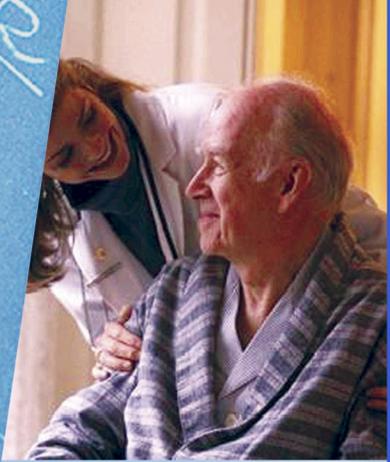


2010 - 2015 CONSOLIDATED PLAN SEMINOLE COUNTY, FL

- COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)
- HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME)
- EMERGENCY SHELTER GRANTS (ESG)

**COMMUNITY
SERVICES
DEPARTMENT**

**COMMUNITY
ASSISTANCE
DIVISION**



2010-2015 CONSOLIDATED PLAN

NAME OF JURISDICTION: Seminole County

Consolidated Plan Time Period: October 1, 2010 - September 30, 2015

Introduction

Seminole County receives federal funds each year through the Community Development Block Grant (CDBG), HOME affordable housing, and Emergency Shelter Grant (ESG) Programs. The County also receives grant funds from the State's SHIP affordable housing program when funded by the State Legislature. These programs are intended to benefit the County's low and moderate income residents.

Participating with the County in the aforementioned programs are all of the incorporated cities within the County with the exception of the City of Sanford. This year, Sanford reached the threshold for receiving its own CDBG entitlement funding, so the residents of Sanford will be served by the City's program rather than Seminole County's.

As a recipient of federal funds from the Department of Housing and Urban Development (HUD), the County is required to prepare both a five-year strategy (Consolidated Plan), and an annual Action Plan on how the funds will be expended.

The County's previous five-year strategy is expiring. This new strategy and Action Plan for fiscal year 2010 are presented in a question-and-answer format provided by HUD.

The County expects to receive the following grants in FY 2010:

CDBG:	\$2,119,683
HOME:	953,251
ESG	106,003

Executive Summary

To be included: An Executive Summary with objectives and outcomes identified in the plan and an evaluation of past performance.

This Consolidated Plan was developed through the use of a variety of sources: primarily input from neighborhood residents and non-profit organizations; and examination of data concerning the County's population and housing market.

The Plan recognizes the difficulties being experienced by County residents as a result of the national economic conditions and housing devaluation that began in late 2008. Although much of the available demographic data precedes these occurrences, there is no doubt that there are families in crisis due to job loss and in many cases, resulting foreclosure. The devaluation of owner-occupied housing has contributed to the difficulties in many ways. And while it is generally assumed that low interest rates are good for the economy, they are not good for seniors whose incomes rely on investment income.

The Plan therefore places a priority on helping families that are in crisis as a result of the economic realities, and on providing assistance to seniors. Continuing the County's ongoing work in target areas is also prioritized.

This Plan identifies and prioritizes the following:

- assistance to families in crisis due to job loss and foreclosure.
- assistance to seniors to remain in their homes.
- assistance to disabled persons to remain in their homes.
- completion of the target area improvements that are under construction.
- addressing the immediate needs of failing housing systems in target areas: septic tank replacement.
- assistance to address Housing Authority needs, when feasible
- facility needs in target areas.
- encouraging the success of new or expanding businesses.
- funds for emergency shelter operations.
- homeless prevention
- matching funds for a new homeless shelter for men



In order to address these needs, the following objectives are being established for the next five years:

Objective:	Goal:
Minor rehabilitation for aging-in-place and/or accessibility	55 homes
Production of transitional housing for families in crisis	120 housing units
Sanitary waste improvements in target areas	100 septic tanks replaced
Homeless facility for men - partial funding	1 new facility
Neighborhood facilities or parks	3 new or improved facilities
Target area improvements	8 linear miles
Financial assistance for job training	25 graduates
Microenterprise assistance	3 businesses assisted
Housing Authority rehabilitation assistance	2 projects
Development of housing for seniors	60 units
Services for at-risk population	1500 persons assisted

Previous Activities

The County has continued to make improvements to basic infrastructure in local low/mod areas during the past few years. However, since many of these areas are more and more complete with regard to capital improvements, an increased focus has been made on providing affordable housing for low/mod (and via the Neighborhood Stabilization Program, middle-) income households, including the new construction of housing for senior citizens and transitional housing for homeless and near-homeless families. Public Service activity funding is a key element in the County’s CDBG Program, in assisting families in crisis in affording essential services.

The HOME Tenant-Based Rental Assistance (TBRA) Program has enabled dozens of very low income households to afford decent, safe, and sanitary housing while pursuing educational/vocational training to gain self-sufficiency. The County uses the CDBG, HOME, ESG, Shelter Plus Care, and Supportive Housing Program to provide maximum benefit to low income households, including homeless individuals and families, and low/mod area residents.

MANAGING THE PROCESS

Consultation 91.200(b)

1. Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.

Seminole County is the lead agency. The County is submitting its Five-Year Consolidated Strategic Plan and One-Year Action Plan as approved by the Board of County Commissioners on August 10, 2010.

The Community Development Office, located in the Community Assistance Division of the County's Community Services Department, is responsible for preparing and implementing the Consolidated Plan.

The County provides project funding to a variety of housing, homeless, and community development not-for-profit organizations; however, the responsibility for program administration belongs to the Community Development Office.

2. Identify agencies, groups, and organizations that participated in the process. This should reflect consultation requirements regarding the following:
 - **General** §91.100 (a)(1) - Consult with public and private agencies that provide health services, social and fair housing services (including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, homeless persons) during the preparation of the plan.
 - **Homeless strategy** §91.100 (a)(2) – Consult with public and private agencies that provide assisted housing, health services, and social services to determine what resources are available to address the needs of any persons that are chronically homeless.
 - **Lead lead-based paint hazards** §91.100 (a)(3) – Consult with State or local health and child welfare agencies and examine existing data related to lead-based paint hazards and poisonings.
 - **Adjacent governments** §91.100 (a)(4) -- Notify adjacent governments regarding priority non-housing community development needs.

- **Metropolitan planning** §91.100 (a)(5) -- Consult with adjacent units of general local government, including local government agencies with metropolitan-wide planning responsibilities, particularly for problems and solutions that go beyond a single jurisdiction, i.e. transportation, workforce, etc.
- **HOPWA** §91.100 (b) -- Largest city in EMSA consult broadly to develop metropolitan-wide strategy for addressing needs of persons with HIV/AIDS and their families.
- **Public housing** §91.100 (c) -- Consult with the local public housing agency concerning public housing needs, planned programs, and activities.

Consultation is an ongoing process for Office staff. They stay abreast of housing and community development issues and needs through the following means:

- Quarterly meetings with local housing and CD providers.
- Participation by County staff on boards, committees, and agencies.
- Discussions at committees supported by the County.
- Technical assistance to agencies and other entities.
- Working with local lenders on Community Reinvestment Act commitments and requirements.
- Participation in public forums.
- Holding neighborhood meetings and public hearings.
- Preparation of documents, flyers and brochures regarding specific programs.
- News reports and special studies.
- Membership in local and state organizations.

The following public and private agencies and entities were consulted throughout the year concerning ongoing topics of mutual interest, or were consulted in preparation of the Consolidated Plan, or through forums for discussion. In some cases, specific reports and plans of the agencies were used.

Public Agencies

- Cities (6) participating in the County's CDBG Program.
- Health Department: Lead-based paint cases, efforts to remove and reduce LBP hazards and promote screening and communitywide poisoning prevention education.
- County Community Services Department, Community Assistance Division: Local Housing Assistance Plan; barriers to affordable housing; fair housing; priority needs of persons in poverty and the homeless.
- County Planning Department: Comprehensive Plan Housing Element: Development issues, abandoned buildings.
- Sheriff's Office: Code Enforcement, crime prevention programs, runaway youth, coordination of resources and programs.
- County Economic Development Department: Antipoverty strategy.
- Seminole County Housing Authority.
- East Central Florida Regional Planning Council: Coordination on regional issues regarding housing and community development.
- Area Agency on Aging: Priority needs of the elderly.
- Seminole County Schools: Disabled students.
- WAGES Coalition: Antipoverty strategies.
- Workforce Development Board: Antipoverty strategies.
- LYNX, the regional transit authority.

Quasi-Public Agencies

- Orange County Housing Finance Authority: Priority housing needs of low- to middle-income home buyers.
- Central Florida Homeless Coalition/Homeless Services Network: Homeless needs, including persons with HIV.

In addition, the County sent detailed questionnaires on community development and housing needs to 31 individuals and nonprofit organizations that operate in Seminole County.

Citizen Participation 91.200 (b)

3. Based on the jurisdiction's current citizen participation plan, provide a summary of the citizen participation process used in the development of the consolidated plan. Include a description of actions taken to encourage participation of all its residents, including the following:
 - low- and moderate-income residents where housing and community development funds may be spent;
 - minorities and non-English speaking persons, as well as persons with disabilities;
 - local and regional institutions and other organizations (including businesses, developers, community and faith-based organizations);
 - residents of public and assisted housing developments and recipients of tenant- based assistance;
 - residents of targeted revitalization areas.

Citizen Participation Process

This plan's development process included three community meetings held in January 2010, in or near low- and-moderate-income targeted revitalization areas that are eligible for program funding. A public hearing was advertised on March 28 and held on April 6, 2010 to review the existing program and to solicit community input on housing and community development needs. All meetings were held in accessible facilities, and translation provided if requested. Although special written surveys were provided to 31 local leaders and regional organizations to solicit their participation, these institutions were also welcomed at the public hearing. The Housing Authority was provided copies of the advertisements for posting. The aforementioned meetings were not only published in *The Orlando Sentinel*, but were also posted on the County's Community Development web page. Please note that the web page provides links for content translation into a variety of languages, including Spanish.

4. Provide a description of the process used to allow citizens to review and submit comments on the proposed consolidated plan, including how the plan (or a summary of the plan) was published for review; the dates, times and locations of a public hearing, or hearings; when and how notice was provided to citizens of the hearing(s); the dates of the 30 day citizen comment period, and if technical assistance was provided to groups developing proposals for funding assistance under the consolidated plan and how this assistance was provided.

Citizen Review of the Proposed Plan

Notice of the proposed Consolidated Plan was published on June 13 in *The Orlando Sentinel* following authorization on June 8 by the Board of County Commissioners to publish the advertisement. Meetings of the Board of County Commissioners are shown live on SGTV and on the County's web site. The proposed plan was also

U posted on the County's Community Development web page, which provides multiple language access as well as access for physically disabled residents. The 30-day comment period was held from June 13 to July 13.

5. Provide a summary of citizen comments or views received on the plan and explain any comments not accepted and reasons why these comments were not accepted.

County staff were prepared to accept and consider all comments; however, none were received.

HOUSING AND HOMELESS NEEDS

Housing Needs 91.205

****If not using the CPMP Tool:*** Complete and submit CHAS Table from:
<http://socds.huduser.org/scripts/odbic.exe/chas/index.htm>

Following is the CHAS table from the above-referenced HUD website, as required by the above instructions. The data in the table, assembled by HUD in the year 2000, provides detailed information about housing problems for all households in the entire County, including the City of Sanford which is now a separate CDBG entitlement city. This data was gathered during Census 2000, and is the best information available to meet the Consolidated Plan requirements until the 2010 census information has been analyzed and distributed by HUD.

Definitions for the information in the table are as follows:

- Any housing problems: cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities.
- Other housing problems: overcrowding (1.01 or more persons per room) and/or without complete kitchen or plumbing facilities
- Elderly households: 1 or 2 person household, either person 62 years old or older.
- Renter Data: do not include renters living on boats, RVs or vans. This excludes approximately 25,000 households nationwide.
- Cost Burden: cost burden is the fraction of a household's total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.

Name of Jurisdiction: Seminole County, Florida		Source of Data: CHAS Data Book				Data Current as of: 2000					
Household by Type, Income, & Housing Problem	Renters					Owners					Total Households
	Elderly (1 & 2)	Small Related (2 to 4)	Large Related (5 or more)	All Other	Total Renters	Elderly (1 & 2)	Small Related (2 to 4)	Large Related (5 or more)	All Other	Total Owners	
1. HH Income <= 50% MFI	2,373	3,690	777	3,667	10,507	4,448	2,643	821	1,669	9,581	20,088
2. HH Income <=30% MFI	1,159	1,745	367	2,198	5,469	1,929	1,128	247	920	4,224	9,693
3. % with any housing problems	76.3	85.7	86.4	71.8	78.1	78	79.6	87.9	73.4	78	78.1
4. % Cost Burden >30%	75.4	82.5	67.3	70.2	75	77.2	78.9	80.2	73.4	77	75.9
5. % Cost Burden >50%	61.3	77.7	54.2	65.2	67.6	48.2	76.2	62.3	60.3	59.2	63.9
6. HH Income >30 to <=50% MFI	1,214	1,945	410	1,469	5,038	2,519	1,515	574	749	5,357	10,395
7. % with any housing problems	73.6	87.4	87.8	92.5	85.6	58.7	81.2	86.9	76.6	70.6	77.9
8. % Cost Burden >30%	73.3	85.3	76.8	92.2	83.8	58.6	79.2	74.7	76.1	68.6	75.9
9. % Cost Burden >50%	44.9	34.7	17.1	48.7	39.8	28.6	49.5	29.4	56.1	38.4	39.1
10. HH Income >50 to <=80% MFI	1,355	3,654	785	3,195	8,989	3,860	4,610	1,095	1,814	11,379	20,368
11. % with any housing problems	66.4	60	71.3	67.3	64.6	31.6	63.4	62.1	66.6	53	58.1
12. % Cost Burden >30%	66.4	54.6	42	66.8	59.6	31.2	61.2	52.5	66.6	51.1	54.8
13. % Cost Burden >50%	14	4.1	3.8	6.4	6.4	9.7	17.2	8.2	17.9	13.9	10.6
14. HH Income >80% MFI	1,619	10,240	1,480	9,740	23,079	11,949	45,904	7,915	10,220	75,988	99,067
15. % with any housing problems	20	13.2	30.4	10.2	13.5	10.4	11.3	18.1	16.2	12.5	12.8
16. % Cost Burden >30%	19.1	5.7	5.4	7.8	7.5	10	10.3	10.1	15.4	10.9	10.1
17. % Cost Burden >50%	3.7	0.3	0	0.6	0.7	1.8	1.3	1.1	1.4	1.3	1.2
18. Total Households	5,347	17,584	3,042	16,602	42,575	20,257	53,157	9,831	13,703	96,948	139,523
19. % with any housing problems	56.1	38.3	55.5	36.6	41.1	26.9	19.2	28.8	30.1	23.3	28.8
20. % Cost Burden >30	55.6	32.3	32	34.9	36.2	26.5	18.2	20.4	29.4	21.7	26.1
21. % Cost Burden >50	28.1	12.6	9.8	14.5	15.1	11	5.6	5.1	10.5	7.4	9.7

6. In this narrative, describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost-burden, substandard housing, and overcrowding (especially large families) and substandard conditions being experienced by extremely low-income, low-income, moderate-income, and middle-income renters and owners compare to the jurisdiction as a whole. The jurisdiction must define the terms "standard condition" and "substandard condition but suitable for rehabilitation."

The best way to estimate housing needs is to identify the number of households in each category and compare those numbers with the resources available for them. The resources will be discussed in another section, Housing Market Analysis, so this section will attempt to identify the needs based on the demographic groups mentioned above. Although the previous (CHAS) chart contains information for many of the groups, including cost-burdening of various size families, that information is ten years old and includes the entire County, including the City of Sanford. Additional charts and narratives have been developed to expand on the information contained in the CHAS chart. Some of the information was provided by HUD in 2004; most of the remaining information is from the Shimberg Center for Affordable Housing at the University of Florida, or the Bureau of Economic and Business Research, also at the University of Florida. The Shimberg Center information should be the most accurate, as it not only contains current estimates, but it provides information by locality; thus, Sanford's numbers are not included. If information is not included for any category, it is because of a lack of viable data.

RENTERS

Number of Households in Need of Assistance – CHAS - 2000

Low-Income Renters

HUD found that of the 5,467 poverty level (<30%MFI) renter households, 78% had housing problems (4,264 households), and 68% paid over 50% of their income for housing (3,698 households), which is considered cost-burdened.

Among very low-income (31-50% MFI) renters, this survey found that of the 5,038 very low-income renter households, 86% had housing problems (4,313 households), and 40% paid over 50% of their income for housing (2,005 households), which is considered cost-burdened.

Among other low-income (51-80% MFI) renters, this survey found that of the 8,989 other low-income renter households, 65% had housing problems (5,804 households),

but only 6% paid over 50% of their income for housing (574 households), which is considered cost-burdened.

Low-Income Elderly Renter Households

Among the elderly renter households in 2000: 76% of poverty level (884 households), 74% of very low-income (894 households), and 66% of low-income (900 households) reported having some housing problems. Among elderly renter households: 61% of poverty level (710 households), 45% of very low-income (545 households), and 14% of low-income (190 households) paid over 50% of their incomes for housing, which is considered cost-burdened.

