently, two main projects under construction could help alleviate some of the areas' congestion: Interstate 4 highway is currently going through a 21-mile overhaul from west of Kirkman Road in Orange County to the east of State Road 434 in Seminole County.

A new Advent Health Emergency Room broke ground late in 2024; the 13,200-square-foot facility will provide many new healthcare jobs to the workforce.

To support economic development, the city completed a multimillion-dollar streetscape project on 1st Street and Sanford Avenue in its historic downtown, adding brick pavers, creating wider sidewalks, trees, flowers, and benches. Also of regional significance, Sanford is connected to the central Florida commuter railway SunRail. Regarding SunRail, an extension to the Orlando Airport is planned which would have significant impact on the workforce's ability to get to and from jobs, and on tourism.

Phase III of the Riverwalk expansion south of Lake Monroe, a \$28 million project, was completed in 2021. Residents can walk and bike the Riverwalk, and it can also serve as a tourist attraction. The trail connects to the Seminole and Volusia County trail system, making it an investment of regional impact. Another major investment planned in Sanford is the expansion of the Downtown Sanford Marina. As part of the public engagement for this development, residents shared that public restrooms, more restaurants, and a dedicated fishing/pier area are most needed as part of this expansion.

Demolition and redevelopment of the Seminole Towne Center Mall is of significance, although anchor stores including Dillard's, Dick's Sporting Goods, JCPenney and the entertainment venue Elev8 will stay intact. Sanford's Economic Development Director anticipates that after redevelopment, the \$50 million dollar property will be valued at \$500 million, and have an enormous impact on jobs and recreation. One of the new developments coming to the location is a Costco; the nearest one currently is in Altamonte Springs.

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

Agriculture, Mining, Oil & Gas Extraction, Arts, Entertainment, Accommodations, Public Administration, Retail Trade, and Wholesale Trade have more workers than jobs, and Construction, Education and Health Care Services, Finance, Insurance, and Real Estate, Information, Manufacturing, Other Services, Professional, Scientific, Management Services, and Transportation and Warehousing have more jobs than workers available.

The largest educational attainment group is residents with a high school degree or GED (15,615 people), followed by residents with some college education, but no degree (10,152 people). This indicates a need for more accessible higher education opportunities, student support services, and jobs for those with higher educations in order to attract and retain the higher-educated workforce.

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

The City of Sanford's Economic Development Team partners with the Orlando Economic Partnership, Seminole County Economic Development, Seminole State College-Center for Business Development, CareerSource Central Florida, the National Entrepreneur Center to support business recruitment. DirectConnect is a program which guarantees admission to the University of Central Florida for all Seminole State College graduates. Additional workforce development opportunities in Seminole County include a Summer Work Experience Internship Program, and Incumbent Worker Training Program, a Quick-Response Training Program, and assistance with Food Manager Training and agricultural industry trainings. One workforce initiative of the City is the Film Sanford Committee, working to recruit and support Sanford as a film location, and support the film industry in partnership with the Film Orlando Commission.

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

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

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

The CEDS brings together stakeholders from the public and private sectors in the creation of a development roadmap to strengthen and diversify the regional economy. The ECFRPC's CEDS underwent a major update in 2022.

The key to accomplishing the goals of the CEDS is for the ECFRPC and its participating counties to win and allocate grant funds through various federal, state, and local programs such as the Economic Development Administration (EDA).

## **MA-50 Needs and Market Analysis Discussion**

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

To have a “concentration” of multiple housing problems, a household must include two or more housing problems that are substantially higher than the citywide average. The county will use HUD’s definition of “disproportionate” to identify areas that are substantially higher: 10 percentage points higher than the jurisdiction as a whole.

According to census data, there are no areas in the City of Sanford that meet the definition of having a “concentration” of housing problems. The city previously focused on the Goldsboro Neighborhood to revitalize housing after the loss of five public housing developments, totaling 380 family units, that were deemed uninhabitable by HUD in 2010.

The city rebuilt affordable housing using Low-Income Housing Tax Credits (LIHTC) to include Georgetown Square, formerly known as Redding Gardens, which is now a 90-unit senior facility for those whose income qualifies and are at least 55 years of age. Monroe Landings, formerly known as Lake Monroe Terrace, is now completed. Monroe Landings is a 60-unit family apartment complex with state-of-the-art amenities. Somerset Landings, which is the second phase of the redevelopment of the former Lake Monroe Terrace Apartments, is an 84-unit apartment community consisting of one (1), two (2) and three (3) bedroom apartments for low-income families. The Housing Authority of the City of Orlando, FL (OHA) will accept online pre-applications for sixty-three Section 8 Project Based Voucher (PBV) units for the waiting list for Somerset Landings Apartments.

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

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

There are several census tracts that also qualify as low-and moderate-income target areas for the purposes of CDBG. The city will use HUDs low-and moderate-income definition to define “concentration” which means that a census tract has a population that is at least 51% LMI

(income is at or below 80% of the area median income). Census tracts that qualify as LMI include: 201.01, 202.01, 203.02, 204.01, 204.02, 205, 208.07, 209.01, 209.02, and 211. There are also several block groups that are considered low- to moderate-income, however the whole tracts do not qualify.

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

According to the ACS 2019-2023 five-year estimates data, the population in Census Tract 205 was 3,013 with a median age of 35.5 and median earning of \$41,478. Real Property Resource indicates that much like the rest of the nation, there has been a significant rise in home values in tract 205 over the past 5 years with the median list price soaring from about \$150,000 to now above \$300,000. There is not an abundance of home sales data for this tract, however RPR does report 9 properties that closed in census tract 205 in May 2025 with a median listing price of \$298,000.

Where census tracts qualify as CDBG target areas, at least 51% of the population in the tract is low-to moderate-income and many tracts are much higher than that. These areas or neighborhoods tend to have high poverty rates, severe housing cost burden, concentrations of marginalized or vulnerable populations and in many cases are underserved. Market conditions such as high housing costs and inflation, exacerbate barriers to affordable housing and reduce access to opportunity for neighborhood residents.

### **Are there any community assets in these areas/neighborhoods?**

Community assets can be tangible or intangible and are anything that betters the quality of life for Sanford residents. The City of Sanford offers economic incentives in tract 205 and many of the identified low-income target area tracts. Economic incentives include efforts to revitalize neighborhoods through Opportunity Zone designations as well as programs intended to spur economic opportunity such as the Supplemental Economic & Tourism Development Tax Rebate, the Economic Development Tax Abatement, City of Sanford Utility Franchise Fee Rebate, International Trade & Development Grant, the Community Development Block Grant (CDBG), and New Market Tax Credit (NMTC).

Another primary asset that will help revitalize these neighborhoods is the Community Redevelopment Agency (CRA). CRA's are a major asset that partner with the city to implement large scale community redevelopment activities that increase access to community assets such as affordable housing, transportation, and employment. The City of Sanford CRA's purpose is to revitalize and enhance the neighborhoods by strengthening economic vitality and livability. The Agency offers numerous grants to incentivize private investment that improves facades, assists

redevelopment and new construction financing, and funds programs that promote community events and free public transit.

**Are there other strategic opportunities in any of these areas?**

Access to affordable housing continues to be a challenge for the city and is difficult to address due to the city's limited resources and lacking subsidy programs. There are also challenges to development within the city due to high prices of land acquisition and limited developable land. The city continues to seek additional partnerships and opportunities to leverage funds to address the affordable housing needs of its residents, particularly in designated R/ECAPs or low-income concentrated areas.

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

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

Access to high-speed wireless internet was identified as a need in Sanford, particularly for low-income residents, in community engagement meetings performed for development of this plan. Broadband wiring and connections are essential for low- and moderate-income households to bridge the digital divide. Without access to high-quality internet, these residents lack equitable access to education, employment opportunities, healthcare, essential services, social inclusion, and economic mobility.

Fiber-optic internet is the fastest and most reliable internet technology type, providing symmetrical upload and download speeds. Overall, internet speeds of 100 Mbps and higher are available through various types of providers across the entire city. However, fiber-optic is only available in select locations. Most of east Sanford and central Sanford including downtown does not have access to fiber optic. Fiber is mostly available in neighborhoods near I-4 in the western part of the city.

Seminole County did a countywide broadband study in 2022 to understand residents' ability to access broadband services, and pinpoint underserved geographic areas. The study identified six unserved project areas; two of those include Sanford: West Sanford (4 unserved homes) and East Sanford/Midway (15 unserved homes). Qualifying low-income households in Seminole County are eligible to receive support through the Federal Communications Commission's Affordable Connectivity Program (ACP), which offers a \$30 monthly subsidy that can significantly reduce or even eliminate the cost of internet service. Device subsidies are also available through the ACP, helping ensure that affordability is not a barrier to digital inclusion.

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

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

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

| <b>Provider</b>             | <b>Max Upload Speed</b> | <b>Connection Type</b> | <b>Starting Price Per Month</b> | <b>Availability</b> |
|-----------------------------|-------------------------|------------------------|---------------------------------|---------------------|
| Spectrum                    | 1 Gbps                  | Cable                  | \$30                            | 94.1%               |
| AT&T Fiber                  | 5 Gbps                  | IPBB, Fiber, 5G        | \$55                            | 82.7%               |
| Viasat                      | 150 Mbps                | Satellite              | \$99.99                         | 100%                |
| T-Mobile                    | 415 Mbps                | 5G                     | \$50                            | 64.5%               |
| Verizon                     | 300 Mbps                | 5G                     | \$50                            | 48.1%               |
| EarthLink                   | 100 Mbps                | 5G                     | \$39.95                         | 41.6%               |
| Hughesnet                   | 100 Mbps                | Satellite              | \$49.99                         | 100%                |
| XNet Wifi                   | 150 Mbps                | Fixed Wireless         | \$85                            | 11.5%               |
| Wow!                        | 5 Gbps                  | Fiber                  | \$40                            | 6.1%                |
| Florida High Speed Internet | 50 Mbps                 | Fixed Wireless         | -                               | 25.3%               |
| Starlink                    | 220 Mbps                | Satellite              | \$50                            | 99.7%               |

**Table 47 – Broadband Service Providers**

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

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

Sanford is an inland community that is not located in the designated Florida wind-borne debris area. Sanford is not at high risk of wind hazard, however, it has many low-lying areas and many inland waterbodies such as Lake Monroe and the St. Johns River. With increasing storm intensity over the last decade, Sanford's risk to worsening impacts from flash flooding and post-hurricane flood water inundation has increased.

Sanford was accepted into the National Flood Insurance Program's (NFIP) Community Rating System (CRS) on October 1, 2016 with an initial Rating of 7. There are 23 bodies of water in Sanford, the vast majority of which are closed basin lakes with no outlets where rainfall can cause water levels to rise faster than they can drain. According to the 2020-2025 Floodplain Management Plan, Sanford has 8 repetitive loss properties.

Sanford has experienced impacts from hurricanes and rapid flooding in recent history, including a flash flood in 2002 that led to the flooding of six Sanford homes, Hurricane Frances in 2004 which caused approximately \$4.8 million in property damage, Tropical Storm Fay in 2008 which damaged approximately 500 homes in Seminole county, Hurricane Matthew in 2016, and Hurricane Irma in 2017.

During Hurricane Ian in 2022, Downtown Sanford and surrounding neighborhoods experienced its most severe flooding on record at approximately 8'8". Flooding from St. Johns River continued as water levels rose in the days after Hurricane Ian passed through Sanford. Runoff typically feeds into the largest rivers last, leading to a delay in peak flooding in the largest rivers compared to smaller tributaries. This is because smaller streams and rivers drain into larger ones, creating a cumulative effect, while the largest rivers also have longer lag times as water from distant parts of the drainage basin reaches them. One of the associated risks is crop and foliage damage, as St. Johns River is brackish.

Seminole County Emergency Management has identified 66 critical facilities in Sanford, and currently, no facility is located in the Special Hazard Flood Area (SHFA). Flooding from Hurricane Ian threatened critical infrastructure including the Seminole County Courthouse and Lake Monroe Hospital. Upgrading stormwater infrastructure has become a priority for central Florida counties and cities that experienced these impacts after Ian. In the aftermath, Sanford updated its vacuum sewer pits and pump-out system.

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

Low- and moderate-income households are intrinsically more vulnerable to natural hazard risks as they have fewer resources to mitigate, prepare for, and recover from them. Typically, older homes where renters live and owned by low-income homeowners are hit the hardest if they are not well fortified and maintained; these residents also tend to have access to fewer resources post-disaster.

It took over a year for some residents to recover from Hurricane Ian. Many homes were destroyed from the rain and flood water that rose over the existing seawall and many residents, particularly low-income homeowners, did not have property or flood insurance. After the most recent Hurricane to impact Sanford, Hurricane Milton, 10% of FEMA applicants were 65 or older, 8% had an income of under \$15,000, 19% had an income of \$15,000 to \$30,000, and 37% had an income of \$30,000 to \$60,000. Although renters made up over half of applicants overall at 56%, FEMA assistance is primarily available to assist homeowners with their housing needs.

Analyzing housing located in flood zones is one way to analyze risk to low- and moderate-income households. Flood zones A, AH, and AE are the most vulnerable to flooding. Manufactured homes are typically low-income housing and are some of the most vulnerable households in the city. Sanford has a large mobile home park located in the southern part of the jurisdiction where homes are located in flood zones A, AH and several others are in AE. Medium- and high-density residential units tend to be the more affordable housing types for renters. Future land use residential districts make up 27.5% of the 0.2 Percent Annual Chance Hazard of the 100-year flood hazard area, with low-density residential making up 13.39% and high-density residential making up 9.22%. In flood zone A, future land use residential districts make up 17.32% of the total flood hazard area, with low-density residential making up the largest share with 6.92%. In flood zone AE, future land use residential districts make up 19.47% of the flood hazard area, with low-density single family residential making up 8.32%. Finally, high-density residential makes up 7.74%, medium density residential makes up 14.54% and low-density residential makes up 11.24% of flood zone X.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

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

**Geographic Priorities** –The City of Sanford will invest CDBG dollars city-wide based on the level of need, the availability of funds, and program capacity. In certain instances, the city will make investments as a “direct benefit” to eligible applicants and populations based on the HUD eligible activity and in accordance with income qualification requirements.

**Priority Needs** – Funds are allocated based on priority needs established from analysis of the needs assessment, market analysis, and from public input. The city identified six priority needs including: affordable housing, neighborhood revitalization, public services, ending homelessness, economic development, and planning and administration.

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

**Anticipated Resources** –The city anticipates having available \$2,188,765 of Community Development Block Grant (CDBG) grant funds over five-years (2025-2029). This is based on annual funding allocations remaining level and subject to an approved federal budget. The city will also leverage federal dollars with other resources, when possible, to maximize community investment and increase project impact.

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

**Goals** – The city has set eight goals to address priority community needs including: create and preserve affordable units, promote homeownership, improve public facilities and infrastructure, address slum and blight, stabilize low-income populations, improve homeless response, enhance economic growth, and planning and administration.

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

### Geographic Area

|          |   |  |
|----------|---|--|
| <b>1</b> | <b>Area Name:</b>   | <b>City-wide</b>   |
|          | <b>Area Type:</b>   | Other  |
|          | <b>Other Target Area Description:</b>   | Other  |
|          | <b>Identify the neighborhood boundaries for this target area.</b>   | Sanford city limits and boundaries.  |
|          | <b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b> | Input received through public meetings, a community needs survey, and a stakeholder dialogue session identified trending priority needs including affordable housing, public services, and infrastructure improvements. These consultation efforts directly informed geographical interests by indicating that while there are certain areas where needs are high, investing city-wide will provide greater impact and overall benefit to Sanford residents. |
|          | <b>Identify the needs in this target area.</b>  | The needs assessment, market analysis, and community meetings determined that various areas throughout the city suffer from a lack of affordable housing, the need to revitalize community roadways and infrastructure, and make public improvements. There is also a high number of cost-burdened and poverty-stricken residents, particularly low-income and vulnerable populations, needing poverty reducing public services.                             |
|          | <b>What are the opportunities for improvement in this target area?</b>  | The city has the opportunity to invest in activities that will increase access to affordable housing through revitalization and reduce poverty for low-income and vulnerable populations through the provision of public services.   |

|  |  |
|--|--|
| <p><b>Are there barriers to improvement in this target area?</b></p> | <p>The housing market and inflation pose significant barriers to fully improving the city. The city's funding allocations are limited and reduce opportunities for large scale affordable housing development.</p> |
|--|--|

**Table 48 - Geographic Priority Areas**

**General Allocation Priorities**

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

The City of Sanford will determine the allocation of investments through a structured approach that aligns with federal guidelines while meeting local priorities identified through a comprehensive analysis and community engagement. Geographical interests will be based on the level of need, scale and type of project, and availability of funding and evaluated based on cost-effectiveness, feasibility, and measurable outcomes.

The plan goals established are intended to benefit eligible residents city-wide, therefore funding allocations will not be based on geographic preference. For area benefit activities the city will comply with federal regulation and allocate funding in neighborhoods or census tracts that qualify as at least 51% low-to moderate-income. The city will also consider how projects align CDBG funding with other federal, state, or local initiatives (e.g., SHIP, LIHTC) for greater impact and encourage partnerships with non-profits, developers, and community organizations.

In addition, CDBG funds are intended to provide low and moderate income (LMI) households with decent housing, a suitable living environment, and expanded economic opportunities. The system for establishing geographic priority for the selection of these projects in the City of Sanford is predicated upon the following criteria:

- Meeting the statutory requirements of the CDBG program
- Meeting the needs of LMI residents
- Affirmatively furthering fair housing
- Coordination and leveraging of resources
- Sustainability and/or long-term impact
- The ability to demonstrate measurable progress and success

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

### Priority Needs

|          |                                  |   |
|----------|----------------------------------|---|
| <b>1</b> | <b>Priority Need Name</b>        | <b>Affordable Housing</b>   |
|          | <b>Priority Level</b>            | High  |
|          | <b>Population</b>                | Extremely Low<br>Low<br>Moderate<br>Large Families<br>Families with Children<br>Elderly<br>Public Housing Residents<br>Persons with HIV/AIDS and their Families<br>Victims of Domestic Violence<br>Veterans<br>Homeless Persons   |
|          | <b>Geographic Areas Affected</b> | Citywide  |
|          | <b>Associated Goals</b>          | Create or Preserve Affordable Units<br>Promote Homeownership  |
|          | <b>Description</b>               | Support the provision of decent housing by increasing the availability/accessibility of affordable housing. The city will address the priority need by funding activities that support affordable housing including, but not limited to, minor or moderate housing rehabilitation activities for the restoration of substandard housing units and/or emergency repairs for low- to moderate income households, and/or temporary relocation services. The city will also increase homeownership opportunities through purchase assistance activities including providing up to 50% of the required down payment, paying reasonable closing cost, and subsidizing interest rates. |

|          |                                    |   |
|----------|------------------------------------|---|
|          | <b>Basis for Relative Priority</b> | The city conducted a comprehensive analysis of quantitative and qualitative data to determine strengths and gaps to identify priority needs. This priority need was selected due to the results of a housing needs assessment and market analysis revealing a lack of affordable housing, cost burden for both renters and owners, presence of substandard housing, and lack of access to homeowner subsidy programs. Robust community engagement with residents, housing providers, non-profit organizations, social service providers, and other relevant stakeholders supports the findings. |
| <b>2</b> | <b>Priority Need Name</b>          | <b>Neighborhood Revitalization</b>  |
|          | <b>Priority Level</b>              | High  |
|          | <b>Population</b>                  | Extremely Low<br>Low<br>Moderate  |
|          | <b>Geographic Areas Affected</b>   | Citywide  |
|          | <b>Associated Goals</b>            | Improve Public Facilities and Infrastructure<br>Address Slum and Blight   |
|          | <b>Description</b>                 | Encourage community revitalization by investing in public facilities or infrastructure improvements such as, but not limited to, improvements of infrastructure, playgrounds, waterlines, curbs, sidewalks, streetlights, sewers, internet and community centers. The city will also address slum and blighted conditions through the clearance and demolition of dilapidated housing structures.   |

|          |                                    |  |
|----------|------------------------------------|--|
|          | <b>Basis for Relative Priority</b> | The city conducted a comprehensive analysis of quantitative and qualitative data to determine strengths and gaps to identify priority needs. This priority need was selected due to the results of a housing needs assessment and market analysis revealing that public facilities and infrastructure will need to be expanded or updated to support population growth, affordable housing activities, and overall revitalization efforts to provide suitable living environments for the city’s low -income and vulnerable populations. Robust community engagement with residents, housing providers, non-profit organizations, social service providers, and other relevant stakeholders supports the findings. |
| <b>3</b> | <b>Priority Need Name</b>          | <b>Public Services</b>   |
|          | <b>Priority Level</b>              | High   |
|          | <b>Population</b>                  | Extremely Low<br>Low<br>Moderate<br>Large Families<br>Families with Children<br>Elderly<br>Public Housing Residents<br>Frail Elderly<br>Persons with Mental Disabilities<br>Persons with Physical Disabilities<br>Persons with Developmental Disabilities<br>Persons with Alcohol or Other Addictions<br>Persons with HIV/AIDS and their Families<br>Victims of Domestic Violence<br>Veterans<br>At-Risk Youth<br>Homeless Persons   |
|          | <b>Geographic Areas Affected</b>   | Citywide   |
|          | <b>Associated Goals</b>            | Stabilize Low-Income Populations   |

|          |                                    |   |
|----------|------------------------------------|---|
|          | <b>Description</b>                 | Promote poverty reduction, upward mobility, and self-sufficiency by funding organizations providing essential services for low-income, vulnerable, and limited clientele populations. Activities include, but are not limited to, employment services (job training), childcare, health services, substance abuse services, education programs, services for homeless persons, fair housing counseling and services for senior citizens.  |
|          | <b>Basis for Relative Priority</b> | The city conducted a comprehensive analysis to identify existing supportive services intended to reduce poverty, provide housing stability, and promote upward mobility and self-sufficiency and to determine gaps in service delivery. This priority need was selected due to the results of the analysis which revealed the unmet needs of the city’s low-income and vulnerable populations. In an inflated market support services are greatly needed to provide housing and financial stability. The analysis also revealed a need for programs and services to provide access to financial stability and economic opportunities through employment training. Robust community engagement with residents, housing providers, non-profit organizations, social service providers, and other relevant stakeholders supports the findings. |
| <b>4</b> | <b>Priority Need Name</b>          | <b>Ending Homelessness</b>  |
|          | <b>Priority Level</b>              | High  |
|          | <b>Population</b>                  | Homeless Persons<br>Extremely Low<br>Low<br>Moderate<br>Elderly<br>Frail Elderly<br>Persons with Mental Disabilities<br>Persons with Physical Disabilities<br>Persons with Developmental Disabilities<br>Persons with Alcohol or Other Addictions<br>Persons with HIV/AIDS and their Families<br>Victims of Domestic Violence   |

|   |                                    |   |
|---|------------------------------------|---|
|   | <b>Geographic Areas Affected</b>   | Citywide  |
|   | <b>Associated Goals</b>            | Improve Homeless Response   |
|   | <b>Description</b>                 | Reduce homelessness and provide housing stability through the provision of assistance to extremely low-, very low-, low-, and low-to-moderate income households to provide shelter or prevent them falling into homelessness. Activities include, but are not limited to, legal services, subsistence payments, security deposits that prevent homelessness. Homeless Services including emergency shelter, transitional housing, access to basic healthcare, mental health counseling, and homeless prevention services.   |
|   | <b>Basis for Relative Priority</b> | The city conducted a comprehensive analysis of quantitative and qualitative data to determine strengths and gaps to identify priority needs. This priority need was selected due to the results of a homeless needs assessment which identified existing homelessness in the city and the need for shelter and supportive services to help reduce homelessness or prevent families and households from becoming homeless. Robust community engagement with residents, housing providers, non-profit organizations, social service providers, and other relevant stakeholders supports the findings. |
| 5 | <b>Priority Need Name</b>          | <b>Economic Development</b>   |
|   | <b>Priority Level</b>              | High  |
|   | <b>Population</b>                  | Extremely Low<br>Low<br>Moderate  |
|   | <b>Geographic Areas Affected</b>   | Citywide  |
|   | <b>Associated Goals</b>            | Enhance Economic Growth   |

|   |                                    |  |
|---|------------------------------------|--|
|   | <b>Description</b>                 | Enhance economic corridors to spur economic growth and revitalize commercial areas critical to business development in the city. Activities include, but are not limited to, façade improvements for commercial businesses.  |
|   | <b>Basis for Relative Priority</b> | The city conducted a comprehensive analysis of quantitative and qualitative data to determine strengths and gaps to identify priority needs. This priority need was selected due to the results of community meetings indicating the need for assistance to businesses for revitalization purposes to stimulate economic growth and vitality amongst the community. Robust community engagement with residents, housing providers, non-profit organizations, social service providers, and other relevant stakeholders supports the findings.  |
| 6 | <b>Priority Need Name</b>          | <b>Planning and Administration</b>   |
|   | <b>Priority Level</b>              | High   |
|   | <b>Population</b>                  | N/A  |
|   | <b>Geographic Areas Affected</b>   | Citywide   |
|   | <b>Associated Goals</b>            | Planning and Administration  |
|   | <b>Description</b>                 | Management and operation of tasks related to administering and carrying out the city’s HUD CDBG program, maintaining compliance with federal regulations, and preparing regulatory documents.  |
|   | <b>Basis for Relative Priority</b> | The city conducted a comprehensive housing needs assessment and market analysis to determine activities to carry out during the consolidated plan period to provide decent housing, a suitable living environment, and economic opportunities for its residents. The Community Relations and Neighborhood Engagement Department is responsible for the administration of HUD grants and carrying out activities in accordance with federal regulations which resulted in the identification of planning and administration as a priority need. |