Low-Income Small-Related Renter Households

Among small-related member renter households: 86% of poverty level (1,495 households), 87% of very low-income (1,700 households), and 60% of low-income (2,194 households) reported having some housing problems. Among small-related member renter households: 78% of poverty level (1,355 households), 35% of very low-income (675 households), and 4% of low-income (149 households) paid over 50% of their incomes for housing.

Low-Income Large-Related Renter Households

Among large-related (5+) member renter households: 86% of poverty level (317 households), 88% of very low-income (360 households), and 71% of low-income (560 households) reported having housing problems. Among large-related (5+) member renter households: 54% of poverty level (199 households), 17% of very low-income (70 households), and 4% of low-income households (30 households) paid over 50% of their incomes for housing.

All Other Low-Income (Non-Related) Households

Among the remaining renter households: 65% of poverty level (1,434 households), 93% of very low-income (1,359 households), and 6% of low-income (205 households) reported having some housing problems. Sixty-five percent of poverty level (1,434 households), 49% of very low-income (715 households), and 6% of low-income households (205 households) paid over 50% of their incomes on rent.

As the following summary table displays, it is those households with incomes below 50% of the median that are having the most trouble in the marketplace.

Low-Income Renters				
Income Level	With Any Housing Problems	Paying Over 50% for Rent	%	% of Total
Poverty Level (<30% MFI)	4,264	3,698	68%	59%
Very Low (30-50% MFI)	4,313	2,005	40%	32%
Low (50-80% MFI)	5,804	574	6%	9%
Total	14,381	6,277		100%

Source: HUD, 2004.

The following table shows those households by type.

Low-Income Renters		
Household by Type	Paying Over 50% for Rent	%
Elderly	1,445	23%
Small-Related	2,179	35%
Large-Related	299	5%
All Other Households	2,354	37%
Total	6,277	100%

Source: HUD, 2004

Note: Elderly households, especially in Florida, with its high percentage of retirees should be evaluated closely when determining housing affordability issues. Many retirees have large amounts of assets that produce income; basing affordability on income alone does not provide a true picture of these residents' needs. Additionally, commuting and other daily costs of working age households drop dramatically; paying over 30% or even 50% of income for housing may not create the financial hardships that it does for younger households.

The 2000 Census found that the median gross rent (*half above/half below*) in Seminole County was \$731 or 26% of the average renter's income. In 2000, 16,202 renter households, 38% of all renters, were paying over 30% of their income for housing.

Newer data: As the following table displays, the renter households paying in excess of 30% of income for rent are fairly evenly distributed between the 15-34 year-olds and 35-64 year-olds. A much smaller number of seniors are paying in excess of 30% of their income. There are a number of factors that could contribute to this: many individuals or couples in the younger group may be choosing to pay a higher rent for lifestyle purposes. In the next age category, schools may be a factor. The size of the family (requiring more bedrooms) may also be a factor, which generally would not apply for the 65+ age group. The group totals in the final column do not include households that exceed 120% of median income; generally renters at that level have multiple options and are paying more than 30% of income as a matter of choice.

2010 Renter HH Paying over 30% by Age			
Age	Income	Number	
15-34	0-30% AMI	1,970	
	30.1-50% AMI	1,854	
	50.1-80%AMI	3,414	
	80.1-120%AMI	4,619	Total = 11,857
	120+% AMI	4,814	
35-64	0-30% AMI	2,331	
	30.1-50% AMI	1,868	
	50.1-80%AMI	3,834	
	80.1-120%AMI	5,601	Total = 13,634
	120+% AMI	5,810	
65+	0-30% AMI	954	
	30.1-50% AMI	1,313	
	50.1-80%AMI	1,046	
	80.1-120%AMI	7,59	Total = 4,072
	120+% AMI	835	
	Total	41,022	

Source: Shimberg Center

An interesting factor in the above chart is the distribution of over-30% rent amongst the income levels. For the non-senior renter population, the number of households paying more than 30% for rent actually increases with the level of income. This unusual aspect may be due to the larger numbers of residents in those population segments.

Affordable Housing Renter Characteristics

In 2003, the Florida Housing Finance Corporation conducted a Rental Market Study of the Orlando metropolitan area to determine the characteristics of the renters in its affordable housing complexes.

This study found that the average affordable housing renter's cost burden was 38% of their income, and that among seniors, the average was 50% of income. The study found that 57% of the renters were 1 or 2 person households. Single working mothers predominated, comprising 57% of renter households (although they are only 19% of all the State's households). This led the study to the conclusion that there was a surplus of 3-bedroom affordable units and a need for more 1-bedroom units within the Orlando region.

The study also found that minorities (African-Americans and Hispanics) make up a disproportionate majority of affordable housing tenants.

OWNERS

Number of Households in Need of Assistance - CHAS - 2000

Low-Income Owner Households - 2000

Note: While this CHAS information compares owner housing expenses with incomes it does not include any information on whether the homeowner even has a mortgage (17% of Seminole County's owners do not have a mortgage).

The HUD special Census run found that of the 4,224 poverty level (<30%MFI) owner households, 78% had housing problems (3,294 households), and 59% paid over 50% of their income on housing (2,499 households), which is considered cost-burdened.

Among very low-income (31-50% MFI) owners, this survey found that of the 5,357 low-income owner households, 71% had housing problems (3,782 households) and 38% paid over 50% of their income on housing (2,059 households), which is considered cost-burdened.

Among low-income (51-80% MFI) owners, this survey found that of the 11,379 low-income owner households, 53% had housing problems (6,034 households) and 14% paid over 50% of their income on housing (1,584 households), which is considered cost-burdened.

Low-Income Elderly Owner Households

Seventy-eight percent of poverty level (1,504 households), 74% of very low-income (894 households), and 59% of low-income (1,479 households) reported having housing problems. Forty-eight percent of poverty level (930 households), 27% of very low-income (720 households), and 10% of low-income (375 households) reported they paid over 50% for housing, which is considered cost-burdened.

Small-Related Low-Income Owner Households

Eighty percent of poverty level (898 households), 81% of very low-income (1,230 households), and 63% of low-income (2,925 households) reported having housing problems. Seventy-six percent of poverty level (860 households), 50% of very low-income (750 households), and 17% of low-income (795 households) reported they paid over 50% for housing, which is considered cost-burdened.

Large-Related Low-Income Owner Households

Eighty-eight percent of poverty level (217 households), 87% of very low-income (499 households), and 62% of low-income (680 households) reported having housing problems. Sixty-two percent of poverty level (198 households), 29% of very low-income (169 households), and 8% of low-income (90 households) reported they paid over 50% for housing, which is considered cost-burdened.

All Other Low-Income Owner Households

Seventy-three percent of poverty level (675 households), 76% of very low-income (574 households), and 67% of low-income (1,290 households) reported having housing problems. Sixty percent of poverty level (555 households), 56% of very low-

income (420 households), and 18% of low-income (324 households) reported they paid over 50% for housing, which is considered cost-burdened.

Newer data: It is interesting to note that the Shimberg Center identified a total of 33,540 owner households with housing problems, and that most of this data was collected prior to the economic and housing crisis that reached its depth in late 2009 and 2010. The income level with the most difficulty is households in the moderate and higher income range; those households may be listed because of purchasing homes with payment levels over 30% of their incomes. While that scenario is a matter of choice for higher income households, the "choice" may result in future crisis when incomes do not rise, or when a family member becomes unemployed.

The remarkable number in the following charts is that fewer than 9,000 owner households with incomes below 50% of median (and 4,500 for elderly homeowners) are shown to have housing problems. Since the chart includes not only cost of housing, but also condition of housing and overcrowding, these are relatively small numbers. However, it should be noted that elderly owners comprise a significant portion of those with problems.

Number of Owner Households with Housing Problems	
Household Income	Number of Households
30% AMI or less	4,130
30.1-50% AMI	4,505
50.1-80% AMI	7,690
80.1-95% AMI	3,410
95.1% AMI and above	13,805
Total	33,540

Source: Shimberg Center

Number of Elderly Owners with Housing Problems	
Household Income	Number of Households
30% AMI or less	2,125
30.1-50% AMI	2,290
50.1-80% AMI	2,135
80.1-95% AMI	455
95.1% AMI and above	2,160
Total	16,205

Source: Shimberg Center

The following chart isolates cost-burden from the comprehensive category of "housing problems" shown above. As the chart shows and would be expected, at the lower income levels, the primary housing problem is the cost of housing. (The numbers below are based on earlier data, and only include households below 80% of median income, so the chart should not be directly correlated with those above.)

CHAS 2000 Information:

Low-Income Owners				
Income Level	With Any	Paying Over	%	% of Total
	Housing Problems	50%		
Poverty Level (<30% MFI)	3,294	2,499	59%	40%
Very Low (30-50% MFI)	3,782	2,059	38%	34%
Low (50-80% MFI)	6,034	1,584	14%	26%
Total	13,110	6,142		100%

Source: HUD, 2004.

The following table shows those low-income owners paying more than 50% for housing by type.

Low-Income Owners		
Household by Type	Paying Over	
	50%	%
Elderly	2,025	33%
Small-Related	2,405	39%
Large-Related	413	7%
All Other Households	1,299	21%
Total	6,142	100%

Source: HUD, 2004

The ownership market must be looked at in a different way than the rental market because people choose to own. This was especially important in an era of low mortgage rates and booming housing values. The investment aspect of housing has also encouraged households to overspend for housing. In the mid-2000s, the average household in America spent 31% of its income on housing.

In addition, many elderly households may statistically appear to have a housing affordability problem, yet they may own their home mortgage-free (17% of Seminole County's owners).

Newer data: The following chart, which includes households at and above median income, supports the above narrative. The vast numbers of owner households paying more than 30% of income for housing are those households at and above median income. While HUD's definitions traditionally consider these households to be "cost-burdened," the availability of housing choices for households at these income levels indicates that their "burden" is a matter of choice rather than circumstance.

2010 Owner HH Paying over 30% by Age		
Age	Income	Number
15-34	0-30% AMI	371
	30.1-50% AMI	426
	50.1-80%AMI	1,363
	80.1-120%AMI	2,887
	120+% AMI	7,231
35-64	0-30% AMI	2,298
	30.1-50% AMI	2,780
	50.1-80%AMI	5,639
	80.1-120%AMI	13,053
	120+% AMI	46,668
65+	0-30% AMI	1,899
	30.1-50% AMI	2,730
	50.1-80%AMI	4,339
	80.1-120%AMI	4,975
	120+% AMI	8,491
	Total	105,150

Source: Shimberg Center

Please note: The housing needs for disabled and for victims of domestic violence will be addressed, subsequently, in number 16, in the information from the Housing Services Network. The chart contains a column for "point-in-time" needs. The number of families on the public housing and Section 8 tenant-based waiting lists will be included under number 14.

Standard Housing

Is defined as a housing unit that meets the Standards of the Southern Building Code Congress International Minimum Housing Code.

Substandard Housing

Is defined as a housing unit that does not meet the Standards of the Southern Building Code Congress International Minimum Housing Code, but can be repaired/rehabilitated to meet the standards.

7. To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must provide an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

The available data has revealed no significantly disproportionate needs by members of a particular racial or ethnic group. (An additional, detailed analysis will be performed during the coming year when the County undertakes an update to its Analysis of Impediments to Fair Housing Choice.)

Homeless Needs 91.205 (c)

*Refer to the Homeless Needs Table 1A.

- 8. Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness and chronic homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered.

Lead Agency – Continuum of Care

The Homeless Services Network (HSN) of Central Florida is the lead agency for the regional homeless coalition of agencies that serves Orange, Osceola and Seminole counties. The HSN prepared the regional Continuum of Care. The City of Orlando is the region’s HOPWA. Seminole County participates in this Continuum of Care and supports its priorities.

The following charts include information provided by the Homeless Services Network for the three-county area.¹ It includes facilities and needs for facilities for homeless individuals, and homeless families with children; transitional housing needs for individuals and families; safe havens; and permanent supportive housing (facilities and services) for special needs populations. The numbers were obtained through a January 25, 2008 point-in-time count, and were contained in 2009 reports.

Chronically Homeless in Tri-County Area		
Year	# of CH persons	# of beds for the CH
2007	1,189	38
2008	951	64
2009	1,537	109

¹ Please note: All information is for a three-county area. The HSN did not have specific information by individual County; their recommendation was to divide the numbers by one-third as the simplest way of estimating Seminole's portion.

Households with Dependent Children - January 2008				
	Sheltered		Unsheltered	Total
	Emergency	Transitional		
# of HH	184	196	194	574
Total persons	552	590	582	1,724

Households without Dependent Children - January 2008				
	Sheltered		Unsheltered	Total
	Emergency	Transitional		
# of HH	704	608	934	2,246

Unmet Needs Totals			
Beds for HH w/ Children	Units for HH w/ Children	Beds for HH w/o Children	Total Beds
Emergency Shelter			
450	150	350	800
Transitional Housing			
587	196	573	1160
Safe Haven			
0	0	100	100
Permanent Supportive Housing			
100	35	700	800

Additionally, from the point-in-time survey, the Homeless Services Network stated the following: On January 25, 2008:

- Number of permanent housing beds in place for chronically homeless persons: 81
- Number of permanent housing beds planned to be created by 2014: 285
- Number of permanent housing beds planned for creation by 2019: 500
- Number of homeless households with children: 574
- In 2014, estimated number of homeless households with children: 575
- In 2019, estimated number of homeless households with children: 450

A population for which no counts have yet been developed, is the number of households in crisis due to loss of employment and resulting home foreclosure. The unprecedented number of bankruptcies and foreclosures locally as well as nationally, has created this new category of homeless. While these households are not yet included in the data, it is undeniable that they exist and are in need of affordable, attainable, and often immediate housing.



9. Describe, to the extent information is available, the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. 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.

Homeless information is not available by racial and ethnic group.

Non-homeless Special Needs 91.205 (d) including HOPWA

*Please also refer to the Non-homeless Special Needs Tables 1A & 1B.

**Table 1A
Homeless and Special Needs Populations**

Continuum of Care: Housing Gap Analysis Chart

		Current Inventory	Under Development	Unmet Need/ Gap
Individuals				
Example	Emergency Shelter	100	40	26
Beds	Emergency Shelter	824		350
	Transitional Housing	675		573
	Permanent Supportive Housing	615		700
	Total	2,175		1,623
Persons in Families with Children				
Beds	Emergency Shelter	383		450
	Transitional Housing	736		587
	Permanent Supportive Housing	84		100
	Total	1,203		1,137

Continuum of Care: Homeless Population and Subpopulations Chart

Part 1: Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Number of Families with Children (Family Households):	184	196	194	574
1. Number of Persons in Families with Children	552	590	582	1,724
2. Number of Single Individuals and Persons in Households without children	704	608	934	2,246
(Add Lines Numbered 1 & 2 Total Persons)	1,256	1,198	1,516	3,970
Part 2: Homeless Subpopulations	Sheltered		Unsheltered	Total
a. Chronically Homeless	603			
b. Seriously Mentally Ill	272			
c. Chronic Substance Abuse	325			
d. Veterans	225			
e. Persons with HIV/AIDS	73			
f. Victims of Domestic Violence	221			
g. Unaccompanied Youth (Under 18)	25			

Please note: The information included in this section is for the three-county area served by the Central Florida Homeless Services Network: Orange, Osceola, and Seminole. The County cooperates through the Continuum of Care with the HSN, which establishes regional priorities for the homeless populations in the three-county area. The HSN does not maintain separated data for the individual counties.

10. Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, victims of domestic violence, public housing residents, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (Table 1B) of their Consolidated Plan to help identify these needs.

Subpopulation Categories - estimated by the Homeless Services Network

Subpopulations - January 2009 - Tri-County			
	Sheltered	Unsheltered	Total
Chronically Homeless	603	934	1,537
Severely Mentally Ill	272	420	692
Chronic Substance Abuse	325	504	829
Veterans	225	338	563
Persons with HIV/AIDS	73		73
Victims of Domestic Violence	221		221
Unaccompanied Youth	25		25

Age/Elderly

BEBR estimates that the number of persons over the age of 80 in Seminole's Urban County area is expected to be 11,773 in the year 2010 and 13,199 in the year 2015. These numbers represent approximately 3.5% of the population, which is significantly less than Florida's 80+ population of 5.9%, but may nevertheless require special services.

Elderly households are often in need of services that will help them maintain their independence. The Area Agency on Aging has found that transportation (food & medical) is the largest request. Physical limitations can also hinder independence as the realities of aging are manifested. Housing improvements to enable aging-in-place can help to resolve that problem.

Elderly households over 80 years of age are most likely to have **Frail Elderly** members who are developing severe limits on their mobility. These households have all the supportive service needs of their juniors and more likely to seek supportive (assisted) housing.

Physically Disabled

The Shimberg Center estimates the current number of **Physically Disabled** owners at 9,645, with 3,735 of them needing housing assistance. Surprisingly, there are twice as many owners as renters in this category in need of assistance. The number of disabled renters is estimated at 2,855, with 1,940 of them in need of housing assistance. **Handicapped accessible** housing improvements therefore may be a significant need. Other needs of the physically disabled are generally transportation and medical and life-skills services for the seriously disabled.