**Table 37 – Priority Needs Summary**

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

| Affordable Housing Type                      | Market characteristics that will influence the use of funds available for housing type   |
|--|--|
| <p>Tenant Based Rental Assistance (TBRA)</p> | <ul style="list-style-type: none"> <li>• Availability of affordable rental housing stock for families of all sizes.</li> <li>• Availability of voucher programs.</li> <li>• Availability of enforcement agencies to regulate eligibility terms and conditions of tenant based rental assistance program.</li> <li>• Local land use policies and jurisdiction comprehensive planning goals that support the development of multi-family housing stock.</li> <li>• High rates of cost burden and severe cost burden especially for LMI renters.</li> </ul>   |
| <p>TBRA for Non-Homeless Special Needs</p>   | <ul style="list-style-type: none"> <li>• Availability of affordable rental housing stock for individuals with disabilities, the elderly, victims of domestic violence, people suffering from substance abuse, or individuals living with HIV/AIDS.</li> <li>• Availability of voucher programs.</li> <li>• Availability of enforcement agencies to regulate eligibility terms and conditions of tenant based rental assistance programs.</li> <li>• Availability of enforcement agencies to regulate accommodations and modifications for individuals with disabilities and their families.</li> <li>• Availability of supportive housing services.</li> <li>• Local land use policies and jurisdiction comprehensive planning goals that support the development of accessible multi-family housing stock for individuals with disabilities and their families.</li> <li>• High rates of cost burden and severe cost burden especially for LMI renters.</li> <li>• Lower household income of individuals with special needs.</li> </ul> |
| <p>New Unit Production</p>                   | <ul style="list-style-type: none"> <li>• Local land use policies and jurisdiction comprehensive planning goals that support the development of affordable owner and rental housing.</li> <li>• Current cost of materials for new unit production.</li> <li>• Availability of incentives to developers to produce new single family and multi-family affordable housing units.</li> <li>• Limited supply of decent, affordable housing that represents the housing need based on size and household income.</li> <li>• Availability of surplus land or cost of land.</li> </ul>   |

|  |   |
|--|---|
| <p>Rehabilitation</p>                              | <ul style="list-style-type: none"> <li>• Current cost of materials for rehabilitation.</li> <li>• Condition of housing units.</li> <li>• Age of housing stock.</li> </ul>   |
| <p>Acquisition,<br/>including<br/>preservation</p> | <ul style="list-style-type: none"> <li>• Evaluation of fair market prices for home purchases.</li> <li>• Cost of materials for redevelopment</li> <li>• Increasing home values.</li> <li>• Fluctuating interest rates.</li> <li>• Stricter lending requirements and underwriting criteria.</li> <li>• Availability of loan products.</li> <li>• Inventory of homes and lands for sale.</li> </ul> |

**Table 50 – Influence of Market Conditions**

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

### **Introduction**

Over the five-year period beginning October 1, 2025, and ending September 30, 2029, the City of Sanford intends to have available HUD funds to carry out housing, public service, and community development activities and plans to leverage other resources, when available, for greater impact. Estimated amounts are dependent on the annual federal program allocations remaining the level and are subject to an approved federal budget. Anticipated five-year HUD funding availability is \$2,188,765 through the Community Development Block Grant (CDBG) program.

**Anticipated Resources**

| Program | Source of Funds | Uses of Funds  | Expected Amount Available Year 1 |                    |                          |           | Expected Amount Available Remainder of Con Plan \$ | Narrative Description  |
|---------|-----------------|--|----------------------------------|--------------------|--------------------------|-----------|--|--|
|         |                 |  | Annual Allocation: \$            | Program Income: \$ | Prior Year Resources: \$ | Total: \$ |  |  |
| CDBG    | Federal         | Affordable Housing;<br>Neighborhood Revitalization;<br>Public Services;<br>Homelessness;<br>Economic Development;<br>Planning and Administration | \$437,753                        | \$0                | \$200,000                | \$637,753 | \$1,751,012  | The Community Development Block Grant (CDBG) program is a flexible program that provides communities with resources to address a wide range of unique community development needs. The expected amount of CDBG funds available for the remainder of the con plan is based on the annual allocation amount remaining level and an approved federal budget. The carry over amount of \$200,000 is available for PY25, but is not guaranteed to be available in all program years, therefore this amount is not included in the estimated amount available for the remainder of the con plan. |

**Table 38 - Anticipated Resources**

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

The city’s federal funds act as a catalyst for leveraging additional resources—such as private, state, and local funds—in several key ways including by incentivizing collaboration among various levels of government and with private entities and potentially supplementing existing local or state programs, allowing them to expand or scale up. This encourages more investment in programs that may otherwise be underfunded. The city leverages its federal CDBG dollars with the county’s state funded SHIP program to maximize impact and benefit to residents of housing activities.

The City of Sanford will use federal funds to support projects and programs implemented by city staff as well as non-profit organizations and other partners. For the projects to be successful, other funding sources including in-kind resources are often added to the federal funding to have sufficient resources to benefit the population to be served as well as to cover expenditures that may not be allowed under the CPD programs or to cover indirect costs. The source of these additional funds will depend on the nature of the activity. For example, funds provided for public service activities may be matched by the agencies receiving funding from other sources including public and private sources as well as foundations and fundraising. The city will continue to identify funding sources that can be pooled to make a greater impact within the community.

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

Sanford Housing Authority (SHA) land, approximately 7.9 acres, has committed with pending HUD approval to expand recreation facilities in the Goldsboro neighborhood. This activity is consistent with the Goldsboro Transformation Plan: Encourage Community Wellness strategy. Expand and improve recreational facilities and programs offered to residents of Goldsboro. The City of Sanford submitted a letter of Intent (LOI) to SHA to purchase the property and proceeded with due diligence to complete the City requirements to purchase the property.

Also, under consideration is the use of city-owned property to build a community resources center and certified health clinic. This proposed use of the publicly owned property is consistent with the Goldsboro Transformation Plan: Objective - Encourage Community Wellness: A full continuum of care including prevention, intervention, treatment, and aftercare is available in Goldsboro for improvement of mental health and reduce substance abuse.

The City Commission of the City of Sanford approved a land donation agreement with the Central Florida Urban League which will allow the Urban League to move its headquarters to Goldsboro and expand programming to the community. The expansion of programming in the Goldsboro community is constant with the Goldsboro Transformation Plan. The residents of Goldsboro and the City of Sanford will receive the following benefits at no cost: job training and career planning programming; financial education programming; small business and entrepreneurship support; community garden with fresh produce; bridging the gap between law enforcement and community programming; community health and wellness clinic; and youth enrichment and learning centers.

Florida Statutes, Sec 125.379, requires each county to prepare an inventory list every three years of all county-owned lands within its jurisdiction that is appropriate for use as affordable housing. The list is then reviewed and adopted by resolution at a public hearing. The disposition of any of these properties for affordable housing is subject to the discretion of the City of Sanford and Seminole County.

### SP-40 Institutional Delivery Structure – 91.215(k)

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

| Responsible Entity   | Responsible Entity Type | Role   | Geographic Area Served |
|--|-------------------------|--|------------------------|
| City of Sanford Community Relations and Neighborhood Engagement Department | Government              | Economic Development<br>Property Ownership<br>Rental Assistance<br>Neighborhood Improvements<br>Public Facilities<br>Public Services                             | Jurisdiction           |
| Seminole County Community Services Department                              | Government              | Program Administration<br>Housing Assistance<br>Technical Assistance<br>Capacity Building<br>Community Engagement<br>Planning<br>Veterans<br>Special Populations | Jurisdiction           |
| Orlando Housing Authority  | PHA                     | Housing Choice Vouchers  | Jurisdiction           |
| Central Florida Commission on Homelessness Continuum of Care (CoC)         | Non-Profit Organization | Homelessness   | Jurisdiction           |
| Habitat for Humanity Seminole-Apopka                                       | Non-Profit Organization | Homeownership  | Jurisdiction           |
| Dave’s House   | Non-Profit              | Permanent Supportive Housing   | Jurisdiction           |

Table 39 - Institutional Delivery Structure

### Assessment of Strengths and Gaps in the Institutional Delivery System

The institutional delivery system in Sanford, supported by Seminole County, demonstrates several key strengths that contribute to effective implementation of the Consolidated Plan. One

of its core strengths is strong intergovernmental coordination. The partnership between the City of Sanford and the Seminole County Community Services Department enables streamlined administration of federal funding, including the Community Development Block Grant (CDBG), HOME, and SHIP programs. This collaboration ensures that housing and community development resources are managed efficiently and aligned with local needs.

Another strength lies in Sanford's diverse and engaged network of nonprofit organizations. Groups such as Habitat for Humanity, Dave's House, Florida SPECS, Rescue Outreach Mission, and others deliver a wide range of housing, shelter, and supportive services. These nonprofits are essential in serving vulnerable populations, including the chronically homeless, families, persons with disabilities, and low-income residents. Additionally, the involvement of the Sanford Housing Authority, supported administratively by the Orlando Housing Authority, enhances the city's ability to manage rental assistance programs. Public engagement mechanisms such as advisory boards and community meetings also help ensure that residents' voices are included in planning and implementation processes.

Despite these strengths, the system faces several gaps. One notable limitation is the shortage of certified Community Housing Development Organizations (CHDOs), which restricts Sanford's capacity to fully utilize HOME funds for affordable housing development. Additionally, there is an ongoing lack of emergency and transitional housing, particularly for unaccompanied youth, families with children, and survivors of domestic violence. While nonprofits are active, coordination among service providers can be fragmented, occasionally leading to overlaps in services or unmet needs, especially in areas such as mental health and substance use treatment.

Sanford also continues to struggle with an insufficient supply of affordable housing. The current inventory does not adequately meet the demand, particularly for extremely low-income households or those needing permanent supportive housing. Data sharing and performance tracking across agencies could also be improved to better measure outcomes and identify service gaps. Finally, stronger connections between housing programs and workforce development efforts would help promote economic mobility and reduce the risk of housing instability for low-income residents.

In summary, while Sanford's institutional delivery system benefits from strong partnerships and a committed network of stakeholders, it must address issues related to service coordination, capacity building, and housing availability to maximize its impact and ensure equitable access to housing and supportive services.

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

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

**Table 53 - Homeless Prevention Services Summary**

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

Sanford’s service delivery system offers a coordinated, multi-agency approach to meet the unique needs of key homeless populations, including chronically homeless individuals, families with children, veterans, and unaccompanied youth.

For chronically homeless individuals and families, the system emphasizes housing first, connecting clients to permanent supportive housing (PSH) through the Homeless Services Network (HSN) and its Coordinated Entry System (CES). PSH combines long-term housing with wraparound services like case management, behavioral healthcare, and life skills training.

Partners such as Dave’s House, Rescue Outreach Mission, and Pathways to Home play key roles in delivering housing and support, while organizations like Aspire Health Partners provide integrated healthcare and substance use treatment.

For families with children, the system includes emergency shelter, rapid re-housing, and long-term stability support. Pathways to Home and Family Promise help families transition from homelessness to housing, while the Families in Need (FIN) program through Seminole County Public Schools ensures continued education and access to services. Families receive wraparound support that includes job training, childcare assistance, and mental health services.

Veterans and their families benefit from a strong local collaboration with the U.S. Department of Veterans Affairs (VA) and regional programs like Supportive Services for Veteran Families (SSVF). Veterans are connected to HUD-VASH for long-term rental assistance and case management. Local organizations, including the Sanford Vet Center, Rescue Outreach Mission, and Pathways to Home, help stabilize housing and address trauma-related needs. For veterans with disabilities, PSH units are available through partnerships with nonprofit developers.