The **Developmentally Disabled** (including those shown as **Severely Mentally Ill** in the Subpopulation chart) require life-skills/employment training and often, psychiatric care. The State has found that the majority of this special needs population, if not hospitalized, lives with their families and that only a small number need supportive housing.

Housing to Serve Persons with HIV/Disabilities

(Seminole County is not a HOPWA recipient.)

There is no official information available on the specific types of housing that is required to meet the needs of people with AIDS/disabilities. However, a significant portion of the County's housing stock is comprised of single-family units, which are built at grade. This type of unit is most easily/economically retrofitted for special needs.

Other Subpopulations

Any categories of special needs that are not included in this section did not have accurate, useable counts for the County.

Lead-based Paint 91.205 (e)

11. Estimate the number of housing units* that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.

Estimate of Number of Units with Lead-based Paint

Using the number of units constructed prior to 1980, the following percentages are standards for estimating the number of units within the County's HUD jurisdiction that might contain lead-based paint. In Seminole County and its participating cities, the 2000 Census identifies a total of 51,832 housing units built prior to 1980: 33,220 in the 70s; 11,153 in the 60s; 6,336 in the 40s and 50s, and 1,123 were built prior to 1940.

Year Built	Estimated Percent With Lead-based Paint	Number in Seminole County	Approximate % in Seminole with Children	Potential Lead Hazards
Before 1940	90%	1,123	11.0%	124
1940-1959	80%	6,336	11.6%	735
1960-1979	62%	44,373	3.1%	1,376
After 1980	N.A.			

Although a total of 33,592 units in the County may have had lead-based paint used in their construction, by applying the national standard for the percent that might have had lead in their paint, and the percent of those households in Seminole County that have young children, the number of children that may be exposed to lead-based paint is approximately 2,235.

There is no information available concerning the income levels of the occupant households.

Lead-based Paint Activities

In the past, the County’s Public Health Department had a lead screening process to screen school children for and treat high levels of exposure to lead. The number of lead-based paint occurrences within the County has been so small in recent years that the screening process has been discontinued. Although there is no screening process in place, the Health Department does track the number of lead exposures; there have been fewer than five cases per year in the past five years.

The overall goal of the County is to reduce or eliminate lead-based paint hazards and prevent childhood lead poisoning. This will be accomplished through continued monitoring of suspected cases, and a careful screening process, described below.

All housing proposed for rehabilitation under these programs is screened by the year built to determine possible LBP hazard. The owner is given the EPA Fact Sheet - *Identifying Lead Hazards in Your Home* and the EPA publication - *Protect Your Family from Lead in Your Home*. During the feasibility inspection, if the inspector identifies a potential LBP problem, he notifies the owner and may test the suspect area with a swab or take a sample to be processed through the County Health Department. In every program where federal funds are expended on a housing unit, the County incorporates the current procedures for hazard reduction or LBP abatement guidelines as defined in 24 CFR Part 35.

HOUSING MARKET ANALYSIS

Housing Market Analysis 91.210

12. Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families.

Introduction

The 2000 Census provided a comprehensive look at Seminole County's population and housing composition. That information is ten years old, and includes the City of Sanford, which is no longer participating in the County's program. Therefore, some of the information presented in this plan is from the University of Florida's Shimberg Center for Affordable Housing, and from other sources as noted.

Population

Population growth during the period covered by this plan is estimated by the Shimberg Center to be 7.6%, as shown in the table below.

Total Number of Residents	2010	2015
Altamonte Springs	43,839	45,395
Casselberry	25,437	26,817
Lake Mary	15,296	17,555
Longwood	13,952	14,039
Oviedo	35,518	41,373
Winter Springs	35,385	38,092
Seminole-Unincorporated	213,922	229,372
Totals	383,349	412,643

The 2000 Census found 365,196 people living in Seminole County. That figure is estimated by the University of Florida's Bureau of Economic and Business Research (BEBR) to now be 424,594, a 16% increase in the 10-year period.

In 2000, one percent of the County's populations, 3,569 people, were institutionalized. 2,297 people (0.63%) lived in group quarters, and 1,272 (0.35%) did not.

The County is steadily diversifying. Whites still dominate (69%) but the African-American population is up slightly to 10.7% and the percentage of Hispanics has increased from 11% in 2000 to an estimated 15.6% in 2010. Minority percentages are still below the statewide averages of 12% and 17%, respectively; however, the increase in the minority populations, particularly the Hispanic population, is of specific note. (Please note: Because the data does not include all categories, the following numbers do not add to the total.)

Population Projections by Race and Hispanic Origin				2015 % increase since 2000
	Census 2000	2010	2015	
SEMINOLE (Including Sanford)				
All Races	365,196	424,594	447,198	22.5%
Non-Hispanic White	278,258	296,959	305,375	10%
Non-Hispanic Black	35,010	45,669	49,344	41%
Hispanic	40,731	66,555	75,387	87%

Source: BEBR

Age

Seminole's population, like much of the U.S., is projected to increase in age as the baby boomers enter the senior categories. The over-65 population is expected to grow 23.4% during the next five years, significantly more than the population as a whole. It is difficult to predict whether the households that are new to this category will have properly planned for this stage of their lives, whether they will still be working, and/or whether the economy will have effected changes to their plans.

Population Projection by Age Permanent Residents		
Age	2010	2015
0-4	25,751	27,613
5-9	27,533	29,698
10-14	29,647	31,206
15-19	29,323	29,028
20-24	26,930	28,383
25-29	31,284	33,438
30-34	31,700	35,337
35-39	32,419	34,817
40-44	33,468	34,030
45-49	35,649	34,416
50-54	33,446	35,390
55-59	27,986	32,615
60-64	23,796	27,257
65-69	16,037	21,735
70-74	11,324	14,973
75+	22,659	25,216
Total	438,952	475,152

Source: Shimberg Center

Populations form themselves into households; the following chart identifies households headed by persons age 65 and older, and shows a significant projected increase over only a five-year period.

Households Headed by Persons Age 65 and Older	2010	2015
Altamonte Springs	3,463	4,009
Casselberry	2,550	2,997
Lake Mary	904	1,217
Longwood	1,231	1,469
Oviedo	1,217	1,771
Winter Springs	2,950	3,837
Seminole-Unincorporated	15,560	19,110
Totals	27,875	34,410

Source: Shimberg Center

Tenure

The following chart shows interesting information concerning the types of households in the various County locations. Note the significant difference in owner/renter percentages in Altamonte Springs and then Casselberry versus the remainder of the County.

Households by Tenure 2007					
Place	Owner Households	Percent Owners	Renter Households	Percent Renters	Total HH
Altamonte Springs	8277	41% ¹	11392	57%	20156
Casselberry	6763	61%	4124	37%	11001
Lake Mary	4375	81%	836	16%	5387
Longwood	3945	74%	1303	24%	5348
Oviedo	8717	79%	1480	13%	10978
Winter Springs	10158	77%	2480	19%	13155
Seminole-Uninc.	58532	74%	18578	23%	79549
Totals	100,767	69%	40,193	28%	145,574

Source: Shimberg Center

Owners

As the Census revealed, tenure patterns vary by the race, age and income of the householder. When separated by race, ownership patterns differ significantly. As the following table shows, minority ownership rates in 2000 were less than those for White households; however, minority households in Seminole County were far more likely to be homeowners than in Florida generally, or in the U.S. as a whole.

Ownership by Race			
Race	Ownership Rate		
	Seminole	US	Florida
White	72%	71%	74%
African-American	50%	46%	50%
Hispanic	59%	46%	56%
Countywide	69%	66%	70%

Source: 2000 Census.

The following two charts may be misleading, as the more detailed Census information excludes data on owners of condominiums. As a result of dramatically rising home prices in the past 10 to 15 years, condominium homeownership was a significant, often lesser-cost alternative to single-family homes. Therefore, the following two tables, while showing some patterns (homeownership rates rise dramatically for households when they reach 35, and are likely to be families with children), may be misrepresentative of the actual housing market.

Homeownership by Age – 2000

Households by Age	Number	%	SFD	
			Homeowners	% Homeowners
Under 25	6,334	5%	820	13%
25 to 35	24,456	18%	10,402	43%
35 to 45	35,626	26%	23,074	66%
45 to 55	30,639	22%	22,599	74%
55 to 65	18,656	13%	13,190	71%
65 to 75	13,376	10%	9,639	72%
Over 75	10,544	8%	6,065	71%
	139,631	102%	85,789	61%
Please note: these Census calculations excluded information on owners of condominiums, mobile homes or farms.				
<i>Source: 2000 Census.</i>				

The following table indicates that homeownership levels are directly related to income level (although condominium ownership is not represented). Ownership rates jump dramatically (from 56% to 69%) when incomes exceed \$50,000 a year, which closely matches the County's median household income of \$49,326.

Homeownership by Income

Households by Income	Number	%	SFD		
			Homeowners	% Homeowners	
Under \$10,000	7,895	6%	2,506	32%	<i>Very Low</i>
\$10 - \$20,000	12,430	9%	4,957	40%	<i>Income</i>
\$20 to \$35,000	24,806	18%	11,371	46%	
\$35 to \$50,000	25,617	18%	14,288	56%	
\$50 to \$75,000	29,545	21%	20,245	69%	
\$75 to \$100,000	17,175	12%	13,816	80%	
\$100 to \$150,000	14,292	10%	11,908	83%	
Over \$150,000	7,871	6%	6,718	85%	
	139,631	100%	85,809	61%	
Please note: these Census calculations excluded information on owners of condominiums, mobile homes or farms.					
<i>Source: 2000 Census.</i>					

2010 Owner HH Paying over 30% by Age		
Age	Income	Number
15-34	0-30% AMI	371
	30.1-50% AMI	426
	50.1-80%AMI	1,363
	80.1-120%AMI	2,887
	120+% AMI	7,231
35-64	0-30% AMI	2,298
	30.1-50% AMI	2,780
	50.1-80%AMI	5,639
	80.1-120%AMI	13,053
	120+% AMI	46,668
65+	0-30% AMI	1,899
	30.1-50% AMI	2,730
	50.1-80%AMI	4,339
	80.1-120%AMI	4,975
	120+% AMI	8,491
	Total	105,150

Source: Shimberg Center

Renters

The following information, provided by HUD in the CHAS data, reveals that approximately one-half of the County’s renters (including Sanford) have housing problems. Considering the overall condition of the house stock (ahead in this section) the “problems” are most likely that the housing cost exceeds 30% of income.

Renters' Housing Needs All of Seminole County		
Source: CHAS Data		
Estimate	Housing Problems	Household Type
6,645	Yes	Family, 1 parent
4,750	Yes	Family, 2 parents
11,140	Yes	Non-family
22,540	Total	
45,930	Total Renter Households in Seminole County	

Tenure by Age

As the following table displays, in 2000 there were 24,333 households in Seminole County headed by someone over 65 and only 20% of elderly households are renters. This is consistent with the national average.

Tenure by Age – Over 65				
Age	Own	Rent	% Renter	Total
65 to 75	11,371	2,238	16%	13,609
75 to 85	6,821	1,906	22%	8,727
Over 85	1,294	703	35%	1,997
	19,486	4,847	20%	24,333

Source: Census 2000

As this table points out, the percentage of older households that rent doubles from 16% for 65 to 75 year old householders to 35% for householders over 85. That is an age at which seniors no longer wish the responsibilities of homeownership, or may need special services. A housing market with excessive inventory may inhibit their ability to sell their homes and transition to rental.

2010 Renter HH Paying over 30% by Age		
Age	Income	Number
15-34	0-30% AMI	1,970
	30.1-50% AMI	1,854
	50.1-80%AMI	3,414
	80.1-120%AMI	4,619
	120+% AMI	4,814
35-64	0-30% AMI	2,331
	30.1-50% AMI	1,868
	50.1-80%AMI	3,834
	80.1-120%AMI	5,601
	120+% AMI	5,810
65+	0-30% AMI	954
	30.1-50% AMI	1,313
	50.1-80%AMI	1,046
	80.1-120%AMI	759
	120+% AMI	835
	Total	41,022

Source: Shimberg Center

Income

As the following chart shows, Seminole County is in the enviable position of having a fairly affluent population. Approximately 50% of the population has a household income that is over 120% of the area (Orlando metropolitan area) median. Even the lower half of the population is heavily weighted toward the upper levels. This does not mean that there are not people in need of housing assistance, but it does indicate that Seminole's housing needs are not as great as other locations in the region.

Household Income as a Percentage of Area Median Income	2010	2015
0-30% AM	10,139	11,162
30.1-50% AMI	11,304	12,616
50.1-80% AMI	20,262	22,291
80 - 120%	32,977	35,752
120% +	76,436	82,370
Total Households	151,118	164,191

Source:Shimberg Center

As the next table displays, in 2000 half of all the households in Seminole County had incomes over \$50,000 a year.

Seminole County's median household income in 2000 was \$49,454, which was 26% higher than the statewide median of \$39,303, 18% higher than the Orlando MSA's median family income of \$41,871, and the national median of \$41,994.

The County's median family income in 2000 was \$56,895, higher than the statewide median of \$45,652, the MSA's of \$47,760, and the national median of \$50,046.

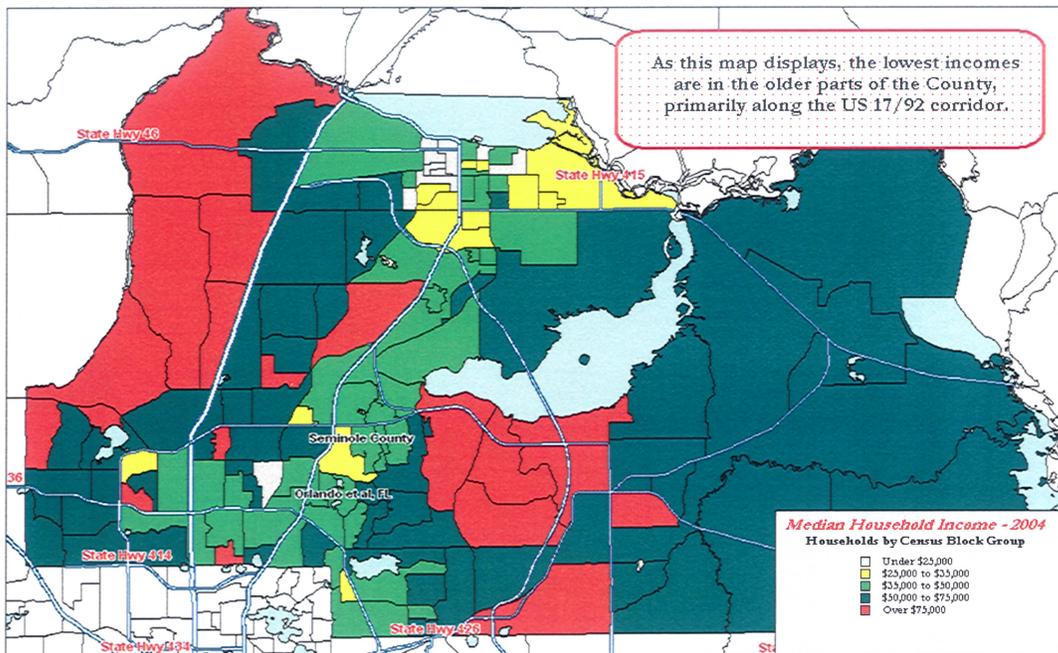
On the opposite end, only seven percent of the County's population lived in poverty, far below the statewide (13%) or national rate of 12%.

While inflation since the last Census will have substantially increased the number and percentage of households with incomes in excess of \$50,000 per year, the recent economic downturn and unemployment will have affected that increase. The Census numbers shown in the chart below should therefore be considered only as an indication of Seminole County's comparative position with other localities in Florida and the nation.

Households by Income, Compared to Florida and U.S			
Income Range	Seminole	Florida	US
Under \$25,000	20%	31%	29%
\$25 - \$50,000	30%	32%	29%
\$50 - \$75,000	21%	18%	19%
\$75 - \$100,000	13%	9%	10%
Over \$100,000	16%	10%	12%

Source: 2000 Census.

The following map displays the County’s income levels in 2004 by location (Census Block Group).



Household Size

The County’s Census 2000 average household size of 2.59 persons per household was higher than the State’s (2.46) and close to the national rate of 2.67. This is a reflection of being a family-oriented county rather than retirement-based. Only nine percent of all households had five or more members.

Household Size – 2000

Size	Number	%	Florida	U.S.
1	31,921	23%	27%	26%
2	47,575	34%	37%	33%
3	25,337	18%	15%	17%
4	21,737	16%	12%	14%
5	8,954	6%	6%	7%
6	2,851	2%	2%	2%
7+	1,197	1%	1%	2%
	139,572	100%	100%	101%

Source: 2000 Census.

Educational Attainment Levels

Overall, Seminole County’s population is more well-educated than State or national averages. As the following Census 2000 information shows, 31% of the County’s over-25 residents had a Bachelor’s degree or better versus 21% for Florida and 25% for the nation. Conversely only 11% have not finished high school versus 20% for the state/nation. Their educational attainment will be an advantage for recently unemployed residents as the economy improves and jobs become available again.

Educational Attainment Levels

	U.S.	Florida	Seminole
Less than High School	20%	20%	11%
High School	29%	31%	24%
Some College	21%	22%	24%
Associate	6%	8%	9%
Bachelor's	16%	13%	21%
Graduate/Professional	9%	8%	10%

Source: 2000 Census.

Assessment

The information in this report reveals two striking population trends: the dramatic increase in the percentage of elderly residents, and in the percentage of Hispanic residents. The elderly residents may be new to the County, or may be long-time residents who have aged into the demographic. The Hispanic residents will be new to the County. Another population that is much more difficult to quantify but nonetheless must be noted, is the number of households in financial crisis.

Low-income elderly households make up almost one-fourth (24%) of all elderly households in the County. Most are aging-in-place, long-time residents. By applying the national incidence rates for this population, we could estimate that approximately 30% of these elderly households are African-American, 46% rent, and 23% are considered poor.

Low-income elderly tend to utilize senior citizen centers and housing, elderly social/health services, public transportation, libraries and nursing homes. Those (54%) that are homeowners may also need housing rehabilitation and repairs.

The increase in Hispanic households has not yet reflected any special needs; however, once the County has prepared its next Analysis of Impediments to Fair Housing Choice, focusing on the minority populations, more information may provide revelations. For purposes of this plan, there have been no special categories of need of the Hispanic population that differ from the population as a whole.

Housing

In 2000, there were 147,079 housing units within Seminole County, 29,802 more than in 1990, a 25% increase. Almost 3,000 new units a year were built during the nineties.

Units by Type

As the following table illustrates, single-family housing made up the vast majority of the County's housing stock, although the proportion of multifamily units has increased since the 2000 Census, and a larger proportion of the housing stock in Altamonte Springs and Casselberry than in other areas. Reflecting its suburban character, the County also has smaller percentages of high rises and manufactured homes.

Housing Units by Type										
Census 2000	Single	1, attached	2	3 or 4	5 to 9	10 to 19	20 or more	Manuf. Housing	Other	Total
Altamonte Springs	5,555	1,568	324	1,803	3,260	4,046	3,595	20	9	20,180
Casselberry	4,677	1,005	297	693	1,234	804	562	1,105	0	10,377
Lake Mary	3,510	57	94	81	85	133	69	255	0	4,284
Longwood	3,983	668	281	52	21	17	188	13	7	5,230
Oviedo	8,205	184	133	210	137	118	90	7	11	9,095
Winter Springs	9,120	728	64	418	484	508	411	563	0	12,296
Seminole-Uninc.	52,051	3,520	637	2,323	3,275	2,848	2,825	2,510	147	70,136
Totals	87,101	7,730	1,830	5,580	8,496	8,474	7,740	4,473	174	131,598
Multifamily units =							39,850			

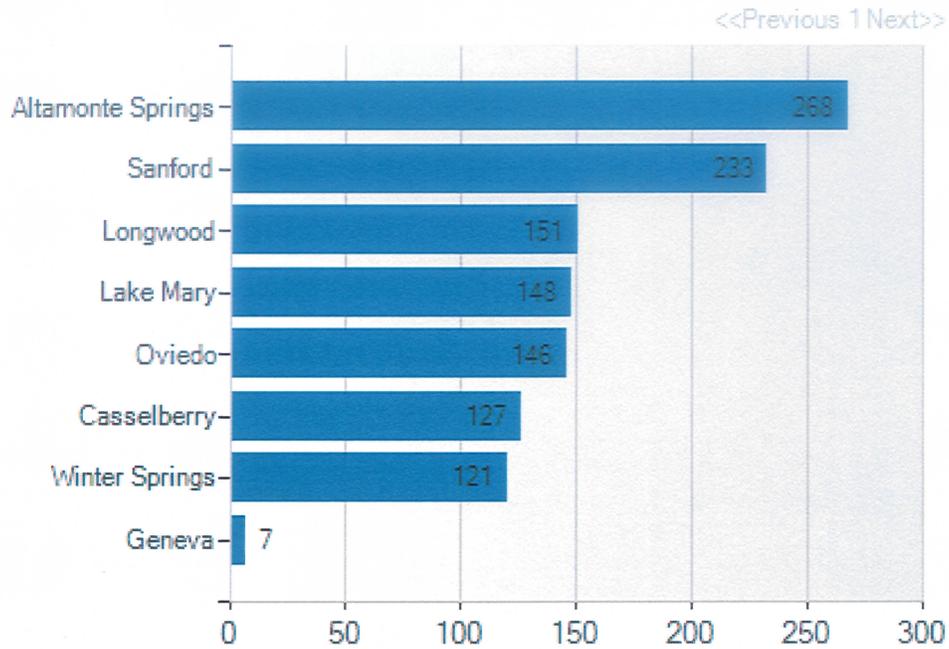
Source: Shimberg Center

Supply and Demand

The supply and cost of owner housing has altered dramatically in the past several years due to the burst of the housing bubble, the national economic climate, and resulting short sales and foreclosures. There is an abundant supply of homes available for purchase, at prices that have not been available for years. According to RealtyTrac.com, home values in Seminole County have declined from more than \$260,000 in November 2006 to \$126,000 in January 2010. Homes for sale remain on the market for significant periods of time, as lending has tightened and potential buyers await the bottoming out of the market.

The following chart shows the number of houses that entered foreclosure in January 2010. While it is only a snapshot of one month's activity, it shows that reduced cost

housing is available via foreclosure resales in all geographic areas of the County. (Of course, this information shows that a significant number of previous homeowners are losing or walking away from their homes. That situation will be discussed later in this plan.)



Condition of Housing

The most current information on the condition of housing is obtained from Census 2000, and shows that Seminole's housing is in very good relative condition. With a total of 131,598 housing units in the year 2000 (not including the City of Sanford) the numbers shown below are quite low. In addition, the numbers in the chart are not exclusive; a single housing unit may lack both house heating fuel and some kitchen facilities, and thereby be counted twice.

The numbers do show, however, that overcrowding is the most significant of these identified issues, and that much of that overcrowding is located in the City of Altamonte Springs, where there are a large number of apartment complexes. The lower cost of the older developments attracts not only families with limited income, but also young working singles living with roommates.

Housing Condition Characteristics								
Census 2000	Persons per Room		House Heating Fuel		Kitchen Facilities		Plumbing Facilities	
	1.01 or more Persons per Room	Share of Occupied Units	No Fuel Used	Share of Occupied Units	Lacking Complete Facilities	Share of Units	Lacking Complete Facilities	Share of Units
Altamonte Springs	1,033	5.4%	65	.3%	78	.4%	77	.4%
Casselberry	359	3.7%	66	.7%	37	.4%	42	.4%
Lake Mary	83	.2%	26	.6%	17	.4%	36	.8%
Longwood	165	3.3%	6	.1%	7	.1%	17	.3%
Oviedo	183	2.1%	20	.2%	25	.3%	25	.3%
Winter Springs	217	1.8%	22	.2%	21	.2%	43	.3%
Seminole-Unincorporated	1,872	3.8%	334	.5%	191	.3%	190	.3%
Totals	3,912		539		376		430	

Source: Shimberg Center

Another indicator of general housing condition is the age of housing, which may indicate the need for ongoing maintenance and/or replacement such as roofs or other upgrades. We know that 39% of Seminole's housing units, 51,832 out of 131,598, were constructed prior to 1979.

Census provides us with a number of clues about housing condition: lacking complete heating, plumbing and/or kitchen facilities. In 2000, 376 units lacked complete kitchen facilities, 430 units lacked complete plumbing facilities and 539 units lacked heat. These are below state/national levels. It is currently estimated that less than 1% of the County's housing stock is in substandard condition.

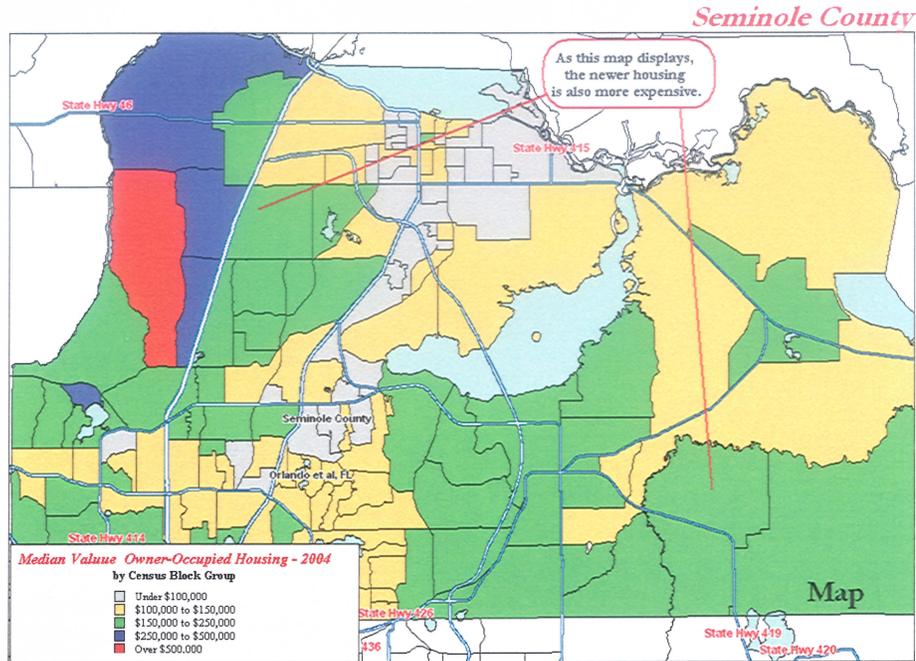
Year Structure Built								
Census 2000 Info	Number							
	1999-March 2000	1995-1998	1990-1994	1980-1989	1970-1979	1960-1969	1940-1959	1939 or Earlier
Altamonte Springs	475	1,362	1,891	7,489	6,981	1,329	576	77
Casselberry	51	245	1,218	2,798	3,662	1,633	698	72
Lake Mary	308	1,130	682	1,150	523	180	233	78
Longwood	50	182	236	1,812	2,124	510	279	37
Oviedo	660	1,821	2,995	2,733	443	211	164	68
Winter Springs	622	1,497	1,752	4,612	3,251	415	118	29
Seminole Uninc.	2,071	6,380	9,225	24,319	16,236	6,875	4,268	762
Totals	4,237	12,617	17,999	44,913	33,220	11,153	6,336	1,123

Source: Shimberg Center

Homes built prior to 1979 = 51,832

Value

In 2000, the median (*half above/half below*) value for all the County's owner-occupied housing was \$96,956 and the median value for 'Census-Specified' single-family detached housing was \$119,900. However, housing values have dropped so rapidly and so dramatically, that information on values can only be used to compare areas of the County. As shown in the following map, the older areas of the County had the lowest priced housing at the time of map production.



Overcrowding

HUD defines overcrowding as more than one person per room in a dwelling unit. The 2000 Census found 3,912 units (3%) had overcrowded situations. This is well below the state/national rate of 6%.

13. Provide an estimate; to the extent information is available, of the number of vacant or abandoned buildings and whether units in these buildings are suitable for rehabilitation.

The Sheriff's Office handles code enforcement in the County, and the Planning Department assists in those efforts. Neither entity maintains data on vacant or abandoned buildings.

An estimate of foreclosures by RealtyTrac.com put the number in the County (including Sanford) in April 2010 at 6,143. Some of these units are being rehabilitated by the Neighborhood Stabilization Program, and some by private developers, but there is clearly an inventory of vacant buildings that are suitable for rehabilitation.

Public and Assisted Housing 91.210 (b)

14. In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including
- the number of public housing units in the jurisdiction,
 - the physical condition of such units,
 - the restoration and revitalization needs of public housing projects within the jurisdiction,
 - the number of families on public housing and tenant-based waiting lists and
 - results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25).

Public Housing

The County has an independent housing authority, providing 30 subsidized housing units and 334 Housing Choice Vouchers.

Public Housing Units

Authority Name	Street Address	Phone Number	Public Housing Units	Housing Voucher Units	Total
Seminole County Housing Authority	662 Academy Place Oviedo 32765	(407) 365- 3621	30	334	364
		TOTAL:	30	334	364

Source: Seminole County Housing Authority

The Seminole County Housing Authority has one physical development, Academy Place, containing 30 public housing units. The Authority also manages 334 Section 8 certificates/vouchers that provide rental assistance for the voucher holder to receive rental assistance at a private market housing unit of his/her choice. None of the units is expected to be lost from the inventory.

Although the Authority's units are in standard condition and well maintained, the need for rehabilitation or facility improvements cannot always be predicted.

The County's Public Housing Authority has listed very little in future needs. The Capital Fund Program in their Five-Year Plan, starting January 2010, included a \$51,832 budget for operations for each year through 2014. There were no physical improvements or development plans included for this period.

The County Housing Authority has two waiting lists. In March 2010, there were 294 persons on the waiting list for Academy Place, and 479 persons on the waiting list for Section 8 vouchers.

The Housing Authority does not have a Section 504 needs assessment, and does not have a separate waiting list for accessible units. They use their Section 8 units to meet those needs.

Table 4 Priority Public Housing Needs Seminole County Public Housing Authority		
PUBLIC HOUSING NEEDS CATEGORY	PRIORITY NEED LEVEL	ESTIMATED DOLLARS TO ADDRESS
Restoration and Revitalization		
Capital Improvements		
Moderization		
Rehabilitation		
Other (Specify)		
Management and Operations	HIGH	\$51,832 per year
Improved Living Environment		
Neighborhood Revitalization (non-capital)		
Capital Improvements		
Safety/Crime Prevention/Drug Elimination		
Other (Specify)		
Economic Opportunity		
Resident Services		
Other (Specify)		
Five year total		\$ 259,160

Source: Seminole County Housing Authority

- Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).

Subsidized Rental Housing

As the following table displays there are 6,309 rental units in the County subsidized through various federal/state affordable housing programs. However, a significant portion of those units are located in the City of Sanford. Only 2,736 of those units are in the jurisdiction covered by this plan, and 780 of those units are funded by local bond issues, which generally serve a more moderate-income clientele.

With a total of 3,330 subsidized rental units and 364 Housing Authority units, 9.2% of the County’s renter households are receiving some form of rental assistance.

Inventory of Federally-, and State- Assisted Rental Housing						
Development Name	City	Total Units	Assisted Units	Occupancy Status	Housing Program(s)	Pop.
North Springs Estates	Altamonte Springs	12	12	Ready	Housing Credits 9%	Family
Oakland Village Estates	Altamonte Springs	12	12	Ready	Housing Credits 9%	Family
Raven Crossings	Altamonte Springs	248	248	Ready	Housing Credits 9%	Family
River Oaks - Altamonte Spgs	Altamonte Springs	168	168	Ready	State Bonds	Family
Springs Colony	Altamonte Springs	188	188	Ready	State Bonds	Family
Castle Woods	Casselberry	304	304	Ready	Housing Credits 9%;SAIL	Family
Reflections	Casselberry	336	336	Ready	Local Bonds	Family
Sandpiper	Casselberry	196	69	Ready	Federal Deposit Insurance Corporation	Family
Regal Pointe	Lake Mary	284	284	Ready	Housing Credits 4%;Local Bonds	Family
Sun Lake Apartment	Lake Mary	464	464	Ready	Local Bonds	Family
The Hacienda	Longwood	13	13	Ready	Rental Assistance/HUD;Section 811 Capital Advance	Persons with Disabilities
Barrington Place	Oviedo	233	233	Ready	Guarantee;Housing Credits 4%;State Bonds	Family
Covington Club I	Oviedo	94	94	not avail.	Extremely Low Income;Local Bonds;SAIL	Family
Loma Vista	Oviedo	380	380	Ready	Housing Credits 4%;Local Bonds	Family
Mystic Cove	Oviedo	184	184	Ready	Housing Credits 4%;Local Bonds;SAIL	Family
Oviedo Town Centre I	Oviedo	106	106	not avail.	Housing Credits 4%;Local Bonds; SAIL	Family
Oviedo Town Centre II	Oviedo	34	34	not avail.	Extremely Low-Income Housing Credits 4%;Local Bonds; SAIL	Family
Oviedo Town Centre III	Oviedo	72	72	not avail.	Extremely Low Income Housing Credits 4%;Local Bonds; SAIL	Family
Oviedo Town Centre IV	Oviedo	24	24	not avail.	Housing Credits 4%;Local Bonds	Elderly; Family
		3,352	3,225			

Source: Shimberg Center

The following chart shows additional units that have been created through the County's affordable housing programs: the State-funded SHIP program, and federal HOME. As the chart displays, most of the units have been created in the City of Sanford. None of the units in the Consolidated Plan jurisdiction is expected to be lost from the inventory.