Unaccompanied youth are served through trauma-informed outreach, education support, and transitional housing. Programs like H.O.P.E. engage youth on the streets and link them to shelter, counseling, and life skills development. FIN ensures students experiencing homelessness maintain school stability, while providers like Aspire Health Partners offer therapy and treatment. Additional organizations such as the Sanford Community Youth Alliance provide mentoring, job training, and emotional support.

Across all populations, the system integrates housing with services to promote long-term stability. Though resource constraints remain, Sanford’s collaborative network of public agencies and nonprofit providers ensures tailored, compassionate support for those experiencing homelessness.

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

Sanford’s service delivery system for special needs populations and people experiencing homelessness is built on strong collaboration, a diverse provider network, and targeted services. Key strengths include coordination through the Central Florida Continuum of Care (CoC), specialized nonprofits like Dave’s House and Florida SPECS, and programs addressing the needs of veterans, youth, and families. Providers such as Rescue Outreach Mission and Pathways to Home offer both emergency housing and case management, while Aspire Health Partners delivers essential behavioral health services.

Despite these strengths, significant gaps remain. The system faces a shortage of affordable and supportive housing, especially for extremely low-income residents and those with disabilities. Shelter capacity is limited, particularly for unaccompanied youth and survivors of domestic violence. Inconsistent outreach in rural areas, a shortfall of certified Community Housing Development Organizations, and weak data sharing between providers further hinder service delivery. Additionally, job training, transportation access, and integration of workforce programs into housing services are limited.

To improve outcomes, Sanford must expand housing stock, enhance provider coordination, strengthen economic mobility programs, and invest in transportation and service infrastructure. Addressing these gaps will help build a more effective and equitable system for vulnerable residents.

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

To address gaps in its institutional structure and service delivery system, the City of Sanford has developed a strategy focused on expanding affordable and supportive housing, improving coordination among partners, and enhancing long-term stability for vulnerable residents. Key priorities include increasing housing for extremely low-income households, individuals with disabilities, and people experiencing homelessness through partnerships with nonprofit developers and CHDOs. The city also plans to provide technical support to expand CHDO capacity.

Improving collaboration between public agencies, nonprofits, and private partners is another focus, with efforts to better align housing with health, employment, and education services. Enhancing data integration through the Coordinated Entry System will improve resource allocation and reduce duplication.

To address the shortage of emergency and transitional housing, especially for families, youth, and survivors of domestic violence, Sanford is exploring partnerships, adaptive reuse of buildings, and use of public land. The city also aims to expand access to job training, transportation, and financial literacy programs to promote long-term stability.

Overall, the strategy emphasizes housing development, cross-sector collaboration, supportive services, and economic mobility to ensure equitable access to stable housing for all residents.

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

| Sort Order | Goal Name                                    | Start Year | End Year | Category                          | Geographic Area | Needs Addressed             | Funding            | Goal Outcome Indicator   |
|------------|--|------------|----------|-----------------------------------|-----------------|-----------------------------|--------------------|--|
| 1          | Create or Preserve Affordable Units          | 2025       | 2029     | Affordable Housing                | Citywide        | Affordable Housing          | CDBG:<br>\$979,083 | Homeowner Housing Rehabilitated:<br>18 Household Housing Units   |
| 2          | Promote Homeownership                        | 2025       | 2029     | Affordable Housing                | Citywide        | Affordable Housing          | CDBG:<br>\$275,000 | Direct Financial Assistance to Homebuyers:<br>15 Households Assisted   |
| 3          | Improve Public Facilities and Infrastructure | 2025       | 2029     | Non-Housing Community Development | Citywide        | Neighborhood Revitalization | CDBG:<br>\$115,000 | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit:<br>600 Persons Assisted |
| 4          | Address Slum and Blight                      | 2025       | 2029     | Non-Housing Community Development | Citywide        | Neighborhood Revitalization | CDBG:<br>\$120,000 | Buildings Demolished:<br>5 Buildings   |

| Sort Order | Goal Name                        | Start Year | End Year | Category                          | Geographic Area | Needs Addressed             | Funding            | Goal Outcome Indicator  |
|------------|----------------------------------|------------|----------|-----------------------------------|-----------------|-----------------------------|--------------------|---|
| 5          | Stabilize Low Income Populations | 2025       | 2029     | Non-Housing Community Development | Citywide        | Public Services             | CDBG:<br>\$328,315 | Public Service Activities Other Than Low/Moderate Income Housing Benefit:<br>1,000 Persons Assisted |
| 6          | Improve Homeless Response        | 2025       | 2029     | Homeless                          | Citywide        | Ending Homelessness         | CDBG:<br>\$43,617  | Homelessness Prevention:<br>21 Persons Assisted   |
| 7          | Enhance Economic Growth          | 2025       | 2029     | Non-Housing Community Development | Citywide        | Economic Development        | CDBG:<br>\$90,000  | Businesses Assisted:<br>3 Businesses Assisted   |
| 8          | Planning and Administration      | 2025       | 2029     | Other                             | Citywide        | Planning and Administration | CDBG:<br>\$437,750 | N/A   |

**Table 54 – Goals Summary**

## Goal Descriptions

|   |                         |  |
|---|-------------------------|--|
| 1 | <b>Goal Name</b>        | Create or Preserve Affordable Units  |
|   | <b>Goal Description</b> | Support the provision of decent housing by increasing the availability/accessibility of affordable housing. The city will address the priority need by funding activities that support affordable housing including, but not limited to, minor or moderate housing rehabilitation activities for the restoration of substandard housing units and/or emergency repairs for low- to moderate income households, and/or temporary relocation services. |
| 2 | <b>Goal Name</b>        | Promote Homeownership  |
|   | <b>Goal Description</b> | The city will increase homeownership opportunities through purchase assistance activities including providing eligible prospective homebuyers up to 50% of the required down payment, paying reasonable closing cost, and subsidizing interest rates.  |
| 3 | <b>Goal Name</b>        | Improve Public Facilities and Infrastructure   |
|   | <b>Goal Description</b> | Encourage community revitalization by investing in public facilities or infrastructure improvements such as, but not limited to, improvements of infrastructure, playgrounds, waterlines, curbs, sidewalks, streetlights, sewers, internet and community centers.  |
| 4 | <b>Goal Name</b>        | Address Slum and Blight  |
|   | <b>Goal Description</b> | The city will address slum and blighted conditions through the clearance and demolition of dilapidated housing structures.   |
| 5 | <b>Goal Name</b>        | Stabilize Low Income Populations   |
|   | <b>Goal Description</b> | Promote poverty reduction, upward mobility, and self-sufficiency by funding organizations providing essential services for low-income, vulnerable, and limited clientele populations. Activities include, but are not limited to, employment services (job training), childcare, health services, substance abuse services, education programs, services for homeless persons, fair housing counseling and services for senior citizens.             |

|   |                         |   |
|---|-------------------------|---|
| 6 | <b>Goal Name</b>        | Improve Homeless Response   |
|   | <b>Goal Description</b> | Reduce homelessness and provide housing stability through the provision of assistance to extremely low-, very low-, low-, and low-to-moderate income households to provide shelter or prevent them falling into homelessness. Activities include, but are not limited to, legal services, subsistence payments, security deposits that prevent homelessness. Homeless Services including emergency shelter, transitional housing, access to basic healthcare, mental health counseling, and homeless prevention services. |
| 7 | <b>Goal Name</b>        | Enhance Economic Growth   |
|   | <b>Goal Description</b> | Enhance economic corridors to spur economic growth and revitalize commercial areas critical to business development in the city. Activities include, but are not limited to, façade improvements for commercial businesses.   |
| 8 | <b>Goal Name</b>        | Planning and Administration   |
|   | <b>Goal Description</b> | Management and operation of tasks related to administering and carrying out the city's HUD CDBG program, maintaining compliance with federal regulations, and preparing regulatory documents.   |

**Table 55 – Goals Descriptions**

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

The City of Sanford will utilize its CDBG funds to create or preserve affordable housing for 15 households through housing rehabilitation and will provide 10 households direct financial assistance to promote affordable homeownership. The city will provide affordable housing for a total of 25 extremely low-, low-, and moderate-income households during the Consolidated Plan period. In addition, the city will fund activities targeting the homeless population to assist the homeless or at-risk of becoming homeless maintain or obtain stable and affordable housing. The city will allocate approximately \$72,697 during the Consolidated Plan period towards homeless services benefiting 7 persons.

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

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

The Orlando Housing Authority (OHA) manages the Sanford Housing Authority's (SHA) day-to-day operations. By 2013, all Sanford Housing Authority public housing residents were relocated to private housing using housing choice vouchers.

The housing authority is not required to have a Section 504 Voluntary Compliance Agreement.

### **Activities to Increase Resident Involvements**

Although SHA does not currently house any residents, it continues to maintain communication with families who were previously relocated and who remain active in the HCV program managed by the Orlando Housing Authority.

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

Not applicable.

### **Plan to remove the 'troubled' designation**

Not applicable.

## **SP-55 Barriers to Affordable Housing – 91.215(h)**

### **Barriers to Affordable Housing**

The City of Sanford is a small municipality by geography and population with several historic areas, generational owners of homes and businesses, and relatively few monetary resources for addressing all of its housing and economic development needs. With a population of approximately 61,937 people (5-YR ACS: Table S0701), approximately 15,311 of these individuals are below the poverty line, or approximately 25%. Within the city, there are approximately 24,022 households (5-YR ACS: Table S2503); of these, 12,265 are owner-occupied, and 11,757 are renter-occupied – a near even split. The largest share of homes are between 25 and 45 years old (32.2% built between 1980 and 1999), and have 4 or 5 rooms (38.4%) or 6 or 7 rooms (27.6%) (5-YR ACS: Table S2504). Housing rehab is needed in the city, and homes with fewer rooms, as there is a national trend of individuals having fewer or no kids.

The vast majority of residential zones currently in the city are single-family and planned development. Single family zones are split into 10,000-square-foot lots, 7,500-square-foot lots, and 6,000-square-foot lots. There are also some medium-density residential zones. Multi-family residential zones are largely concentrated near downtown and the center of the city near the Seminole Expressway. Single-family residential zones limit the size, density, and type of housing that can feasibly be built in the city, limiting affordable housing options. Planned Developments (PDs) are a zoning type that allows for a flexibility of uses, but are often used to build large master-planned single-family neighborhoods, and ultimately can make it difficult to track how specific policies are impacting housing types and availability. The majority of Future Land Use designations in the city are Single Family Residential, and Suburban Estates.

There are a good number of High Density Residential uses, and some Medium Density Residential uses as well. In addition, Accessory Dwelling Units (ADUs) allow for additional residential units to be built, and are permitted by-right in three residential zones, SR-1AA, SR-1A, and SR-1, and are allowed after review by the Planning and Zoning Commission as a major conditional use in seven additional zoning district types; they're allowed in Planned Developments with conditions as well. However, there are some limitations in code that may make the implantation of ADUs difficult, such as a requirement for ADUs to conform architecturally with the primary unit, and the prohibition of ADUs in side yards, for example.

Parking is another area where regulations could be updated to allow for the development of more housing units, including affordable rental housing. While parking requirements can be waived administratively if the developer demonstrates hardship, the code currently requires 2 parking spaces per dwelling unit including for multi-family developments. This requirement can

create an expensive and unnecessary burden on a developer to subsidize parking, particularly for households with no vehicle, or one vehicle. The city does provide application and permit fee waivers and impact fee deferment to affordable housing developers, but allowing a parking reduction as an affordable housing incentive would be a benefit to developers.

The city has no public housing units within city limits owned by any local housing authority, but it does have some rent-restricted subsidized and tax-credit housing, such as Monroe Landings in Historic Goldsboro with 144 units for individuals making 60% of the area median income, owned and operated by Wendover Housing Partners. An example of a subsidized homeownership opportunity was a six-home development project funded through a partnership between Seminole County and Habitat for Humanity with the assistance of American Rescue Plan Act (ARPA) funds. Regarding the construction of affordable housing, projects have seen NIMBY (not-in-my-backyard) neighborhood opposition, despite the affordable housing shortage across central Florida and within Sanford itself.

In recent years, the City used CDBG funds to run a Housing & Rehabilitation Program for low-income homeowners, providing grants of up to \$30,000 for minor or major repairs, such as roofing and electrical, plumbing, window replacement, water heater replacement, floor leveling, HVAC, painting, and ADA accessibility retrofits. This is a relatively high grant award with such limited funds, meaning fewer households can receive assistance. Assistance for homeowners coming from the city is limited. The Live Local Act, however, has allowed for the development of multifamily projects with units set aside for low-to-moderate income households. The City also offers social services related to housing, such as financial literacy training, and the Low-Income Home Energy Assistance Program (LIHEAP) for energy savings.

Due to a lack of resources, public input in the past focusing on economic development rather than housing, and balancing the cost and benefit of bringing new programs into the city such as SHIP at the potential cost of possibly losing Seminole County's assistance, the City has not in recent history used its funds, federal or otherwise, for many housing projects or programs. Today, there is a great need for housing programs and services, particularly aimed at homeownership, and the public has vocalized strong support for housing programs. At all three of the community engagement meetings run by the City for the development of this plan, affordable housing was identified as the community's greatest need, and down payment assistance was identified as a priority need in all meetings as well. Other housing needs identified include heirs property assistance, homelessness assistance, and assistance for the most vulnerable residents such as those with mental illness.

## **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

Currently, the City of Sanford runs a Housing & Rehabilitation Program for low-income homeowners, providing grants of up to \$30,000 for minor or major repairs, such as roofing and electrical, plumbing, window replacement, water heater replacement, floor leveling, HVAC, painting, and ADA accessibility retrofits using its annual CDBG allocation. The city also provides for an administrative modification of minimum standards and specifications as an incentive for affordable housing production, and a waiver, discount, or difference of application, permit, and impact fees to incentive affordable housing development.

The city is exploring options for bringing more affordable housing funding into the community, such as State Housing Initiative Partnership (SHIP) funds, and HOME Investment Partnership funds. The city may also seek to use its limited CDBG funds for the development of affordable housing in key locations, particularly for adaptive reuse of abandoned or underutilized structures, and for housing assistance programs such as down payment assistance.

The city is also exploring increasing zoning flexibility to allow for more diverse housing types such as accessory dwelling units. Increasing housing density, especially through mixed-use zoning to improve access to community elements such as grocery stores, and transit-oriented development which clusters higher density mixed-use development near transit hubs, would also increase access and opportunity for Sanford residents. Reducing parking requirements overall to 1.5 or 1 parking space per unit for multifamily developments, particularly near transit hubs, would reduce housing development costs. Further, allowing for a parking reduction as an incentive in exchange for the development of affordable housing units would be a benefit to developers in Sanford.

To address the needs of the most vulnerable residents, the city is enhancing their partnerships with social services providers to develop and support permanent supportive housing. The city is also looking into funding programs for affordable housing for veterans, and the Housing Opportunities for Persons with Aids (HOPWA) program.

## **SP-60 Homelessness Strategy – 91.215(d)**

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

The City of Sanford endorses a comprehensive, collaborative approach to reach and support unsheltered homeless individuals. Primarily led by regional partners and non-profit organizations, the city collaborates with service providers, such as the Hope Team, for proactive street outreach, partnerships with local nonprofits and faith-based groups, coordination with law enforcement, and mobile resource events. Outreach teams provide food, hygiene kits, and resource information while assessing individuals' needs and connecting them to services.

The Homeless Services Network of Central Florida (CoC) prioritizes individuals through the Coordinated Entry System for housing and support. Organizations like Rescue Outreach Mission and Grace and Grips often serve as first points of contact, helping link people to healthcare, shelter, and employment. Law enforcement and emergency responders are trained to engage compassionately with unsheltered individuals, especially in crisis situations. Altogether, Sanford's strategy focuses on collaborating with their regional partners to build trust, address immediate needs, and guide individuals toward long-term housing stability.

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

The City of Sanford supports Seminole County, the lead agency for homeless services in Sanford, with the emergency and transitional housing needs of homeless individuals and families through a strategic, multi-layered approach that includes immediate shelter, transitional programs, and long-term solutions. Emergency shelters offer safe, stable environments and connect residents to services like case management, job training, healthcare, and ID assistance. These shelters serve various populations, including families, veterans, and individuals with disabilities.

Transitional housing provides a structured bridge between shelter and permanent housing, typically for several months to two years, and includes services such as financial education, counseling, and self-sufficiency training. This model is particularly beneficial for families and individuals facing barriers like substance use or mental health challenges.

Seminole also prioritizes permanent supportive housing for chronically homeless individuals, pairing long-term housing with wraparound services to promote lasting stability. Partnerships with nonprofits, public agencies, and housing developers help expand shelter capacity, fund services, and increase affordable housing options through rehabilitation and development incentives.

Together, these efforts form a coordinated system that addresses immediate housing crises while supporting long-term self-sufficiency and reducing homelessness.

**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 Homeless Services Network of Central Florida has adopted a comprehensive strategy to help homeless individuals and families, especially chronically homeless persons, families with children, veterans, and unaccompanied youth, transition to permanent housing and achieve independence. The approach emphasizes rapid re-housing, offering short-term rental assistance and supportive services like job training, financial literacy, and healthcare access. For those with greater needs, transitional housing provides a structured bridge to permanent housing, while permanent supportive housing serves individuals with disabilities or chronic conditions by combining long-term housing with intensive case management.

To promote long-term self-sufficiency, the City of Sanford advocates for employment and education programs, particularly for low-income residents and unaccompanied youth, as well as, follow-up services for those recently housed, including childcare support and ongoing case management, to prevent a return to homelessness.

Collaborations with landlords, developers, and service providers help expand affordable housing and fill service gaps. By integrating housing with supportive services and workforce development, Sanford aims to reduce homelessness and build sustainable pathways to stability and independence.

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

The City of Sanford embraces a proactive strategy to prevent homelessness among low-income and extremely low-income individuals and families, particularly those exiting publicly funded institutions. A key focus is structured discharge planning, ensuring people leaving healthcare, foster care, mental health, or correctional systems are connected to housing and support services.

Organizations in the city offer targeted prevention programs, including rental and utility assistance and landlord-tenant mediation, to help at-risk households avoid eviction. The city partners with organizations like Pathways to Home and Aspire Health Partners to provide holistic support such as mental health care, substance use treatment, job training, and healthcare.

Youth aging out of foster care receive transitional housing, life skills training, and educational support to promote independence. Broader efforts include employment assistance and financial literacy programs to help low-income residents achieve long-term stability.

Collaborating with nonprofits, housing authorities, and service providers, Sanford maximizes resources and expands access to affordable housing. By integrating immediate aid with long-term solutions, the city believes in preventing homelessness before it starts and ensure housing stability for its most vulnerable populations.

## **SP-65 Lead-Based Paint Hazards – 91.215(i)**

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

All affordable housing projects, funded by the City of Sanford will be conducted under the adopted Seminole County Lead-Based Paint (LBP) identification and abatement standards. Seminole County requires that all contractors complete detailed work write-ups to document a lead-based paint hazard risk before reconstruction on any housing activity:

- If the building was constructed in 1978 or after, the construction date of the unit and source of information is to be recorded on the form.
- If the building was constructed before 1978, it requires visual inspection unless one of the following applies:
  - a) Children under the age of 6 reside in the home.
  - b) A previous lead-based paint inspection has been conducted according to the HUD regulations, and the unit was found not to have lead-based paint, documentation must be attached.
  - c) The property has been identified, and all lead-based paint has been removed per HUD regulations. Documentation must be attached.
- If the building was constructed before 1978 and does not meet any of the exemptions above, the following actions must be taken:
  - a) A brochure concerning lead-based paint hazards is to be provided to the household.
  - b) The client is to be provided with a Disclosure of Information on Lead-Based Paint.
  - c) The home must be visually inspected. The preparer must, at a minimum, complete HUD's online visual inspection training before the inspection is conducted. The inspecting party must answer the following questions:
    - Are interior-painted surfaces free from deteriorated paint?
    - Are the exterior painted surfaces free from deteriorated paint?
    - Will any paint be disturbed during rehabilitation?

Per the HUD Lead-Based Paint Regulation (24 CFR Part 35), rehabilitation work on housing built before 1978 that is financially assisted by the Federal government is subject to requirements that will control lead-based paint hazards. At the very least, the City of Sanford will test and repair any painted surface that is disturbed during work. The City of Sanford may stabilize deteriorated paint, which includes the correction of moisture leaks or other obvious

causes of paint deterioration. Clearance examinations will be conducted following most work activities to ensure that the work has been completed; that dust, paint chips, and other debris have been satisfactorily cleaned up; and that dust lead hazards are not left behind. As necessary, a risk assessment will be done to identify lead-based paint hazards, perform interim control measures to eliminate any hazards that are identified or, instead of a risk assessment, perform standard treatments throughout a unit. The type and amount of Federal assistance and rehabilitation hard costs for the unit will determine the level of lead hazard reduction that will be completed.

Actions to address LBP hazards and increase access to housing without lead-based paint hazards include:

- Ensure contractors completing work write-ups on housing units are certified to complete the proper testing;
- When selecting homes for rehabilitation/resale, give priority to homes that were constructed after 1978; and
- Coordinate with the local health department to maintain statistics on housing units identified to contain lead-based paint.

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

The strategy above, which the city will follow when implementing housing activities assisted by federal funds, will help mitigate lead hazards from the city’s housing stock and reduce exposure to lead-based paint, particularly for young children. A key factor to reducing lead hazards and eliminating lead poisoning in children is public education to increase awareness of lead hazards and how to prevent lead poisoning in the first place. Through its housing programs, the city will increase public awareness of lead hazards by following the notification and disclosure requirements of 24 CFR Part 35. In all housing built pre-1978 that is to be acquired or rehabilitated with CDBG funding, the city will provide the potential buyer or tenant with the HUD pamphlet “Protect Your Family from Lead in Your Home” and a disclosure with a lead warning statement.

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

The City of Sanford has written housing rehabilitation guidelines integrating lead-based paint reduction actions and aligning federal, state, and local regulations with internal operational processes. These policies and procedures are utilized when undertaking housing rehabilitation activities and are reviewed and revised as appropriate to ensure coordination and compliance

with the most recent HUD regulations for lead-based paint best practices.

The city's housing policies are written in accordance with HUD's Lead Safe Housing Rule (24 CFR Part 35), which mandates risk assessments, disclosures, and remediation. The guidelines also incorporate notification requirements per the Residential Lead-Based Paint Hazard Reduction Act of 1992, which states that tenants and buyers must receive EPA's lead hazard pamphlet and information about known lead-based paint hazards before lease or sale. The city's written standards also incorporates guidance regarding inspections and risk assessments, maintenance and renovation procedures, lead-based paint remediation and abatement, and resident education and support.

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

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

The City of Sanford plans to utilize its federal CDBG funds to the maximum extent to address and reduce poverty for residents. The city will prioritize funding allocations towards the most pressing needs to support housing stability, promote upward mobility, and help residents to achieve and maintain self-sufficiency. The City of Sanford will implement various programs and activities that have been identified as impactful poverty reducing strategies including the provision of critical and essential public services to low income, special needs, homeless, and other vulnerable populations. The City of Sanford is currently in the process of implementing actions to alleviate poverty in identified disadvantaged neighborhoods. Actions being taken to reduce the number of poverty-level families include:

- Providing job training to youth and unemployed.
- Working with the Sanford Housing Authority to plan for future housing development for very low and low-income families who suffered from the loss of existing public housing in 2011.
- Working with the local Chamber of Commerce to discuss potential opportunities for economic growth throughout these neighborhoods
- Through the collaboration with the Sanford Chamber of Commerce the Goldsboro Front Porch Council, Inc. received the designation of a Historic Goldsboro Main Street project.
- Working with Habitat for Humanity to design a “Fix-up” program.
- The City of Sanford has established a "My Brother's Keeper" Community program targeting services for young Black men.

The city continues to partner with non-profit organizations to provide services such as childcare, mentoring programs for middle and high school students, health care, employment and training for youth and youth services and public safety and security for the elderly, all solutions for supporting economic independence. The City of Sanford will also coordinate with the CoC and support efforts to improve the homeless response system to reduce homelessness and move people into more financially stable situations.

The city will strengthen partnerships with public and private entities serving low income and vulnerable populations to increase outreach and raise awareness of existing services and will seek additional partnerships that may help reduce poverty for city residents.