HOME/SHIP-ASSISTED RENTAL UNITS (Locally funded)						
Developer/Owner	Project Name	# units	City	Zip	Aff. Term	V/L
Center/Aff. Housing	Palm Tree Apts.	11	Sanford	32773	May-15	VLI, LI
Center/Aff. Housing	(not applicable)	5	Sanford	32771	January-10	VLI
Center/Aff. Housing	(not applicable)	6	Sanford	32771	August-12	VLI, LI
Center/Aff. Housing	(not applicable)	18	Sanford	32771	June-19	VLI, LI
Central Florida HANDS	Lake Jennie Apts.	25	Sanford	32771	October-16	VLI, LI
Central Florida HANDS	Lake Jennie II Apts.	39	Sanford	32773	February-12	VLI, LI
Central Florida HANDS	Kensington Oaks Apts.	20	Sanford	32771	October-16	VLI, LI
Concord Management	Seminole Pointe	15	Sanford	32771	February-12	VLI, LI
The Watson Group	North Springs Estates	12	Alt. Spgs.	32701	July-13	VLI
Threshold, Inc.	Willard House	6	Casselberry	32707	September-18	VLI
American Living, Inc.	(not applicable)	6	Winter Park	32792	January-20	VLI
	TBRA	82	Countywide			
		245				
		Without Sanford =	106			

Source: Seminole County Office of Community Development

Housing to Serve Persons with HIV/Disabilities

There is no official information available on the specific types of housing that is required to meet the needs of people with AIDS/disabilities. However, a significant portion of the County's housing stock is comprised of single-family units, which are built at grade. This type of unit is most easily/economically retrofitted for special needs.

Homeless Inventory 91.210 (c)

- The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A or in the CPMP Tool Needs Table. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless. This inventory of facilities should include (to the extent it is available to the jurisdiction) an estimate of the percentage or number of beds and supportive services programs that are serving people that are chronically homeless.

The following charts provide a summary of emergency shelter, transitional, and permanent supportive housing within the Orlando (three county) Region Continuum of Care. (Information provided by the Central Florida Homeless Services Network.)

EMERGENCY SHELTERS		Target Population		All Year-Round Beds/Units				O/V Beds	PIT Counts
Organization Name	Program Name	A	B	Beds for HH w/ Children	Units for HH w/ Children	Beds for HHs w/o Children	Total Year-Round Beds	O/V Beds	Point-in-Time Homeless Count
Center for Multicultural Wellness & Prevention	First Step Emergency Housing	SMF	HIV	0	0	8	8	0	8
Coalition for the Homeless	Center for Women & Families	SFHC		180	45	60	240	30	227
Coalition for the Homeless	First Steps	SM		0	0	36	36	0	36
Coalition for the Homeless	The Pavilion	SM		0	0	300	300	75	220
Coalition for the Homeless	WRCC	SFHC		8	2	4	12	20	10
Covenant House	Crisis Shelter	SMF+HC		6	2	42	48	0	60
Harbor House	Emergency Shelter	SFHC	DV	44	11	44	88	0	83
Help Now of Osceola	Emergency Shelter	SMF+HC	DV	48	12	4	52	0	47
Interfaith Hospitality	Emergency Shelter	HC		14	4	0	14	0	14
NEED	Emergency Housing	SMF+HC	HIV	3	1	2	5	0	5
Orlando Union Rescue Mission	Transient Program	SM		0	0	75	75	0	66
Rescue Outreach Mission	Opportunity and Hope - Males	SM		0	0	48	48	0	6
Rescue Outreach Mission	Opportunity and Hope - Females	SF		28	6	8	36	0	4
Safehouse of Seminole	Emergency Shelter	SFHC	DV	24	6	24	48	0	34
Salvation Army of Orlando	Men's Lodge	SM		0	0	131	131	0	99
Salvation Army of Orlando	Women & Children	SFHC		28	8	38	66	0	62
TRANSITIONAL HOUSING	Program Name	Inventory type	Clients	Special Needs	Beds for HH w/ Children	Units for HH w/ Children	Beds for HH w/o Children	Total Year-Round Beds	Point-in-Time Homeless Count
Anthony House	On-Site Transitional Housing	C	SMF+HC		42	16	20	62	44
BETA Center	Residential Program	C	SFHC		20	10	4	24	14
CENTAUR	St. Damien House	C	SMF	HIV	0	0	5	5	5
CENTAUR	St. Francis House	C	SMF	HIV	0	0	5	5	4
CENTAUR	William Just	C	SMF	HIV	0	0	37	37	23
Center for Affordable Housing	Transitional Housing 2	U	HC		54	9	9	63	0
Center for Affordable Housing	Transitional Housing 1	C	HC		36	6	0	36	46

Center for Drug-Free Living Inc	Anchor Program	N	SMF		0	0	44	44	31
Center for Drug-Free Living Inc	Operation Center Focus	N	SMF	VET	0	0	10	10	0
Center for Multicultural Wellness & Prevention	X-Tending Hands	C	SMF	HIV	0	0	11	11	9
Center for Multicultural Wellness & Prevention	Covenant Place	N	HC	HIV	26	10	0	26	0
Central Care Mission	Men's Residential Program	C	SM		0	0	34	34	45
Christian Service Center	Fresh Start	C	SM		0	0	25	25	15
Clargin House	Clargin House	C	SMF		0	0	8	8	4
Coalition for the Homeless	On-site Apartments	C	HC		55	9	0	55	19
Coalition for the Homeless	First Steps Phase 2	U	SM		0	0	32	32	0
Coalition for the Homeless	Community Housing Program	C	SMF+HC		26	6	2	28	84
Coalition for the Homeless	WRCC	C	SMF+HC		92	29	34	126	96
Covenant House	Scattered Site Apartments	C	SMF+HC		6	3	6	12	7
Harbor House	Community Housing A	N	SF	DV	0	0	9	9	0
Harbor House	Community Housing B	U	HC	DV	34	17	0	34	0
Health Care Center for the Homeless	TB Shelter	C	SMF		0	0	11	11	10
Heart 2 Heart	Center for Women & Children	C	SFHC		11	5	3	14	14
Homeless Services Network	Scattered Site Apartments	C	HC		10	6	4	14	20
House of Refuge	Transitional Housing	U	SF		0	0	18	18	0
Intervention Services	Transitional Housing	N	SMF		0	0	15	15	9
Miracle of Love	Rachel's House	C	SMF	HIV	0	0	6	6	8
Orlando Union Rescue Mission	OUR Mission Home	C	SMF+HC		151	31	10	161	130
Orlando Union Rescue Mission	Discipleship Program	C	SM		0	0	45	45	40
Osceola HOME	HOMEBase	C	HC		23	9	0	23	17
Osceola HOME	Residential Program	C	HC		80	14	0	80	39
Recovery House	Men's Program	C	SM		0	0	48	48	36

Safehouse of Seminole	Independent Living	U	SFHC		18	9	4	22	0
Safehouse of Seminole	Safe Pathways	C	SFHC	DV	20	6	4	24	0
Transition House, The	HOPWA	N	SMF+HC	HIV	12	4	12	24	5
Transition House, The	Men's Program	C	SM		0	0	44	44	29
Tree of Life Ministries	Veterans' Per Diem	N	SMF	VET	0	0	16	16	8
Wayne Densch Center	Transitional Living Program	C	SMF+HC		20	10	40	60	31
Wayne Densch Center	Preferred Living Center	C	SMF		0	0	100	100	52

SAFE HAVEN		Target Population	All Year-Round Beds/Units				PIT Counts
			Beds for HH w/ Children	Units for HH w/ Children	Beds for HH w/o Children	Total Year-Round Beds	Point-in-Time Homeless Count
Grand Avenue ECDC	Safe Haven at Maxwell Garden	SMF	0	0	25	25	24
Safehouse of Seminole	Victims' Rights Coalition	Victims of domestic violence	96	12	Same	96	N/A

PERMANENT SUPPORTIVE HOUSING		Target Population		All Year-Round Beds/Units				PIT Counts	
				Beds for HH w/ Children	Units for HH w/ Children	Beds for HH w/o Children	CH Beds	Total Year-Round Beds	Point-in-Time Homeless Count
Grand Avenue ECDC	Homes for New Beginnings	SMF		0	0	50	0	50	50
Grand Avenue ECDC	Maxwell Garden	SMF		0	0	129	0	129	127
Grand Avenue ECDC	Maxwell Terrace	SMF		0	0	274	0	274	268
Grand Avenue ECDC	Maxwell Terrace (HHAG)	SMF		0	0	15	0	15	0
Orange County	Shelter + Care 1	SMF		0	0	13	13	13	17
Orange County	Shelter + Care 2	SMF		0	0	25	25	25	30
Orange County	Shelter + Care 3	SMF		0	0	20	20	20	9
Orlando Veterans Administration	VA Supportive Housing	SMF+HC	VET	34	9	11	0	45	21
Orlando Veterans Administration	VA Supportive Housing	SMF+HC	VET	50	13	55	0	105	0
Seminole County	Shelter + Care 1	SMF		0	0	16	16	16	24
Transition House, The	Recovery House	SMF		0	0	7	7	7	0

There are services provided for the homeless, and for homeless prevention in Seminole County that may not be reflected in the above chart of housing providers:

- Pathways to Care, Inc. provides housing for homeless persons being released from hospitals.
- Healthcare for the Homeless provides a mobile medical unit and is initiating a mobile dental unit in 2010.
- Longwood Shepherd's Hope Health Center provides healthcare for homeless.
- Jewish Family Services provides a food pantry and some job and transportation services.
- The Sharing Center provides food and healthcare.
- Christian HELP Foundation provides job search assistance and food pantry.
- Pathways to HOME provides housing voucher assistance.
- Seminole County provides homeless prevention funds for rent/utility deposits, and a foreclosure assistance program.

Special Need Facilities and Services 91.210 (d)

17. Describe, to the extent information is available, the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring persons returning from mental and physical health institutions receive appropriate supportive housing.

Supportive housing facilities, all of which provide services, are listed in the previous section. In addition to the supportive housing, the listed transitional housing developments are also available and provide services for their residents. This is the most comprehensive information that is available.

Barriers to Affordable Housing 91.210 (e)

18. Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.

The cost of housing is not affected by County policies. As a requirement of Florida's housing program, the State Housing Initiatives Partnership program (SHIP), the County is required to review all local policies, prior to adoption, for their impact on the cost of housing. The County is also required to have an expedited permitting process for affordable housing in order to reduce the time/interest cost of development.

STRATEGIC PLAN

The strategic plan must describe how the jurisdiction plans to provide new or improved availability, affordability, and sustainability of decent housing, a suitable living environment, and economic opportunity, principally for extremely low-, low-income, and moderate-income residents.

General Priority Needs Analysis and Strategies 91.215 (a)

19. In this narrative, describe the reasons for setting priorities for allocating investment among different activities and needs, as identified in tables* prescribed by HUD. 92.215(a)(1)

**If not using the CPMP Tool: Complete and submit Table 1A Homeless and Special Needs Population; Table 1B Special Needs (Non-Homeless) Populations; Table 2A Priority Housing Needs/Investment Plan Table; and Table 2B Priority Community Development Needs.*

The tables are on the following pages.

The priorities for allocating investment were based on careful consideration of the input on needs provided by members of the community and by available data sources, and then developing priorities that would directly address those needs in a way that would provide long-term and cost-effective benefit for residents and for the County as a whole. Several of the priorities reflect an overall goal of maximizing housing resources where minor improvements can extend the use of the home for the resident household.

Priorities reflect:

- assistance to families in crisis due to job loss and foreclosure.
- assistance to seniors to remain in their homes.
- assistance to disabled persons to remain in their homes.
- completion of the target area improvements that are under construction.
- addressing the immediate needs of failing housing systems in target areas: septic tank replacement.
- assistance to address Housing Authority needs, when feasible
- facility needs in target areas.
- encouraging the success of new or expanding businesses.
- funds for emergency shelter operations. Benefit to 800 homeless
- homeless prevention for 400 families
- matching funds for a new homeless shelter for men

Priorities – Table 1A

Table 1A provides the inventory and needs for the three-county area served by the Central Florida Homeless Services Network (HSN). A significant number of unsheltered individuals are in need of housing based on this chart and narrative information. One of Seminole County’s priorities is therefore to assist in the funding of an additional homeless facility for men.

**Table 1A
Homeless and Special Needs Populations**

Continuum of Care: Housing Gap Analysis Chart

		Current Inventory	Under Development	Unmet Need/ Gap
Individuals				
Example	Emergency Shelter	100	40	26
Beds	Emergency Shelter	824		350
	Transitional Housing	675		573
	Permanent Supportive Housing	615		700
	Total	2,175		1,623
Persons in Families with Children				
Beds	Emergency Shelter	383		450
	Transitional Housing	736		587
	Permanent Supportive Housing	84		100
	Total	1,203		1,137

Continuum of Care: Homeless Population and Subpopulations Chart

Part 1: Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Number of Families with Children (Family Households):	184	196	194	574
1. Number of Persons in Families with Children	552	590	582	1,724
2. Number of Single Individuals and Persons in Households without children	704	608	934	2,246
(Add Lines Numbered 1 & 2 Total Persons)	1,256	1,198	1,516	3,970
Part 2: Homeless Subpopulations	Sheltered		Unsheltered	Total
a. Chronically Homeless	603			
b. Seriously Mentally Ill	272			
c. Chronic Substance Abuse	325			
d. Veterans	225			
e. Persons with HIV/AIDS	73			
f. Victims of Domestic Violence	221			
g. Unaccompanied Youth (Under 18)	25			

Priorities – Table 1B

Table 1B reflects the County’s priorities for its Special Needs Population. The goal of 30 units for elderly is reflective of assistance for homeowners for aging-in-place. Similarly, the goal of 25 units for physically disabled is reflective of assistance for homeowners for accessibility. The medium levels of need are reflective of general need; goals may be established as specific needs arise.

**Table 1B
Special Needs (Non-Homeless) Populations**

SPECIAL NEEDS SUBPOPULATIONS	Priority Need Level High, Medium, Low, No Such Need	Unmet Need	Dollars to Address Unmet Need	Multi- Year Goals	Annual Goals
Elderly	H			30	6
Frail Elderly	M				
Severe Mental Illness	L				
Developmentally Disabled	L				
Physically Disabled	H			25	5
Persons w/ Alcohol/Other Drug Addictions	M				
Persons w/HIV/AIDS	L				
Victims of Domestic Violence	M				
Other: Families in Economic Crisis	H			120	25
TOTAL				175	

Please note: The unmet needs for Seminole County are not identified, as the Continuum of Care operates for a three county region and does not identify needs by individual county.

Priorities – Table 2A

The priorities and goals shown on Table 2A reflect four of the County’s anticipated programs. The goals shown for Renters are for tenant-based rental assistance for economic improvement. The goals shown for Owners include accessibility and aging-in-place, and also the septic tank replacement program. The Homeless goals include the homeless facility for men, and transitional housing for families in crisis. Non homeless special needs reflect the aforementioned aging-in-place and accessibility goals.

**Priority Housing Needs/Investment Plan Table
Table 2A**

Priority Need	5-Yr. Goal Plan/Act	Yr. 1 Goal Plan/Act	Yr. 2 Goal Plan/Act	Yr. 3 Goal Plan/Act	Yr. 4 Goal Plan/Act	Yr. 5 Goal Plan/Act
<u>Renters</u>						
0 - 30 of MFI	M					
31 - 50% of MFI	H	H	H	H	H	H
51 - 80% of MFI	H	H	H	H	H	H
<u>Owners</u>						
0 - 30 of MFI	H	H	H	H	H	H
31 - 50 of MFI	H	H	H	H	H	H
51 - 80% of MFI	H	H	H	H	H	H
<u>Homeless*</u>						
Individuals	H		M	M	H	H
Families	H	M	H	H	H	H
<u>Non-Homeless Special Needs</u>						
Elderly	H		M	H	H	H
Frail elderly	M					
Severe Mental Illness	L					
Physical Disability	H		M	H	H	H
Developmental Disability	L					
Alcohol or Drug Addiction	M					
HIV/AIDS	L					
Victims of Domestic Violence	M					
<u>Total</u>						
<u>Total Section 215</u>	275					
<u>215 Renter</u>	120					
<u>215 Owner</u>	155					

* Homeless individuals and families assisted with transitional and permanent housing

H = High
M = Medium
L = Low

Priority Housing Activities

Table 2A includes some of the same previously-identified goals, this time by HUD funding source. It is anticipated that CDBG and HOME will share in the acquisition and rehabilitation of transitional housing. CDBG (rehabilitation) will also fund, along with SHIP, the accessibility, aging-in-place, and septic tank replacements. HOME rental assistance goals are for the TBRA/economic self-sufficiency program.

Priority Housing Activities
(Table 2A)

Priority Need	5-Yr. Goal Plan/Act	Yr. 1 Goal Plan/Act	Yr. 2 Goal Plan/Act	Yr. 3 Goal Plan/Act	Yr. 4 Goal Plan/Act	Yr. 5 Goal Plan/Act
CDBG						
Acquisition of existing rental units	60	10	50			
Production of new rental units						
Rehabilitation of existing rental units	60		10	20	20	10
Rental assistance						
Acquisition of existing owner units						
Production of new owner units						
Rehabilitation of existing owner units	155	20	28	35	36	36
Homeownership assistance						
HOME						
Acquisition of existing rental units	60	10	50			
Production of new rental units						
Rehabilitation of existing rental units	60		10	20	20	10
Rental assistance	25	5	5	5	5	5
Acquisition of existing owner units						
Production of new owner units						
Rehabilitation of existing owner units						
Homeownership assistance						
HOPWA						
Rental assistance						
Short term rent/mortgage utility payments						
Facility based housing development						
Facility based housing operations						
Supportive services						
Other						

Priority Community Development Activities – Table 2B

Table 2B goals include: acquisition of existing multifamily units for transitional housing; possible clearance or code enforcement; public facility (general) - transitional housing for families in financial crisis; neighborhood and park facilities; any remaining water improvements in target areas; septic tank replacement; Chuluota’s remaining drainage activity; continuing public and emergency services; and assisting with private funding for microenterprises.