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

The city's affordable housing plan is closely aligned with the jurisdiction's broader poverty-reduction strategies to ensure a comprehensive approach to improving economic outcomes for low-income households. This coordination occurs in several key ways:

- Integrated Policy Planning: The housing plan is developed in tandem with the jurisdiction's anti-poverty strategies, often through joint planning bodies or cross-departmental teams. This ensures that affordable housing initiatives are designed to address the root causes of poverty—such as unemployment, lack of education, and poor health outcomes.
- Programmatic Alignment: Housing programs are linked with services such as job training, childcare, healthcare, and financial counseling.
- Targeted Housing Interventions: The housing plan prioritizes the preservation of units affordable to low-income households, which directly addresses housing insecurity—a core driver of poverty.
- Use of Federal and State Resources: Programs such as the Community Development Block Grant (CDBG) is strategically layered to support both housing affordability and poverty reduction. These funds are often coordinated through consolidated planning processes.
- Data-Driven Decision Making: The city uses shared data systems to track outcomes for low-income residents across both housing and social service programs. This ensures that interventions are aligned, effective, and responsive to changing community needs.

Activities selected for the Consolidated Plan are carefully considered to ensure a wholistic approach to increasing affordable housing, reducing poverty, and promoting upward mobility for Sanford residents. The Community Relations and Neighborhood Engagement Department will also collaborate with other city departments and local organizations to align housing initiatives and poverty reduction efforts with this affordable housing plan. Actions that the city may implement in accordance with its anti-poverty strategy include:

- Working with developers, if applicable, to ensure affordable housing projects are close to employment centers;

- Targeting federal resources to neighborhoods that have a high poverty rate;
- Providing incentives to businesses and residents that create job opportunities especially for low- and moderate-income persons;
- Supporting programs that provide education, training, and services to low-income households that encourage housing stability and improve the quality of life of residents; and
- Implement initiatives to increase the supply of affordable housing available to poverty level families including providing persons who are homeless or at risk of becoming homeless with assistance and/or access to supportive services.

## **SP-80 Monitoring – 91.230**

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

The city has dedicated Community Relations and Neighborhood Engagement (CRANE) staff who will be actively involved in conducting monitoring suggested planned activities. This process involves a combination of quarterly activity reports, telephone contacts, written communication, analysis of reports and audits, and onsite visits and meetings. The primary goal of all monitoring is to ensure activities are implemented in conformity with program rules and guidelines.

The monitoring of CDBG activities is conducted under the Comprehensive Monitoring Plan and Monitoring Subrecipients Policy and Procedure. Oversight of the applicable requirements for the CDBG Program are implemented in various methods accordingly:

- Uniform Administrative Requirements new circular 2 CFR Part 200- oversight is conducted by various program staff including Program Manager and Community Relations and Neighborhood Engagement (CRANE) CDBG staff/team and assigned staff.
- Timeliness of Expenditure- monitored by Community Relations and Neighborhood Engagement (CRANE) CDBG staff.
- Environmental Reviews -completed by Community Relations and Neighborhood Engagement (CRANE) CDBG staff before any funds are expended on all CDBG-funded projects.
- Uniform Relocation Assistance (URA)- The City of Sanford does not currently utilize CDBG for projects that would trigger involuntary displacement of a household; however, in the event of such a project the Community Relations and Neighborhood Engagement (CRANE) CDBG staff would provide oversight to ensure the acquisition is implemented under HUD Handbook 1378.
- Minority Business Enterprise /Women Business Enterprise (MBE/WBE) and Section 3 hiring requirements are addressed in the procurement and contracting process. The encouragement of participation of MBE/WBE and Section 3 business concerns is done through the bidding process. The City of Sanford CRANE Staff coordinates and provides

regular updates on the status of CDBG projects, and other City initiatives, and discusses the need for opportunities for minority businesses and efforts to foster increased outreach and participation in CDBG projects. The updates are generally provided monthly.

- Fair Housing Requirements- by Community Relations and Neighborhood Engagement (CRANE) CDBG staff received training on fair housing requirements during the annual Fair Housing Summit hosted in Orlando, FL; and all applicable policies and procedures incorporate Fair Housing and anti-discrimination policy.
- Planning and Reporting- All planning and reporting is conducted in cooperation with the City of Sanford by Community Relations and Neighborhood Engagement (CRANE) CDBG staff. CRANE staff conduct regular reviews of the IDIS financial system for flags and takes steps to resolve any issues needed to remediate activities. The reviews are generally completed bi-monthly, before and after the drawdown of any funds.

## Expected Resources

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

#### Introduction

In Program Year 2025 beginning October 1, 2025, and ending September 30, 2026, the City of Sanford intends to have available HUD funds to carry out housing, public service, and community development activities and plans to leverage other resources, when available, for greater impact. Estimated amounts are dependent on the annual federal program allocations remaining the level and are subject to an approved federal budget. Anticipated one-year HUD funding availability is \$437,753 through the Community Development Block Grant (CDBG) program. The city may also have available \$200,000 in CDBG funding from previous program years carried forward to address eligible activities in PY 2025.

| Program | Source of Funds | Uses of Funds  | Expected Amount Available Year 1 |                    |                          |           | Expected Amount Available Remainder of Con Plan \$ | Narrative Description  |
|---------|-----------------|--|----------------------------------|--------------------|--------------------------|-----------|--|--|
|         |                 |  | Annual Allocation: \$            | Program Income: \$ | Prior Year Resources: \$ | Total: \$ |  |  |
| CDBG    | Federal         | Affordable Housing;<br>Neighborhood Revitalization;<br>Public Services;<br>Homelessness;<br>Economic Development;<br>Planning and Administration | \$437,753                        | \$0                | \$200,000                | \$637,753 | \$1,751,012  | The Community Development Block Grant (CDBG) program is a flexible program that provides communities with resources to address a wide range of unique community development needs. The expected amount of CDBG funds available for the remainder of the con plan is based on the annual allocation amount remaining level and an approved federal budget. The carry over amount of \$200,000 is available for PY25, but is not guaranteed to be available in all program years, therefore this amount is not included in the estimated amount available for the remainder of the con plan. |

Table 56 – Anticipated Resources

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

The city's federal funds act as a catalyst for leveraging additional resources—such as private, state, and local funds—in several key ways including by incentivizing collaboration among various levels of government and with private entities and potentially supplementing existing local or state programs, allowing them to expand or scale up. This encourages more investment in programs that may otherwise be underfunded. The city leverages its federal CDBG dollars with the county's state funded SHIP program to maximize impact and benefit to residents of housing activities.

The City of Sanford will use federal funds to support projects and programs implemented by city staff as well as non-profit organizations and other partners. For the projects to be successful, other funding sources including in-kind resources are often added to the federal funding to have sufficient resources to benefit the population to be served as well as to cover expenditures that may not be allowed under the CPD programs or to cover indirect costs. The source of these additional funds will depend on the nature of the activity. For example, funds provided for public service activities may be matched by the agencies receiving funding from other sources including public and private sources as well as foundations and fundraising. The city will continue to identify funding sources that can be pooled to make a greater impact within the community.

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

Sanford Housing Authority (SHA) land, approximately 7.9 acres, has committed with pending HUD approval to expand recreation facilities in the Goldsboro neighborhood. This activity is consistent with the Goldsboro Transformation Plan: Encourage Community Wellness strategy. Expand and improve recreational facilities and programs offered to residents of Goldsboro. The City of Sanford submitted a letter of Intent (LOI) to SHA to purchase the property and proceeded with due diligence to complete the City requirements to purchase the property.

Also, under consideration is the use of city-owned property to build a community resource center and certified health clinic. This proposed use of the publicly owned property is consistent with the Goldsboro Transformation Plan: Objective - Encourage Community Wellness: A full continuum of care including prevention, intervention, treatment, and aftercare is available in Goldsboro for improvement of mental health and reduce substance abuse.

The City Commission of the City of Sanford approved a land donation agreement with the Central Florida Urban League which will allow the Urban League to move its headquarters to Goldsboro and expand programming to the community. The expansion of programming in the Goldsboro community is constant with the Goldsboro Transformation Plan. The residents of Goldsboro and the City of Sanford will receive the following benefits at no cost: job training and career planning programming; financial education programming; small business and entrepreneurship support; community garden with fresh produce; bridging the gap between law enforcement and community programming; community health and wellness clinic; and youth enrichment and learning centers.

Florida Statutes, Sec 125.379, requires each county to prepare an inventory list every three years of all county-owned lands within its jurisdiction that is appropriate for use as affordable housing. The list is then reviewed and adopted by resolution at a public hearing. The disposition of any of these properties for affordable housing is subject to the discretion of the City of Sanford and Seminole County.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

| Sort Order | Goal Name                                    | Start Year | End Year | Category                          | Geographic Area | Needs Addressed             | Funding            | Goal Outcome Indicator   |
|------------|--|------------|----------|-----------------------------------|-----------------|-----------------------------|--------------------|--|
| 1          | Create or Preserve Affordable Units          | 2025       | 2029     | Affordable Housing                | Citywide        | Affordable Housing          | CDBG:<br>\$250,000 | Homeowner Housing Rehabilitated:<br>5 Household Housing Units  |
| 2          | Promote Homeownership                        | 2025       | 2029     | Affordable Housing                | Citywide        | Affordable Housing          | CDBG:<br>\$75,000  | Direct Financial Assistance to Homebuyers:<br>3 Households Assisted  |
| 3          | Improve Public Facilities and Infrastructure | 2025       | 2029     | Non-Housing Community Development | Citywide        | Neighborhood Revitalization | CDBG:<br>\$75,000  | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit:<br>200 Persons Assisted |
| 4          | Address Slum and Blight                      | 2025       | 2029     | Non-Housing Community Development | Citywide        | Neighborhood Revitalization | CDBG:<br>\$40,000  | Buildings Demolished:<br>2 Buildings   |

| Sort Order | Goal Name                        | Start Year | End Year | Category                          | Geographic Area | Needs Addressed             | Funding           | Goal Outcome Indicator  |
|------------|----------------------------------|------------|----------|-----------------------------------|-----------------|-----------------------------|-------------------|---|
| 5          | Stabilize Low Income Populations | 2025       | 2029     | Non-Housing Community Development | Citywide        | Public Services             | CDBG:<br>\$65,663 | Public Service Activities Other Than Low/Moderate Income Housing Benefit:<br>200 Persons Assisted |
| 6          | Improve Homeless Response        | 2025       | 2029     | Homeless                          | Citywide        | Ending Homelessness         | CDBG:<br>\$14,539 | Homelessness Prevention:<br>7 Persons Assisted  |
| 7          | Enhance Economic Growth          | 2025       | 2029     | Non-Housing Community Development | Citywide        | Economic Development        | CDBG:<br>\$30,000 | Businesses Assisted:<br>1 Businesses Assisted   |
| 8          | Planning and Administration      | 2025       | 2029     | Other                             | Citywide        | Planning and Administration | CDBG:<br>\$87,550 | N/A   |

Table 57 – Goals Summary

Goal Descriptions



|   |                         |  |
|---|-------------------------|--|
| 1 | <b>Goal Name</b>        | Create or Preserve Affordable Units  |
|   | <b>Goal Description</b> | Support the provision of decent housing by increasing the availability/accessibility of affordable housing. The city will address the priority need by funding activities that support affordable housing including, but not limited to, minor or moderate housing rehabilitation activities for the restoration of substandard housing units and/or emergency repairs for low- to moderate income households, and/or temporary relocation services. |
| 2 | <b>Goal Name</b>        | Promote Homeownership  |
|   | <b>Goal Description</b> | The city will increase homeownership opportunities through purchase assistance activities including providing eligible prospective homebuyers up to 50% of the required down payment, paying reasonable closing cost, and subsidizing interest rates.  |
| 3 | <b>Goal Name</b>        | Improve Public Facilities and Infrastructure   |
|   | <b>Goal Description</b> | Encourage community revitalization by investing in public facilities or infrastructure improvements such as, but not limited to, improvements of infrastructure, playgrounds, waterlines, curbs, sidewalks, streetlights, sewers, internet and community centers.  |
| 4 | <b>Goal Name</b>        | Address Slum and Blight  |
|   | <b>Goal Description</b> | The city will address slum and blighted conditions through the clearance and demolition of dilapidated housing structures.   |
| 5 | <b>Goal Name</b>        | Stabilize Low Income Populations   |
|   | <b>Goal Description</b> | Promote poverty reduction, upward mobility, and self-sufficiency by funding organizations providing essential services for low-income, vulnerable, and limited clientele populations. Activities include, but are not limited to, employment services (job training), childcare, health services, substance abuse services, education programs, services for homeless persons, fair housing counseling and services for senior citizens.             |

|   |                         |   |
|---|-------------------------|---|
| 6 | <b>Goal Name</b>        | Improve Homeless Response   |
|   | <b>Goal Description</b> | Reduce homelessness and provide housing stability through the provision of assistance to extremely low-, very low-, low-, and low-to-moderate income households to provide shelter or prevent them falling into homelessness. Activities include, but are not limited to, legal services, subsistence payments, security deposits that prevent homelessness. Homeless Services including emergency shelter, transitional housing, access to basic healthcare, mental health counseling, and homeless prevention services. |
| 7 | <b>Goal Name</b>        | Enhance Economic Growth   |
|   | <b>Goal Description</b> | Enhance economic corridors to spur economic growth and revitalize commercial areas critical to business development in the city. Activities include, but are not limited to, façade improvements for commercial businesses.   |
| 8 | <b>Goal Name</b>        | Planning and Administration   |
|   | <b>Goal Description</b> | Management and operation of tasks related to administering and carrying out the city's HUD CDBG program, maintaining compliance with federal regulations, and preparing regulatory documents.   |

**Table 58 – Goals Descriptions**

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

The city will undertake various projects during PY 2025 focused on providing decent affordable housing, creating a suitable living environment, and expanding economic opportunity for residents. The city will utilize its HUD CDBG grant allocation to carry out activities intended to address priority needs in the community and ensure the greatest impact to beneficiaries.

In PY 2025, Seminole County will fund a total of eight (8) projects including housing rehabilitation, purchase assistance, public facilities and infrastructure improvements, demolition and clearance, public services, homelessness prevention, faced treatment program, and planning and administration. CDBG has a grant cap of 20% for administration and 15% for public services.

### Projects

| # | Project Name                                    |
|---|---|
| 1 | Homeowner Housing Rehabilitation                |
| 2 | Down-Payment Assistance Program                 |
| 3 | Public Facilities & Infrastructure Improvements |
| 4 | Demolition and Clearance                        |
| 5 | Public Services                                 |
| 6 | Homelessness Prevention                         |
| 7 | Commercial Façade Treatment Program             |
| 8 | Planning and Administration                     |

Table 59 – Project Information

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

Allocation priorities for the PY 2025 Action Plan are consistent with those outlined in the Strategic Plan portion of the city’s 2025-2029 Consolidated Plan. The priorities were identified through a comprehensive community engagement process and a review of market conditions as well as a needs assessment that analyzed affordable housing, special need housing, homeless, and non-housing community development needs in the City of Sanford. Substantial participation by

residents, local and regional organizations, and other stakeholders also informed these priorities.

The Needs Assessment conducted as part of the Consolidated Planning process identified affordable owner and rental housing as a top need in the City of Sanford as cost burden was the primary housing problem. Housing affordability was also the most common issue identified by community meeting participants and stakeholders. The city will also provide funding for public services that benefit low- and moderate-income persons, support the aging population, and support special needs groups.

The city made its funding decisions for this AAP based on need, geographic priorities, and opportunities to work with subrecipients and other partners that contribute additional resources to leverage federal funds. The city uses a ranking system to determine needs as low, medium, high, or no need. In ranking needs within the community, the city takes into consideration quantitative and qualitative data from the Needs Assessment, Housing Market Analysis, and stakeholder input. The city assesses the amount of funding available, determines high need target areas, and considers which activities will best address those needs when deciding how to allocate funds.

The priority ranking system is as follows:

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

In the event of natural disasters, pandemics, and other worldwide crisis events (natural or manmade), the City may substantially amend the projects in this Plan to meet the immediate needs of the community. It is the responsibility of the City to plan ahead and be disaster prepared. For example, in the event of hurricanes the City may reprioritize from normal activities to focus on infrastructure and facilities improvements, or increase public services, where allowable, in the case of a pandemic or other natural disaster. Under the State SHIP program, the County has an

existing Disaster Assistance Strategy that goes into effect when a disaster declaration has been declared by the President of the United States or the Governor of the State of Florida. Collier County will also take advantage of federal waivers that may be issued in the event of declared disasters.

The primary obstacle to meeting underserved needs is limited resources. Annually several proposals may be unfunded or receive only partial funding due to lack of available resources. In addition, the housing market impacts the ability to address housing needs. The market continues to shift and still has not fully recovered from the COVID-19 pandemic which caused an unprecedented housing boom that raised home values, interest rates, and rents. Inflation also increased the cost of labor and materials, reducing the number of affordable units that could be constructed with available resources.

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

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

The city's federal grant funded programs for affordable housing, public services, homelessness, and neighborhood revitalization are available city-wide. The city promotes these programs to residents, businesses, and non-profit organizations that reside in or provide services to designated low-income CDBG target areas. Direct benefit activities, including housing rehabilitation, will require income qualification of applicants, but are available city-wide. The city has designated census tracts and block groups that qualify as low- and moderate-income per HUD regulations. If the city funds projects that must meet the low-moderate income area benefit criteria, they will be in the qualified census tracts and block groups.

The primary populations benefiting from grant assistance programs will be extremely low, low, and moderate-income. Beneficiaries will also be the homeless or at-risk of becoming homeless and other vulnerable populations.

### Geographic Distribution

| Target Area | Percentage of Funds |
|-------------|---------------------|
| City-wide   | 100%                |

Table 40 - Geographic Distribution

### Rationale for the priorities for allocating investments geographically

The City of Sanford will determine the allocation of investments through a structured approach that aligns with federal guidelines while meeting local priorities identified through a comprehensive analysis and community engagement. Geographical interests will be based on the level of need, scale and type of project, and availability of funding and evaluated based on cost-effectiveness, feasibility, and measurable outcomes.

The plan goals established are intended to benefit eligible residents city-wide, therefore funding allocations will not be based on geographic preference. For area benefit activities the city will comply with federal regulation and allocate funding in neighborhoods or census tracts that qualify as at least 51% low-to moderate-income. The city will also consider how projects align CDBG funding with other federal, state, or local initiatives (e.g., SHIP, LIHTC) for greater impact and encourage partnerships with non-profits, developers, and community organizations.

In addition, CDBG funds are intended to provide low and moderate income (LMI) households with decent housing, a suitable living environment, and expanded economic opportunities. The system for establishing geographic priority for the selection of these projects in the City of Sanford is predicated upon the following criteria:

- Meeting the statutory requirements of the CDBG program
- Meeting the needs of LMI residents
- Affirmatively furthering fair housing
- Coordination and leveraging of resources
- Sustainability and/or long-term impact
- The ability to demonstrate measurable progress and success

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

This section reports on affordable housing goals under 24 CFR 91.220(g), which may include activities undertaken in the CDBG and HOME programs. The need for affordable rental and homeownership housing was a common theme heard during the Consolidated Plan development process. The greatest need is among renters with very low incomes, large families, immigrant families, and residents with disabilities. Housing for people at-risk of homelessness was also identified as a priority need.

To address these needs in PY 2025, the County will utilize HOME funds for scattered sites rehabilitation of rental housing to provide supportive affordable housing to residents with a disabling condition (mental illness or substance use disorder, etc.) including homelessness or at risk of homelessness and to support the construction of new affordable rental units. The County will also use HOME-ARP funds to provide tenant-based rental assistance to increase access to affordable rental housing. Goals for the number of households to be supported in PY 2025 are provided below. Please note these are goal estimates.

| <b>One Year Goals for the Number of Households to be Supported</b> |          |
|--|----------|
| Homeless   | 0        |
| Non-Homeless   | 8        |
| Special-Needs  | 0        |
| <b>Total</b>   | <b>8</b> |

**Table 411 - One Year Goals for Affordable Housing by Support Requirement**

| <b>One Year Goals for the Number of Households Supported Through</b> |          |
|--|----------|
| Rental Assistance  | 0        |
| The Production of New Units  | 0        |
| Rehab of Existing Units  | 5        |
| Acquisition of Existing Units  | 3        |
| <b>Total</b>   | <b>8</b> |

**Table 422 - One Year Goals for Affordable Housing by Support Type**

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

### **Introduction**

The Orlando Housing Authority (OHA) manages the Sanford Housing Authority's (SHA) day-to-day operations. By 2013, all Sanford Housing Authority public housing residents were relocated to private housing using housing choice vouchers.

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

Not applicable.

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

Not applicable.

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

Not applicable.

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

### **Introduction**

The City of Sanford has established a comprehensive set of one-year goals and actions to reduce and ultimately end homelessness within the community. These initiatives are part of the city's broader strategy to address the complex and interconnected challenges homeless individuals and families face. Focused on both immediate relief and long-term solutions, the city aims to expand access to emergency shelter and transitional housing, increase the availability of affordable housing, and enhance supportive services such as mental health care, job training, and case management. Through collaborative partnerships with local organizations, public agencies, and community stakeholders, Sanford seeks to create sustainable pathways to stability and independence for its most vulnerable residents. These efforts reflect the city's commitment to fostering a safe, inclusive, and thriving community where everyone can access housing and the resources needed for success.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

For fiscal year 2024–2025, the City of Sanford has set clear goals to reduce and ultimately end homelessness through its Annual Action Plan. A key priority is the use of CDBG funds to support public services for low- and moderate-income residents, including financial literacy, homebuyer counseling, health and youth services, job training, and transportation. These resources aim to address the root causes of homelessness and promote stability.

Sanford also prioritizes housing rehabilitation to improve safety and prevent displacement due to substandard housing. The city emphasizes community engagement through the CDBG Advisory Board and public meetings, ensuring resident voices guide program development.

Partnerships with public and private agencies are central to the city's approach, enhancing access to housing, healthcare, employment, and social services. Through this collaborative, resident-informed strategy, Sanford aims to build a strong support system and create sustainable pathways to housing for those in need.

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

Sanford's strategy for reaching unsheltered homeless individuals combines proactive outreach, individualized assessments, and strong partnerships. Local organizations, often supported by the city, conduct regular street outreach to build trust, distribute essentials like food and hygiene

kits, and assess needs to connect individuals with appropriate services.

The city collaborates with the Homeless Services Network of Central Florida to prioritize individuals through the Coordinated Entry System for housing and support. Nonprofits and faith-based groups like Rescue Outreach Mission and Grace and Grits often serve as first contacts, linking people to housing, healthcare, and employment programs.

Sanford also partners with law enforcement and emergency responders, training them to engage compassionately with those in crisis. Mobile resource events further enhance access by bringing services like healthcare, housing assistance, and legal aid directly to those in need.

This coordinated approach ensures that unsheltered individuals are not only identified but also connected to tailored support, guiding them toward long-term housing stability.

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

The City of Sanford is actively addressing the emergency shelter and transitional housing needs of homeless individuals through collaboration with local organizations and the implementation of targeted programs. A key partner in these efforts is the Rescue Outreach Mission of Central Florida, the only emergency shelter in Seminole County, which provides safe housing, meals, and supportive services to men, women, and children experiencing homelessness. Their facilities include separate shelters for men and for women with children, offering resources aimed at helping residents transition to self-sufficiency.

In addition to emergency shelter services, Sanford supports transitional housing programs designed to assist individuals and families in moving toward permanent housing solutions. Organizations such as Pathways to Home offer rapid re-housing and permanent supportive housing programs, including case management, financial literacy education, job skills training, and financial assistance, to facilitate stable living conditions for homeless families.

By partnering with these organizations and supporting their initiatives, the City of Sanford aims to provide comprehensive support to homeless individuals and families, addressing both immediate shelter needs and facilitating long-term housing stability.

**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 City of Sanford uses a comprehensive approach to help homeless individuals and families, especially chronically homeless persons, families with children, veterans, and unaccompanied youth, transition to permanent housing and independent living. Key strategies include rapid re-housing, which offers short-term rental assistance, case management, and services like financial literacy and job training for those with moderate needs.

For individuals needing more support, transitional housing provides structured environments with counseling and self-sufficiency training, while permanent supportive housing serves those with disabilities or chronic conditions through long-term housing paired with intensive case management.

Emergency shelters offer immediate safety and connect individuals to resources such as employment assistance and healthcare. Specialized programs support veterans through housing, case management, and mental health care, and assist unaccompanied youth with shelter, education, and life skills training.

To prevent recurring homelessness, Sanford provides follow-up case management, childcare support, and employment services. The city also partners with landlords and developers to expand affordable housing options. These efforts collectively aim to reduce homelessness and create lasting stability for the city's most vulnerable populations.

**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**

Sanford has implemented a comprehensive strategy to prevent homelessness among low-income and extremely low-income individuals and families. A core component is discharge planning in partnership with healthcare, foster care, mental health, and corrections systems to ensure individuals leaving institutions have stable housing and support services in place. The city supports transitional housing, case management, and counseling to help with reintegration.