**Priority Community Development Activities
Table 2B**

Priority Need	5-Yr. Goal Plan/Act	Yr. 1 Goal Plan/Act	Yr. 2 Goal Plan/Act	Yr. 3 Goal Plan/Act	Yr. 4 Goal Plan/Act	Yr. 5 Goal Plan/Act
Acquisition of Real Property	H	M	H	H		
Disposition						
Clearance and Demolition	M	M	M	M	M	M
Clearance of Contaminated Sites						
Code Enforcement	M					
Public Facility (General)	H	H	H	H	H	H
Senior Centers						
Handicapped Centers						
Homeless Facilities	H	H				
Youth Centers						
Neighborhood Facilities	H		H	M	M	
Child Care Centers						
Health Facilities						
Mental Health Facilities						
Parks and/or Recreation Facilities	H	M	M	H	M	M
Parking Facilities						
Tree Planting						
Fire Stations/Equipment						
Abused/Neglected Children Facilities						
Asbestos Removal						
Non-Residential Historic Preservation						
Other Public Facility Needs						
Infrastructure (General)						
Water/Sewer Improvements	H	H	H	H	H	H
Street Improvements						
Sidewalks						
Solid Waste Disposal Improvements						
Flood Drainage Improvements	H	H				
Other Infrastructure						
Public Services (General)	H	H	H	H	H	H
Senior Services						
Handicapped Services						
Legal Services						
Youth Services						
Child Care Services	H	H	H	H	H	H
Transportation Services						
Substance Abuse Services						
Employment/Training Services						
Health Services	H	H	H	H	H	H
Lead Hazard Screening						
Crime Awareness						
Fair Housing Activities						
Tenant Landlord Counseling						
Other Services	H	H	H	H	H	H
Economic Development (General)						
C/I Land Acquisition/Disposition						



C/I Infrastructure Development						
C/I Building Acq/Const/Rehab						
Other C/I						
ED Assistance to For-Profit						
ED Technical Assistance						
Micro-enterprise Assistance	M	L	L	M	M	M
Other						

General goals and objectives also include operational imperatives to guide the staff and decision-makers in providing the best projects and practices for the County and its residents. Some of those are:

- Stretch funding to provide maximum return for expenditure. **Require funding leverage** for all activities with a target *minimum* leverage of 25%.
- Encourage and support **community collaborations and partnerships** that deliver housing and community development initiatives.
- Carefully consider all potential activities for their **cost-benefit** relationship.
- Carefully consider all potential activities for their **post-funding sustainability**.
- As activities are funded, consider **opportunities to create jobs** with project implementation. (Example: temporary jobs in the identification/remedy of code violations.)
- Require **energy and water conservation** as an integral part of all development and/or rehabilitation activities.
- Limit future target area improvements to those that are consistent with **neighborhood planning** goals.
- Support community development activities that cooperating cities have identified through a **community-based planning process**.
- **Limit new housing construction** to special needs (including senior housing) due to the abundance of existing housing.
- Continue and increase the use of the Community Development Office's **web site** to make information available to residents.

20. Describe the geographic areas of the jurisdiction (including areas low income families and/or racial/minority concentration) in which assistance will be directed.

Areas of Low-Income Concentration

Map 1 displays the Census Tracts and Block Groups (subdivisions of tracts) where more than 51% of the population has incomes below 80% of the Orlando region’s median family income. This information is based on Census 2000 data; when new census data becomes available, the staff will review and evaluate any changes that may be revealed. As the map shows, the County’s lower-income areas are near the City of Sanford and down the U.S. 17/92 corridor through Longwood, Casselberry

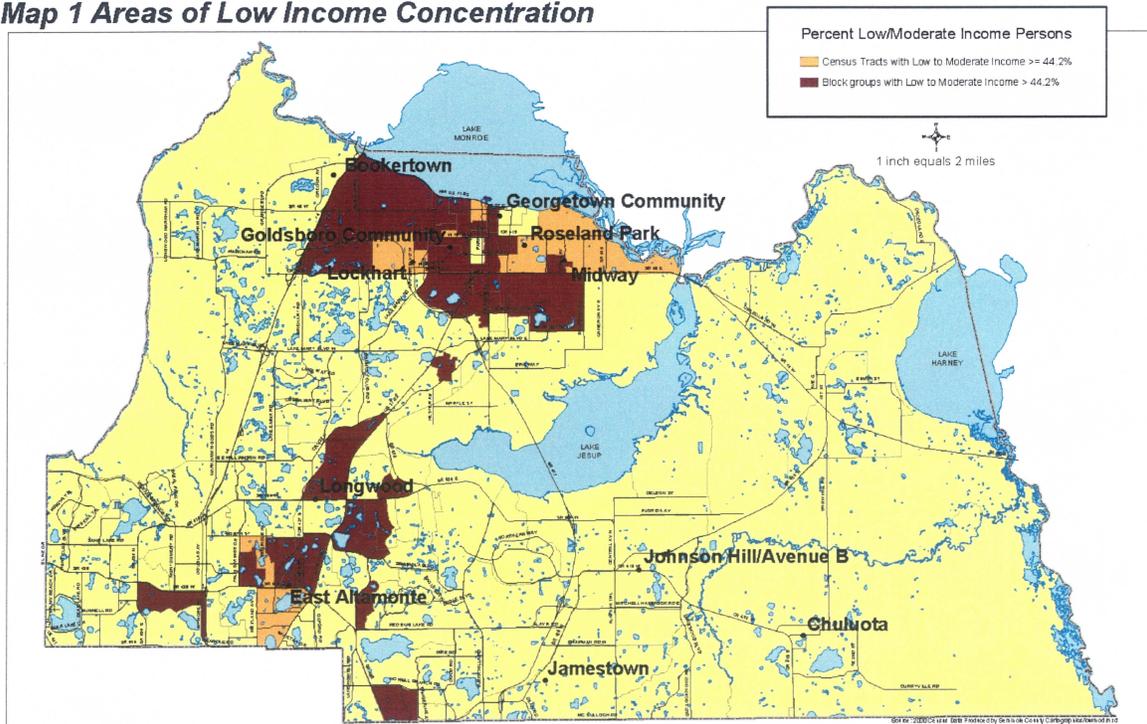
and into Altamonte Springs. They represent some of the oldest developed areas of the County.

As this map also displays, a number of the County’s neighborhood CDBG target areas designated in 1986 are no longer considered low-moderate income because of the rapid growth of the areas around them. Target neighborhoods such as Bookertown, Chuluota, and Jamestown are no longer considered low-income areas based on Census Tract information, although neighborhood surveys have qualified them as low-income.

Upgrading the infrastructure in these low-income neighborhoods has been the primary focus of the County’s CDBG program starting with its inception in 1986, and some activities will continue in these areas.

Map 1 provides the location of HUD’s low-income concentrations by Census Tract/Block Group in 2000.

Map 1 Areas of Low Income Concentration

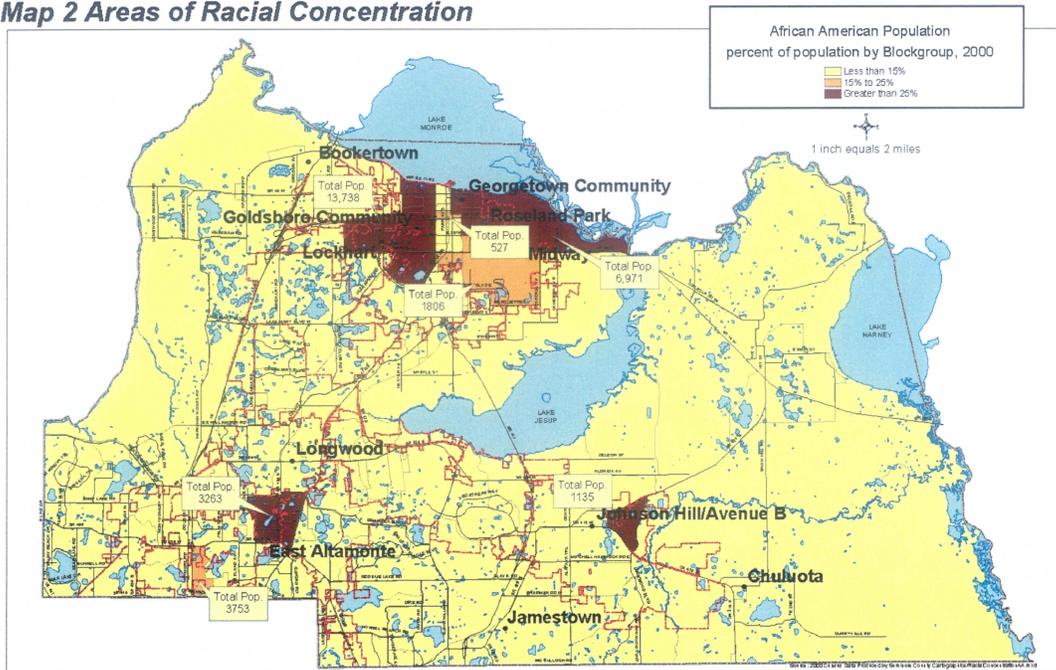


Areas of Minority Concentration: African-American

As Map 2 displays, the County’s African-American population is concentrated in long-standing communities near the City of Sanford, in East Altamonte to the south and the Johnson Hill area.

Map 2 provides the location of African-American population concentrations.

Map 2 Areas of Racial Concentration



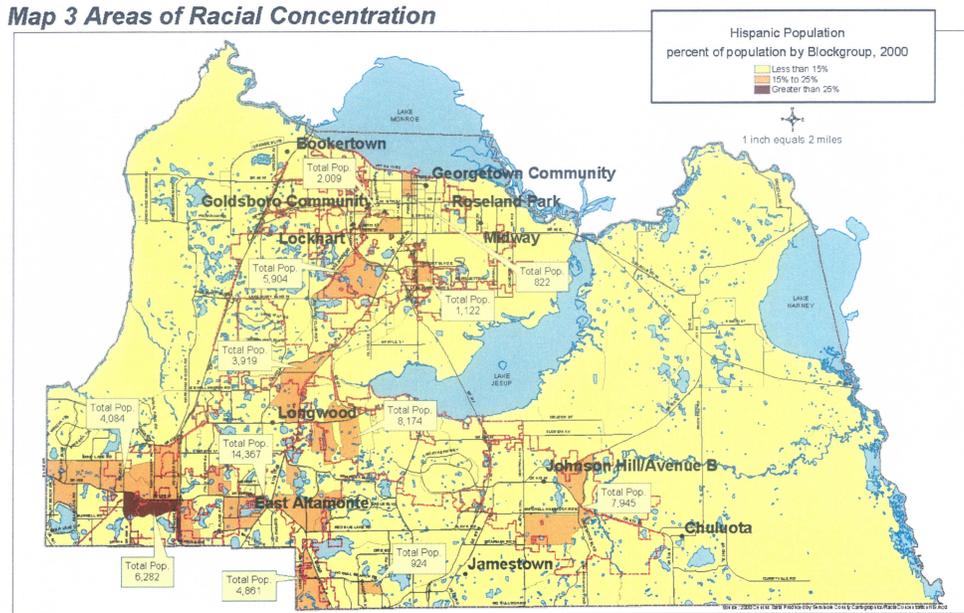
Based on Census 2000

Areas of Minority Concentration: Hispanic

In 2000, Hispanics, who can be of any race, made up 11% of the County’s population. The growth of this segment of the population is expected to increase to 17% of the County (including the City of Sanford) by 2015. The Hispanic influx into Seminole County has followed the larger statewide growth of the Hispanic population that occurred during the 1990s throughout Florida and especially in the Orlando region. Hispanics now comprise an estimated 21.4% of the State’s population.

As Map 3 displays, Hispanics have been moving into the older and less expensive established areas of the County: along the US 17/92 corridor, and especially along SR 436 near the large employment center in the southeastern section of the County.

Map 3 provides the location of Hispanic population concentrations.



21. If applicable, identify the census tracts for Neighborhood Revitalization Strategy Areas and/or any local targeted areas.

The County has not designated any Neighborhood Revitalization Strategy Areas (NRSAs). The following are designated as local target areas:

- Bookertown - qualified by survey
- Chuluota - qualified by survey
- East Altamonte - CT 220.01
- Jamestown - qualified by survey
- Johnson Hill - CT213.11
- Lockhart's Subdivision - CT204.02
- Midway - CT211

22. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)).

It is the policy of the County to assemble information from a variety of sources in order to determine the needs of the residents. Following a review and examination of data, community meetings, public hearings, and staff workshops, County staff identifies the issues that are revealed, and works to develop priorities that will address the needs in a manner that produces long-term investment and improvement for the County and its residents.

Housing

The recent economic downturn has spawned a new category, in unprecedented numbers, of households in need of housing assistance. Due to layoffs and foreclosures, there are families that were previously middle income homeowners who are now in need of housing assistance. They will be prioritized in the County's affordable housing rental/owner programs in order to encourage their return to being productive members of the County population. This assistance will include transitional housing and TBRA, and will operate countywide.

The aging of the County population has highlighted the need for enabling elderly residents to "age-in-place" as well as providing additional senior housing. In recognizing this need, the County is being proactive by addressing housing accessibility and minor rehabilitation improvements (countywide).

The aging of the County's housing inventory (many units are reaching the 30-year point) points to minor rehabilitation. Activities such as replacement of failing septic tanks or failing roofs can extend the useful life and maintain the overall quality of the housing stock. In order to assess the need and manage the program, this assistance will be limited to identified target areas until such time as the resources can support a more widespread approach.

The County's Housing Authority is a primary resource for the low-income and very low-income population. It is therefore a priority for the County to respond to reasonable requests for improvements.

Homeless

The County's priorities were developed by the Orlando Region Continuum of Care and its Homeless Coalition. The priorities will continue to be homelessness prevention, families with children, chronic homeless and the development of transitional housing. The City of Orlando serves as the regional HOPWA. The County supports and participates in their program. This program operates countywide.

The new category of households in need of transitional housing due to job loss and foreclosure may not yet be reflected in the Continuum of Care. The County will consider addressing these needs, on a countywide basis, in addition to those needs contained in the Continuum.

Non-Homeless Special Needs

The County will continue to support the provision of supportive housing for persons with special needs on a countywide basis. In addition to those priorities established in the Continuum of Care, the County has identified the growing senior population, and the physically disabled population as a special population that could benefit by retrofitting their homes for aging-in-place and accessibility. These improvements will

enable the owners to remain in their homes rather than having to seek special housing (countywide).

Community Development

The County will prioritize the completion of projects that are underway in its CDBG Target Area neighborhoods. Some neighborhood facilities will also be located or improved in target areas. The prioritizing of further infrastructure activities in the target areas will be subject to local conditions. The immediacy of current economic conditions and their affect on resident employment and housing stability overshadow other community development needs at the time of preparation of this plan.

Additional activities such as public services or microenterprise assistance will not be geographically-based.

23. If appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to Neighborhood Revitalization Strategy Areas and/or any local targeted areas

The County does not have any Neighborhood Revitalization Strategy Areas. Based on the needs identified at the time of plan preparation, approximately 30% of funds will be dedicated to local target areas.

24. Identify any obstacles to meeting underserved needs.

The major obstacle to meeting the County's underserved needs will continue to be the lack of federal/state support, which has declined at the same time that the needs are growing. Both the federal and state levels of government, as well as the County, have experienced significant reductions in revenue that have impacted program funding. While this problem is not unique to Seminole County, the impact is nonetheless felt in the County.

Specific Objectives 91.215 (a) (4)

25. Summarize priorities and specific objectives the jurisdiction intends to initiate and/or complete in accordance with the tables* prescribed by HUD. Outcomes must be categorized as providing either new or improved availability/accessibility, affordability, or sustainability of decent housing, a suitable living environment, and economic opportunity.
Goals and objectives to be carried out during the strategic plan period are indicated by placing a check in the following boxes.



<input checked="" type="checkbox"/>	Objective Category Decent Housing Which includes:	<input checked="" type="checkbox"/>	Objective Category: Expanded Economic Opportunities Which includes:	<input type="checkbox"/>	Objective Category: Expanded Economic Opportunities Which includes:
<input checked="" type="checkbox"/>	assisting homeless persons obtain affordable housing	<input type="checkbox"/>	improving the safety and livability of neighborhoods	<input type="checkbox"/>	job creation and retention
<input checked="" type="checkbox"/>	assisting persons at risk of becoming homeless	<input type="checkbox"/>	eliminating blighting influences and the deterioration of property and facilities	<input checked="" type="checkbox"/>	establishment, stabilization and expansion of small business (including micro-businesses)
<input checked="" type="checkbox"/>	retaining the affordable housing stock	<input checked="" type="checkbox"/>	increasing the access to quality public and private facilities	<input type="checkbox"/>	the provision of public services concerned with employment
<input checked="" type="checkbox"/>	increasing the availability of affordable permanent housing in standard condition to low-income and moderate-income families, particularly to members of disadvantaged minorities without discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability	<input checked="" type="checkbox"/>	reducing the isolation of income groups within areas through spatial deconcentration of housing opportunities for lower income persons and the revitalization of deteriorating neighborhoods	<input type="checkbox"/>	the provision of jobs to low-income persons living in areas affected by those programs and activities under programs covered by the plan
<input checked="" type="checkbox"/>	increasing the supply of supportive housing which includes structural features and services to enable persons with special needs (including persons with HIV/AIDS) to live in dignity and independence	<input type="checkbox"/>	restoring and preserving properties of special historic, architectural, or aesthetic value	<input type="checkbox"/>	availability of mortgage financing for low income persons at reasonable rates using non-discriminatory lending practices
<input checked="" type="checkbox"/>	providing affordable housing that is accessible to job opportunities	<input checked="" type="checkbox"/>	conserving energy resources and use of renewable energy sources	<input type="checkbox"/>	access to capital and credit for development activities that promote the long-term economic social viability of the community

Identify Specific Objectives and Proposed Outcomes by completing Table 1C or 2C – Summary of Specific Objectives

Table 2C is on the following pages.