To prevent eviction, Sanford offers rental and utility assistance, as well as mediation services through partners like Pathways to Home. These efforts are supported by wraparound services, including healthcare, mental health counseling, and job training, delivered in collaboration with

agencies like Aspire Health Partners and Seminole County Community Services.

Sanford pays particular attention to unaccompanied youth aging out of foster care, offering housing, life skills, and educational support. Broader employment and education programs aim to build long-term self-sufficiency through job training and financial literacy.

The city also invests in preserving and developing affordable housing, using rehabilitation funding and partnerships with developers to expand housing options. By combining immediate interventions with long-term strategies, Sanford works to prevent homelessness before it starts and promote housing stability for its most vulnerable residents.

### **Discussion**

In conclusion, the City of Sanford is committed to reducing and ending homelessness through a multifaceted approach that addresses both immediate needs and systemic challenges. By prioritizing access to emergency and transitional housing, expanding affordable housing opportunities, and providing supportive services tailored to vulnerable populations, the city aims to foster long-term stability and independence for its residents. Collaborative efforts with local organizations, public agencies, and community stakeholders ensure a coordinated and effective response to homelessness. Through these comprehensive initiatives, Sanford strives to build a community where every individual and family has the opportunity to secure safe, stable housing and achieve a brighter future.

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

### **Introduction:**

**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**

Currently, the City of Sanford runs a Housing & Rehabilitation Program for low-income homeowners, providing grants of up to \$30,000 for minor or major repairs, such as roofing and electrical, plumbing, window replacement, water heater replacement, floor leveling, HVAC, painting, and ADA accessibility retrofits using its annual CDBG allocation. The city also provides for an administrative modification of minimum standards and specifications as an incentive for affordable housing production, and a waiver, discount, or difference of application, permit, and impact fees to incentive affordable housing development.

The city is exploring options for bringing more affordable housing funding into the community, such as State Housing Initiative Partnership (SHIP) funds, and HOME Investment Partnership funds. The city will also seek to use its limited CDBG funds for the development of affordable housing in key locations, particularly for adaptive reuse of abandoned or underutilized structures, and for housing assistance programs such as down payment assistance.

The city is also exploring increasing zoning flexibility to allow for more diverse housing types such as accessory dwelling units. Increasing housing density, especially through mixed-use zoning to improve access to community elements such as grocery stores, and transit-oriented development which clusters higher density mixed-use development near transit hubs, would also increase access and opportunity for Sanford residents. Reducing parking requirements overall to 1.5 or 1 parking space per unit for multifamily developments, particularly near transit hubs, would reduce housing development costs. Further, allowing for a parking reduction as an incentive in exchange for the development of affordable housing units would be a benefit to developers in Sanford.

To address the needs of the most vulnerable residents, the city is enhancing their partnerships with social services providers to develop and support permanent supportive housing. The city is also looking into funding programs for affordable housing for veterans, and the Housing Opportunities for Persons with Aids (HOPWA) program.

**Discussion:**

In conclusion, the City of Sanford is committed to ensuring that fair, open, and affordable housing is available to all residents, including for those who are disadvantaged by disability or circumstance. Through policy implementation, creative partnerships, and enhancement of programs, the city coordinates an effective response to the area’s affordable housing shortage while enhancing support for strategic economic development. By coordinating efforts to increase affordable housing supply and economic opportunities, the city works to ensure long-term generational wealth-building and the good health and well-being of its residents. Sanford strives to build a community where every individual and family has the opportunity to secure, safe, quality affordable housing and strong, vibrant neighborhoods.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

This section of the Plan describes the specific actions that the city will take to address the housing and community development needs of low- and moderate-income residents during PY 2025-2026 based on the strategies outlined in the five-year plan for reducing lead-based paint hazards, reducing poverty, developing institutional structure, and enhancing coordination between the public and private housing and social service agencies.

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

There are various barriers that produce obstacles to meeting need including structural, financial, social, or political. The primary obstacle to meeting underserved needs is insufficient resources which limit the capacity of organizations to serve underserved communities. Nonprofits and community programs often operate on tight budgets, limiting the scale and sustainability of their services.

The current housing market and economic environment also serve as barriers to meeting needs as rental rates and home values have significantly increased while employee incomes have stayed stagnant, increasing the number of families and individuals needing access to services.

Addressing all housing, homeless, and community development needs is a difficult task due to lack of funding and a constantly shifting housing market. The city will utilize all possible resources, including CDBG, and continue to seek leveraging opportunities to meet as many underserved needs as possible.

Consistent with the Five-Year Consolidated Plan's Strategic Plan, the city will maximize resources to pursue the goals of providing increased access to affordable housing and enhancing the quality of life for people living in low- and moderate-income neighborhoods through public investment in facilities and infrastructure improvements, essential services, as well as the elimination of blight. The city will work closely with the Community Redevelopment Agency, CoC, housing and homeless partners, and other city departments to achieve these goals.

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

Fostering and maintaining affordable housing requires a combination of policy, funding, community planning, and long-term management strategies. While the city has limited funding for housing activities, the city does operate a housing rehabilitation program designed to provide assistance in the form of a grant to eligible low-income homeowners in the City of Sanford, who would not otherwise be able to make necessary repairs to correct safety concerns and improve

the immediate livability of their homes. Housing rehabilitation fosters and maintains housing affordability through preservation of the city’s existing affordable housing stock. The city leverages its federal CDBG dollars with state SHIP funds provided by Seminole County to maximize efforts towards fostering and maintaining affordable housing.

The city also supports affordable housing efforts of the Sanford Housing Authority (SHA), who continues to seek funding from public and private sources to finance implementation of the goals and objectives identified in the five-year plan. Goals include expanding housing opportunities to increase access to affordable housing and increase homeownership opportunities. The funding sources may include but not be limited to ,Low Income Housing Tax Credit Program, Community Development Block Grant, Capital Fund Natural Disaster Grants, State Apartment Incentive Loan (SAIL), State Housing Initiative Partnership (SHIP) funds, Federal Home Loan Bank funds, Congressional Grants, the HUD Rental Assistance Demonstration (RAD) Program and others to facilitate development of replacement housing, offices, resource center, commercial space, and related amenities. SHA will continue to work with the City of Sanford, Choice Neighborhood Initiative (CNI) Initiative Partners, Seminole County, Orlando Housing Authority, former residents, and community stakeholders towards implementation of the goals and strategies set forth in the CNI Transformation Plan.

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

All affordable housing projects, funded by the City of Sanford will be conducted under the adopted Seminole County Lead-Based Paint (LBP) identification and abatement standards. Seminole County requires that all contractors complete detailed work write-ups to document a lead-based paint hazard risk before reconstruction on any housing activity:

- If the building was constructed in 1978 or after, the construction date of the unit and source of information is to be recorded on the form.
- If the building was constructed before 1978, it requires visual inspection unless one of the following applies:
  - d) Children under the age of 6 reside in the home.
  - e) A previous lead-based paint inspection has been conducted according to the HUD regulations, and the unit was found not to have lead-based paint, documentation must be attached.

- f) The property has been identified, and all lead-based paint has been removed per HUD regulations. Documentation must be attached.
- If the building was constructed before 1978 and does not meet any of the exemptions above, the following actions must be taken:
    - d) A brochure concerning lead-based paint hazards is to be provided to the household.
    - e) The client is to be provided with a Disclosure of Information on Lead-Based Paint.
    - f) The home must be visually inspected. The preparer must, at a minimum, complete HUD's online visual inspection training before the inspection is conducted. The inspecting party must answer the following questions:
      - Are interior-painted surfaces free from deteriorated paint?
      - Are the exterior painted surfaces free from deteriorated paint?
      - Will any paint be disturbed during rehabilitation?

Per the HUD Lead-Based Paint Regulation (24 CFR Part 35), rehabilitation work on housing built before 1978 that is financially assisted by the Federal government is subject to requirements that will control lead-based paint hazards. At the very least, the City of Sanford will test and repair any painted surface that is disturbed during work. The City of Sanford may stabilize deteriorated paint, which includes the correction of moisture leaks or other obvious causes of paint deterioration. Clearance examinations will be conducted following most work activities to ensure that the work has been completed; that dust, paint chips, and other debris have been satisfactorily cleaned up; and that dust lead hazards are not left behind. As necessary, a risk assessment will be done to identify lead-based paint hazards, perform interim control measures to eliminate any hazards that are identified or, instead of a risk assessment, perform standard treatments throughout a unit. The type and amount of Federal assistance and rehabilitation hard costs for the unit will determine the level of lead hazard reduction that will be completed.

Actions to address LBP hazards and increase access to housing without lead-based paint hazards include:

- Ensure contractors completing work write-ups on housing units are certified to complete the proper testing;
- When selecting homes for rehabilitation/resale, give priority to homes that were constructed after 1978; and
- Coordinate with the local health department to maintain statistics on housing units identified to contain lead-based paint.

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

The City of Sanford plans to utilize its federal CDBG funds to the maximum extent to address and reduce poverty for residents. The city will prioritize funding allocations towards the most pressing needs to support housing stability, promote upward mobility, and help residents to achieve and maintain self-sufficiency. The City of Sanford will implement various programs and activities that have been identified as impactful poverty reducing strategies including the provision of critical and essential public services to low income, special needs, homeless, and other vulnerable populations. The City of Sanford is currently in the process of implementing actions to alleviate poverty in identified disadvantaged neighborhoods. Actions being taken to reduce the number of poverty-level families include:

- Providing job training to youth and unemployed.
- Working with the Sanford Housing Authority to plan for future housing development for very low and low-income families who suffered from the loss of existing public housing in 2011.
- Working with the local Chamber of Commerce to discuss potential opportunities for economic growth throughout these neighborhoods
- Through the collaboration with the Sanford Chamber of Commerce the Goldsboro Front Porch Council, Inc. received the designation of a Historic Goldsboro Main Street project.
- Working with Habitat for Humanity to design a “Fix-up” program.
- The City of Sanford has established a "My Brother's Keeper" Community program targeting services for young Black men.

The city continues to partner with non-profit organizations to provide services such as childcare, mentoring programs for middle and high school students, health care, employment and training for youth and youth services and public safety and security for the elderly, all solutions for supporting economic independence. The City of Sanford will also coordinate with the CoC and support efforts to improve the homeless response system to reduce homelessness and move people into more financially stable situations.

The city will strengthen partnerships with public and private entities serving low income and vulnerable populations to increase outreach and raise awareness of existing services and will seek additional partnerships that may help reduce poverty for city residents.

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

The city recognizes that proper institutional delivery structures are critical to the long-term success of housing and community development efforts. Developing an effective institutional structure involves establishing a clear, efficient, and sustainable organizational framework with aligned visions and goals. These structures assist in proper targeting of resources, efficient use of those resources, and meaningful changes in the number of poverty-level families. The city will continue to build its external networks to promote collaboration with government, NGOs, donors, and the community and will actively engage housing, homeless, and community partners to carry out funding strategies to address long-term challenges in the region.

The staff within the Community Relations and Neighborhood Engagement Department will be responsible for providing direct technical assistance to partners and subrecipients authorized to carry out activities. This office will monitor subrecipient progress and expenditures periodically, providing any necessary technical assistance if a potential problem or a finding is discovered through the monitoring activities.

The city, in conjunction with elected officials, citizens, non-profit agencies, and for-profit organizations, will continue networking and trying to assess what residents need and how best to meet those needs.

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

Enhancing coordination between public and private housing and social service agencies is essential for improving housing stability, preventing homelessness, and delivering comprehensive services to individuals and families in need. The city will continue to break down silos by creating and nurturing partnerships with housing and social service providers, which are essential to the success of its housing and community development programs.

The city will explore opportunities to share program information through partner engagement activities that may include:

- Meeting with representatives from public housing authorities (PHAs), private landlords,

nonprofit housing developers, social service providers, and local governments.

- Developing shared goals and timelines with partner organizations.
- Coordinating funding strategies and policy alignment with partners.

The city will also coordinate and utilize partner data, such as homeless data from the Homeless Management Information System (HMIS), to the extent possible to enable data-driven decision-making and reduce service duplication. The city will work to build mutual understanding and improve service delivery through cross-staff training and the provision of technical assistance to subrecipients and partners.

Annually, the city will continue to engage residents, stakeholders, and community partners through the Action Plan process to re-evaluate funding strategies and solicit input on priority housing and social service needs, particularly for low-income and vulnerable populations.

## Program Specific Requirements

### 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 the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

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

#### Other CDBG Requirements

|   |     |
|---|-----|
| 1. The amount of urgent need activities | \$0 |
|---|-----|