Table 2C Summary of Specific Objectives - General

Grantee Name: Seminole County

Availability/Accessibility of Decent Housing (DH-1)						
Specific Objective	Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
SL 1.3 Minor Rehabilitation for aging-in-place and/or accessibility	CDBG SHIP	2010	Units completed			%
		2011		8		%
		2012		15		%
		2013		16		%
		2014		16		%
		MULTI-YEAR GOAL			55	
Affordability of Decent Housing (DH-2)						
DH 1.2 Production of Transitional Housing for Families in Crisis	HOME, CDBG SHIP SUPP HSG	2010	Units produced			%
		2011		20		%
		2012		40		%
		2013		40		%
		2014		20		%
		MULTI-YEAR GOAL			120	
Sustainability of Decent Housing (DH-3)						
DH 3.1 Sanitary waste improvements in target areas	CDBG, SHIP	2010	Failing septic tanks replaced	8		%
		2011		17		%
		2012		25		%
		2013		25		%
		2014		25		%
		MULTI-YEAR GOAL			100	
Availability/Accessibility of Decent Housing (DH-1)						
DH 2.1 Partial funding for an improved homeless facility for men	CDBG SHIP	2010	New facility	1		%
		2011				%
		2012				%
		2013				%
		2014				%
		MULTI-YEAR GOAL			1	
Affordability of Suitable Living Environment (SL-2)						
SL 2.1 Neighborhood Facilities/Parks	CDBG	2010	Facilities Improved or completed			%
		2011		1		%
		2012		1		%
		2013		1		%
		2014				%
		MULTI-YEAR GOAL			3	
Sustainability of Suitable Living Environment (SL-3)						
SL 3.1 Target Area Improvements	CDBG	2010	Linear miles	1		%
		2011		1		%
		2012		2		%
		2013		2		%
		2014		2		%
		MULTI-YEAR GOAL			8	

Table 2C Summary of Specific Objectives

Grantee Name: Seminole County

Availability/Accessibility of Economic Opportunity (EO-1)							
Specific Objective	Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed	
EO 1.1	Financial Assistance for Job Training	HOME/TBRA	2010	Households with a graduate	5		%
			2011		5		%
			2012		5		%
			2013		5		%
			2014		5		%
			MULTI-YEAR GOAL				25
Affordability of Economic Opportunity (EO-2)							
EO 2.1	Microenterprise Assistance	CDBG	2010	Businesses Assisted			%
			2011				%
			2012		1		%
			2013		1		%
			2014		1		%
			MULTI-YEAR GOAL 3				3
Sustainability of Decent Affordable Housing (SL-2)							
SL 2.2	Housing Authority Rehabilitation Activities	CDBG	2010	Projects funded	1		%
			2011				%
			2012				%
			2013		1		%
			2014				%
							2
Neighborhood Revitalization (NR-1)							
DH 4.2	Development of Housing for Seniors	HOME	2010	Units produced			%
			2011				%
			2012		20		%
			2013		20		%
			2014		20		%
			MULTI-YEAR GOAL				60
Other (O-1)							
O 1.1	Services for At-risk population	CDBG	2010	Persons assisted	300		%
			2011		300		%
			2012		300		%
			2013		300		%
			2014		300		%
			MULTI-YEAR GOAL				1500
Other (O-2)							
			2010				%
			2011				%
			2012				%
			2013				%
			2014				%
MULTI-YEAR GOAL							%

HOUSING

Priority Housing Needs 91.215 (b)

26. Describe the relationship between the allocation priorities and the extent of need given to each category specified in the Housing Needs Table (Table 2A). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.

The allocation priorities directly correlate to the Priority Housing Needs in Table 2A.

27. Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category, particularly among extremely low-income, low-income, and moderate-income households.

Note: Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.

Market forces have been a significant factor in shaping this plan's priorities. Never before, in the 23 years that Seminole has been participating in HUD programs, have the national economy and the market so dramatically affected its residents and their housing and community development needs. Significant job losses have stretched and stressed formerly middle-income families. Foreclosures and short sales have affected not only those households in immediate financial crisis, but have contributed to the devaluation of virtually all County properties. National financial issues have affected everyone with investments, especially retirees, through reduction of life savings and retirement income. While there are needs across many of the demographic sectors, the current market issues are across all income levels. The following needs and potential solutions appear to be the greatest at this time:

- CHDO and other HOME funds can be targeted to providing **transitional housing for families** that have lost their homes due to unemployment/foreclosure. The acquisition/rehabilitation of mid-size apartment complexes would fast-track the availability of much-needed housing for this purpose. CDBG funds could also address this need.
- The County's **aging-in-place elderly** are an emerging issue. CDBG and HOME funds can be used for a variety of facilities and services for this sector of the population including senior centers, senior housing, accessibility rehabilitation, or provide day-care. A program of minor housing rehabilitation for elderly

homeowners will enable aging-in-place, which is not only desirable, but would provide some relief of future demand for senior housing. And, due to the increase in the numbers of seniors, demand for **senior housing** is expected to increase.

- Housing assistance can engender economic improvement through the allocation of **HOME/TBRA** funds to assist unemployed or underemployed residents with the cost of their current housing while they complete **full-time employment training** programs.
- The downpayment program will need to be reassessed in light of the housing market. With so many foreclosures and short sales available for homebuyers, there are significant opportunities for lower income households to become homebuyers. However, given the existing inventory, the program will need to focus on **existing housing** rather than promoting new home construction.
- The County's target areas, with infrastructure in place, are poised for development. If developers are interested in housing production, the County will encourage target area development.
- The County's Public Housing Authority continues to be one of the only entities providing housing for the County's very low income households.

28. Identify any obstacles to meeting underserved needs.

The major obstacle to meeting the County's underserved needs will continue to be the lack of federal/state support, which has declined at the same time that the needs are growing. Both the federal and state levels of government, as well as the County, have experienced significant reductions in revenue that have impacted program funding. While this problem is not unique to Seminole County, the impact is nonetheless felt in the County.

Specific Objectives/Affordable Housing 91.215 (b)

Note: Specific affordable housing objectives must specify the number of extremely low-income, low-income, and moderate-income households to whom the jurisdiction will provide affordable housing as defined in 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership. (24 CFR 91.215(b)(2))

The affordable housing programs discussed in this section will be made available to extremely low-income, low-income, and moderate-income households, if they meet the other eligibility requirements for the individual program.

29. Identify each specific housing objective by number (DH-1, DH-2, DH-2), proposed accomplishments and outcomes the jurisdiction hopes to achieve in quantitative terms over a specified time period, or in other measurable terms as identified and defined by the jurisdiction.

Complete and submit Table 1C Summary of Specific Objectives.

Table 1C Summary of Specific Objectives - Housing

Grantee Name: Seminole County

Sustainability of a Suitable Living Environment (SL-1)						
Specific Objective	Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
SL 1.1 Minor Rehabilitation for aging-in-place and/or accessibility	CDBG SHIP	2010	Units completed			%
		2011		8	%	
		2012		15	%	
		2013		16	%	
		2014		16	%	
		MULTI-YEAR GOAL			55	
Affordability of Decent Housing (DH-2)						
DH 1.2 Production of Transitional Housing for Families in Crisis	HOME, CDBG SHIP	2010	Units produced			%
		2011		20	%	
		2012		40	%	
		2013		40	%	
		2014		20	%	
		MULTI-YEAR GOAL			120	
Availability/Accessibility of Economic Opportunity (EO-1)						
EO 1.1 Financial Assistance for Job Training	HOME/TBRA	2010	Households with a graduate	5		%
		2011		5	%	
		2012		5	%	
		2013		5	%	
		2014		5	%	
		MULTI-YEAR GOAL			25	
Availability/Accessibility of Decent Housing (DH-1)						
DH 2.1 Partial funding for an improved homeless facility for men	CDBG SHIP	2010	New facility	1		%
		2011			%	
		2012			%	
		2013			%	
		2014			%	
		MULTI-YEAR GOAL			1	
Affordability of Decent Housing (DH-2)						
DH 3.2 Development of Housing for Seniors	HOME	2010	Units produced			%
		2011			%	
		2012		10	%	
		2013		15	%	
		2014		15	%	
		MULTI-YEAR GOAL			40	
Sustainability of Decent Affordable Housing (SL-2)						
SL 2.2 Housing Authority Rehabilitation Activities	CDBG	2010	Projects funded	1		%
		2011			%	
		2012			%	
		2013		1	%	
		2014			%	
		MULTI-YEAR GOAL			2	

30. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

There are a variety of State programs that address housing, among them Weatherization, the State Housing Initiatives Partnership (SHIP) Program, and the State Predevelopment Loan Program. Housing credits obtained through the State provide private developers with financial mechanisms through which to develop housing. County staff is familiar with all of these resources. Although there are questions about whether these resources will continue to be available; if they are, they will be invaluable in helping to address the identified needs.

31. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units.

- The area has a large surplus of available homes at very low prices due to foreclosures and short sales. Therefore, funds will not be focused on new housing production.
- Since there are so many homes on the market, the growing senior population and disabled population would have difficulty selling their homes if they need more accessible housing; therefore, funds will be made available for aging-in-place and accessibility.
- The growing senior population will increase the demand for affordable housing for seniors.
- The housing foreclosures are providing demand for affordable rentals for families in financial crisis; therefore, funds will be made available through the acquisition and rehabilitation of multifamily properties rather than taking the time required for new development.

32. If the jurisdiction intends to use HOME funds for tenant-based rental assistance, specify local market conditions that led to the choice of that option.

The County is planning to continue its self-sufficiency TBRA program as originally designed, to provide specific-term rental assistance to family breadwinners who participate in an educational/training program for new employment skills. The County's (and national) economic and unemployment conditions have encouraged the County to program funds in this manner.

Additionally, TBRA funds will continue to be provided to households that are already being served by that program, until other housing options become available to them.

Public Housing Strategy 91.215 (c)

33. Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list).

The County Housing Authority provides *affordable* decent, safe, and sanitary housing to very low, low, and moderate income households in Seminole County, and is the primary housing resource for the County's lowest income residents. In addition to providing shelter, the Authority has had a family self-sufficiency program that combines education/job training and social services with rental subsidy vouchers. It has also participated in the 'Welfare-to-Work' programs, and with other family self-sufficiency programs.

34. Describe the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing.

The Housing Authority's most recent Five-Year and Annual Plan does not identify any revitalization or restoration needs for Academy Place. Although no needs are specifically mentioned, it is likely that some rehabilitation or systems needs may arise during any five-year period. This Plan has provided for the identification of needs and assistance through CDBG when possible.

The Authority is identified as High Performing, and has identified needs for 2010-2011 as follows (subsequent years needs have not yet been identified):

	Seminole County Housing Authority
Current no. of Section 8 tenants	368
Households on Section 8 waiting list	480
Current no. of Public Housing units	30
Households on Public Housing waiting list	294
Est. need for additional rental assistance	\$3,000,000
Est. funding need for additional units	NA
Est. need for down payment assistance for Public Housing residents	2,500

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

The Housing Authority is improving the living environment for its extremely low -, low-, and moderate families by providing standard, affordable housing in a supportive environment at an affordable cost. The Authority provides services and self-sufficiency encouragement specifically focused on its lower income residents.

36. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))

The County is prioritizing rehabilitation assistance to Academy Place, in the expectation that needs may arise. The County coordinates its activities with the Public Housing Authority to ensure that if the Authority has program-eligible needs, it can request funding. In addition, residents have access to all available governmental employment training, social services, and affordable housing programs.

The County will have an outreach program to tenants of the Housing Authority to advise residents about homeownership programs and to provide assistance to qualified residents.

37. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105 (g))

The Housing Authority is not designated as "troubled" or otherwise known to be performing poorly.

HOMELESS

Priority Homeless Needs

*Refer to the Homeless Needs Table 1A

**Table 1A
Homeless and Special Needs Populations**

Continuum of Care: Housing Gap Analysis Chart

		Current Inventory	Under Development	Unmet Need/ Gap
Individuals				
Example	Emergency Shelter	100	40	26
Beds	Emergency Shelter	824		350
	Transitional Housing	675		573
	Permanent Supportive Housing	615		700
	Total	2,175		1,623
Persons in Families with Children				
Beds	Emergency Shelter	383		450
	Transitional Housing	736		587
	Permanent Supportive Housing	84		100
	Total	1,203		1,137

Continuum of Care: Homeless Population and Subpopulations Chart

Part 1: Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Number of Families with Children (Family Households):	184	196	194	574
1. Number of Persons in Families with Children	552	590	582	1,724
2. Number of Single Individuals and Persons in Households without children	704	608	934	2,246
(Add Lines Numbered 1 & 2 Total Persons)	1,256	1,198	1,516	3,970
Part 2: Homeless Subpopulations	Sheltered		Unsheltered	Total
a. Chronically Homeless	603			
b. Seriously Mentally Ill	272			
c. Chronic Substance Abuse	325			
d. Veterans	225			
e. Persons with HIV/AIDS	73			
f. Victims of Domestic Violence	221			
g. Unaccompanied Youth (Under 18)	25			

Please note: The information included in this section is for the three-county area served by the Central Florida Homeless Services Network: Orange, Osceola, and

Seminole. The County cooperates through the Continuum of Care with the HSN, which establishes regional priorities for the homeless populations in the three-county area. The HSN does not maintain separated data for the individual counties.

38. Describe the jurisdiction's choice of priority needs and allocation priorities, based on reliable data meeting HUD standards and reflecting the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals.

The County is part of the three-county Continuum of Care, participating with Orange and Osceola counties in the Central Florida Homeless Services Network. The priority needs are prepared in coordination with the HSN's priority needs, but also in response to the participation of Homeless providers in a continuing dialogue. Specifically, surveys were sent to the area's homeless providers, requesting their input on housing and community development needs, and several agencies and clients also participated in the public hearings. Expressed throughout the process was concern about the "new homeless": families that have fallen victim to the difficult economy through job loss, and can no longer pay their housing costs. One of the County's priorities was developed in response to that concern: transitional housing for families in crisis.

39. Provide an analysis of how the needs of each category of residents (listed in question #38) provided the basis for determining the relative priority of each priority homeless need category.

While there are needs across the entire spectrum of homeless, potentially homeless, and special needs populations, there were a few imperatives that provided the basis for determining this plan's priorities. The first was the large number of homeless men, and the community's expressed interest in providing housing solutions for them. The second was the recent and dramatic economic downturn, that caused unemployment and resulting foreclosures. Assisting this previously productive population, before their situations become chronic, was recognized as a timely opportunity for providing assistance.

40. Provide a brief narrative addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.
A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.

The numbers of chronically homeless in the three-county HSN area were estimated in 2009 at 1,537: 603 persons sheltered; and 934 persons unsheltered. The number of permanent supportive housing beds increased from 558 to 572, a 2.5% increase

through the additional of a new Shelter + Care program for chronically homeless men and women. The number of beds for chronically homeless individuals has increased from 51 to 81 in the Continuum of Care. While the number of such beds has increased in the last two years, 81 beds is less than 20% of the needed inventory for this housing type in the region. The goal of the Continuum, as stated in 2009, was to create 250 beds for the chronically homeless in the following five years. Numerical information on services for chronically homeless persons is not readily available. Services are provided not only by organizations with shelter facilities, but also by church groups, food banks, clinics, and volunteer organizations. It can be assumed, however, that services as well as shelter facilities could be increased.

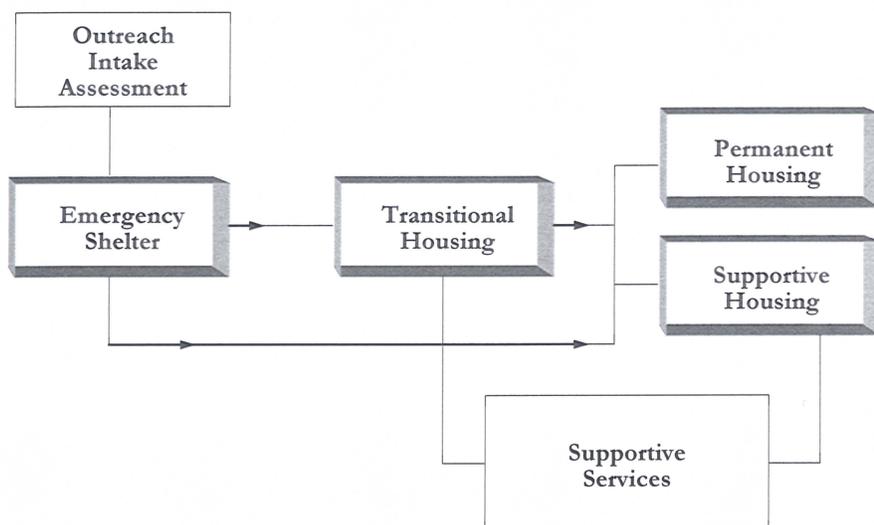
Homeless Strategy 91.215 (d)

Homelessness

41. Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living.

The Central Florida Homeless Services Network, of which Seminole County is an active participating member, has developed a three-county Continuum of Care to address homelessness. The fundamental components of a Continuum of Care System are shown in the following chart.

“Continuum of Care System”



- First, there must be an emergency shelter/assessment effort, for reaching out to homeless persons, providing immediate shelter and identifying an individual's or family's needs.
- The second component offers transitional housing and necessary social services to meet the individual needs of each client. Such services include substance abuse treatment, short-term mental health services, job training, independent living skills, etc.
- The third and final component is the goal of the Continuum of Care: helping homeless persons make the transition to permanent housing or permanent supportive housing.

While not all homeless individuals and families in a community will need to access all three components, unless all three components are coordinated within a community, the program will be incomplete. The Homeless Services Network provides all components. And also vital to the effort is a strong homeless prevention strategy.

42. Describe the jurisdiction's strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.

In addition to the emergency and transitional housing provided by the County and the Homeless Services Network (See the resources listed under number 16 of this plan.), Seminole County has provided the following homelessness prevention programs that serve extremely low- and low-income individuals and families who are at imminent risk of becoming homeless:

- Emergency Shelter Grants Program has funded homelessness prevention
- SHIP has funded a foreclosure prevention program
- CDBG has funded rental assistance and utility assistance

Chronic Homelessness

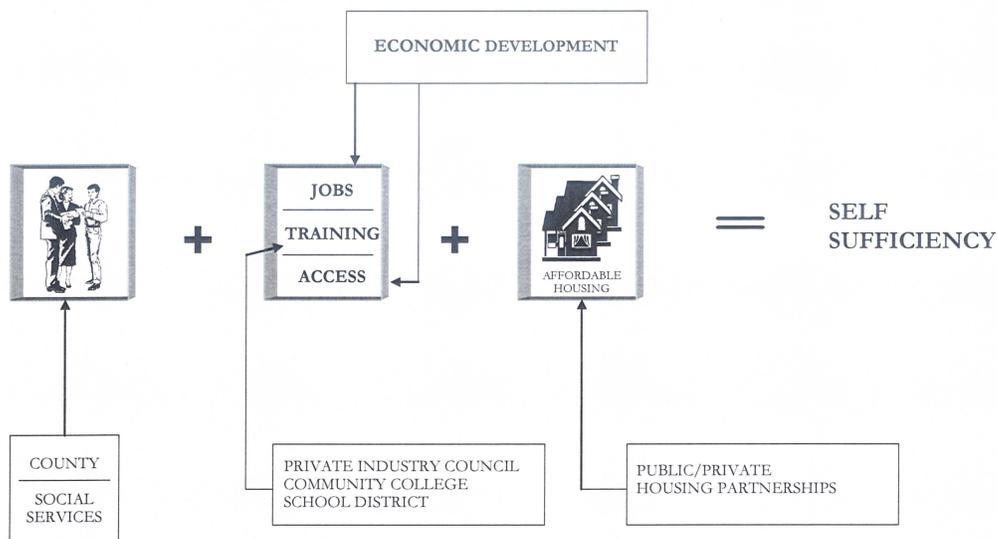
43. Describe the jurisdiction's strategy for eliminating chronic homelessness. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented in Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness.

“Continuum of Care” is a relatively straightforward management concept that to effectively address the needs of the homeless requires that a combination of needed services (often provided by different agencies) must be brought together in a

coordinated manner to help move a family from homelessness back to self sufficiency.

When the underlying problem is often economic, a more comprehensive governmental response that includes social services, job training, and affordable housing is required to transition people and households from homelessness and governmental dependent to self sufficiency.

MOVING FROM DEPENDENCY TO SELF SUFFICIENCY



Eliminating chronic homelessness is an important goal, but one that will not be easy to achieve. The County has demonstrated its concern about this problem through the continuing financial support it has provided, in addition to its participation in all of the priorities and goals of the Homeless Services Network and the Continuum of Care. In the early 2000's, The HSN adopted the following strategy to end chronic homeless by 2012.

1. Increase outreach to bring homeless into Continuum.
2. Expand the supply of permanent supportive housing.
3. Focus on mental health/substance abuse cases.
4. Increase access to income supports.

Although it does not seem likely that the goal will be achieved by 2012, the County and its partner organizations remain committed to addressing homelessness.

44. Describe the efforts to increase coordination between housing providers, health, and service agencies in addressing the needs of persons that are chronically homeless.(91.215(I))

There is a great deal of coordination between housing, health and service agencies due to the participation of more than 100 agencies in the regional Homeless Services Network.

This umbrella organization brings together a multitude of multi-service providers to address the needs of the chronically homeless and other homeless individuals and families. In addition, the County is planning to re-establish its Partnership program, which provides monthly coordination meetings with housing and homeless providers that serve the County.

Homelessness Prevention

45. Describe the jurisdiction's strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.

In addition to the emergency and transitional housing provided by the County and the Homeless Services Network (See the resources listed under number 16 of this plan.), Seminole County has provided the following homelessness prevention programs that serve individuals and families with children who are at imminent risk of becoming homeless:

- Emergency Shelter Grants Program has funded homelessness prevention
- SHIP has funded a foreclosure prevention program
- CDBG has funded rental assistance and utility assistance

Institutional Structure

46. Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.

Seminole County is an active partner in the Central Florida Homeless Services Network, a non-profit umbrella organization of three counties and more than 100 providers of housing and services for homeless individuals and families. The County not only participates in developing the priorities of the Network, but also provides significant resources to serve the homeless. These additional efforts are provided by the Community Services Department, in which the Community Development Office is located, and are also provided through a variety of non-profit organizations that operate in, and serve residents of, the County.

Discharge Coordination Policy

47. Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include "policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and

institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons.” The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.

The following narrative from the Central Florida Homeless Services Network addresses the tri-county discharge policies in which Seminole County cooperates:

"Foster Care

In 2008 the Department of Children and Families (DCF) made the plight of former foster youth one of its highest priorities. There are more than 680 foster youth in Orange, Osceola and Seminole counties receiving independent living services through the Independent Living Program, 12% of the total in the State. Locally, 18% of these youth reported spending at least one night homeless in the last year, the second highest in the State. Housing and transportation are the largest barriers for these youth. The Road to Independence Program (RTI) offers funds to foster youth enrolled full-time in school, but this requirement limits the number of participants. In Seminole County, Community Based Care of Seminole County is a statewide leader of the Independent Living Services Advisory Council (ILSPC). In Orange/Osceola counties there is an Independent Living Strategic Planning Committee led by Family Services of Metro Orlando (FSMO), which has the second highest number of IL youth in the State. The group meets every six weeks to develop and implement a strategic plan. HSN funds The Village, a transitional housing program for youth aged out of foster care who have become homeless. The data collected from that program will be shared with both CBC (Seminole) and the ILSPC (Orange/Osceola) with the goal of developing a continuum-wide discharge plan by summer 2010. The plan will include a gaps analysis and housing needs to be incorporated into the 2010 CoC application.

"Health Care

For three years, the Florida Coalition for the Homeless worked with the Florida State Office on Homelessness to address health care discharge planning, with the goal of developing memoranda of understanding at the State level between the Coalition, partner state agencies and major health care providers. HSN staff has participated in these Committee meetings. No progress has been made. At the CoC level two initiatives show some promise. The Health Care Center for the Homeless has successfully received funding for two health navigator staff members who are each assigned to a hospital emergency room. Their purpose is to divert homeless persons to non-emergency room care and assist in the discharge planning of admitted homeless patients upon discharge. The data collected from this new program will be shared with the Commission to End Homelessness and the major health care providers. HSN has completed an 18- month study of the use of “deep end services” (emergency rooms, detox, C.S.U.s, jails) among a population of chronically homeless persons housed in HSN’s Shelter + Care program. These clients receive comprehensive supportive services by HSN through a SAMHSA grant. The preliminary results show stunning reductions in the use of deep end services. These two reports, combined with

continued dialogue with major hospitals about how to identify homeless patients at admission, and the new resources in the CoC may make it possible to complete a discharge protocol in late 2010.

"Mental Health

Statewide, mental health providers operate under the discharge planning guidelines contained in Florida Statute 420.626, which are entirely voluntary. The Continuum of Care has three major providers of mental health services: Seminole Community Mental Health Center, Lakeside Behavioral Healthcare and Park Place Behavioral Health Care. These agencies participate in the Continuum of Care and provide extensive inpatient, outpatient and residential treatment programs for homeless persons, many with co-occurring disorders. Each agency has its own discharge protocol, which frequently relies on discharge to a HUD-funded transitional housing facility or Shelter + Care unit to assist those patients with severe disabilities to transition successfully out of inpatient care into a less restrictive community setting. HSN will bring all three providers together to share protocols, identify gaps in community-based housing and ongoing case management for discharged clients and complete a draft discharge protocol by winter 2009. A final discharge protocol will be targeted for completion by summer 2010.

"Corrections

A Florida Task Force examined reentry of inmates from corrections into the community and developed recommendations for discharge which were presented to the State Department of Corrections. No action was taken. Practices vary widely across the three counties in the CoC. Due to funding reductions, Orange County Corrections has eliminated a contract to provide referral resources for each inmate, and has absorbed discharge planning into its current staff's responsibility. In September 2009, Orange County introduced a new pilot program to begin implementation in January 2010 to complete a discharge plan for each inmate. Inadequate discharge planning (no confirmed housing, no IDS, limited access to prescriptions and medical care) have resulted in an increase in prisoners entering HUD-funded transitional housing or emergency shelters. The Seminole County Sheriff's Department is completing a study on the homeless inmates at the County Correctional facility; the agency has a partnership with Seminole Behavioral Healthcare to develop discharge plans for homeless inmates with mental health disabilities. The draft report was anticipated in spring 2009, but has not been released. The Commission to End Homelessness has convened 2 consortia to discuss these issues. In partnership with the Commission, HSN hopes to see a pilot discharge program implemented in 2010 in Seminole County, where there is some infrastructure upon which to build and strong leadership from the Sheriff's Office."

Specific Objectives/Homeless (91.215)

48. Identify specific objectives that the jurisdiction intends to initiate and/or complete in accordance with the tables* prescribed by HUD, and how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan. For each specific objective, identify proposed accomplishments and outcomes the jurisdiction hopes to achieve in quantitative terms over a specified time period (one, two, three or more years) or in other measurable terms as defined by the jurisdiction.

Complete and submit Table 1C Summary of Specific Objectives.

Table 1C is included previously in this plan.

The County supports the priorities of the Continuum of Care, and the resources allocations that are made by the HSN. In addition, the County anticipates receiving Emergency Shelter Grant funds, and CDBG funds that can be used to address homeless priorities.

Specific homeless objectives for FY 2010 through FY 2014 are:

- Provide funds for emergency shelter operations. Benefit to 800 homeless
- Provide transitional housing for families in crisis - 120 units
- Provide funds for homeless prevention for 1400 families
- Provide matching funds for a new homeless shelter for men

NON-HOMELESS SPECIAL NEEDS

*Refer to Table 1B Non-Homeless Special Needs.

Priority Non-Homeless Needs 91.215 (e)

49. Identify the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.

**Table 1B
Special Needs (Non-Homeless) Populations**

SPECIAL NEEDS SUBPOPULATIONS	Priority Need Level High, Medium, Low, No Such Need	Unmet Need	Dollars to Address Unmet Need	Multi-Year Goals	Annual Goals
Elderly	H			30	
Frail Elderly	M				
Severe Mental Illness	L				
Developmentally Disabled	M				
Physically Disabled	H			25	
Persons w/ Alcohol/Other Drug Addictions	M				
Persons w/HIV/AIDS	L				
Victims of Domestic Violence	M				
Other: Families in Economic Crisis	H			120	
TOTAL				175	

50. Describe the basis for assigning the priority given to each category of priority needs.

The above priorities were established based on the demographic data: A significant number of disabled homeowners are in need of housing improvements for accessibility. The elderly population is growing and the most cost-effective provision

of housing (as well as most desirable) is to retrofit houses for aging-in-place. And the large number of foreclosures and bankruptcies point to the need for transitional housing to enable families to recover from their financial crises.

51. Identify any obstacles to meeting underserved needs.

The obstacles continue to be a lack of funding from State and federal sources, as well as the challenges of reduced revenues and the County level.

52. To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

Please refer to the resources chart under number 16.

53. If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.

The County has a total of 52 residents currently being assisted with TBRA, 45 of which are elderly and/or disabled. Their TBRA assistance will be terminated when other acceptable housing options are provided to them.

It is the County's intention to use TBRA funds for a particular population of families in economic crisis. The purpose of the TBRA is to provide term rental assistance, in the current residence, for rent relief while the breadwinner is actively and successfully enrolled in a certified training program for a new career direction. This assistance, for a maximum 2-year term, will enable applicants to become trained for firefighting, graphic design, hairdressing, nursing assistant, and a variety of other 2-year-certified employment programs.

Specific Special Needs Objectives 91.215 (e)

54. Identify each specific objective developed to address a priority need by number and contain proposed accomplishments and outcomes the jurisdiction expects to achieve in quantitative terms through related activities over a specified time period (i.e. one, two, three or more years), or in other measurable terms as identified and defined by the jurisdiction.

The jurisdiction may satisfy this requirement by using Table 1C.

Table 1C Summary of Specific Objectives - Special Needs

Grantee Name: Seminole County

Availability/Accessibility of Decent Housing (DH-1)						
Specific Objective	Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
DH 1.1 Minor Rehabilitation for aging-in-place and/or accessibility	CDBG SHIP	2010	Units completed			%
		2011		8	%	
		2012		15	%	
		2013		16	%	
		2014		16	%	
		MULTI-YEAR GOAL			55	
Affordability of Decent Housing (DH-2)						
DH 2.1 Production of Transitional Housing for Families in Crisis	HOME, CDBG SHIP	2010	Units produced			%
		2011		20	%	
		2012		40	%	
		2013		40	%	
		2014		20	%	
		MULTI-YEAR GOAL			120	
Availability/Accessibility of Economic Opportunity (EO-1)						
EO 1.1 Financial Assistance for Job Training	HOME/ TBRA	2010	Households with a graduate	5		%
		2011		5	%	
		2012		5	%	
		2013		5	%	
		2014		5	%	
		MULTI-YEAR GOAL			25	
Availability/Accessibility of Decent Housing (DH-1)						
DH 1.2 Partial funding for an improved homeless facility for men	CDBG SHIP	2010	New facility	1		%
		2011			%	
		2012			%	
		2013			%	
		2014			%	
		MULTI-YEAR GOAL			1	

55. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

Federal resources from HUD will be utilized as outlined in this plan. Many of the other federal resources that serve low- and moderate-income residents are also managed by the Community Services Department, Community Assistance Division of the County, and will therefore be part of a coordinated program of service.

Priority Community Development Needs 91.215 (f)

*Refers to Table 2B.

56. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table* – i.e., public facilities, public improvements, public services and economic development.

Seminole County's Community Development Priorities for the FY2010 to FY2014 Program Years are:

- Completion of its target neighborhood infrastructure improvement program.
- Increased access to public facilities/activities for low-income residents.
- Availability of affordable housing for recently-unemployed residents.
- Minor housing improvements to enable elderly and disabled owners to remain in their homes.
- Limited housing rehabilitation to stabilize housing condition and/or to pair with Weatherization program.
- Expanded economic opportunities.

Table 2B is on the following page.

Table 2B

Priority Need	5-Yr. Goal Plan/Act	Yr. 1 Goal Plan/Act	Yr. 2 Goal Plan/Act	Yr. 3 Goal Plan/Act	Yr. 4 Goal Plan/Act	Yr. 5 Goal Plan/Act
Acquisition of Real Property	H	M	H	H		
Disposition						
Clearance and Demolition	M	M	M	M	M	M
Clearance of Contaminated Sites						
Code Enforcement	M					
Public Facility (General)	H	H	H	H	H	H
Senior Centers						
Handicapped Centers						
Homeless Facilities	H	H				
Youth Centers						
Neighborhood Facilities	H		H	M	M	
Child Care Centers						
Health Facilities						
Mental Health Facilities						
Parks and/or Recreation Facilities	H	M	M	H	M	M
Parking Facilities						
Tree Planting						
Fire Stations/Equipment						
Abused/Neglected Children Facilities						
Asbestos Removal						
Non-Residential Historic Preservation						
Other Public Facility Needs						
Infrastructure (General)						
Water/Sewer Improvements	H	H	H	H	H	H
Street Improvements						
Sidewalks						
Solid Waste Disposal Improvements	H	H	H	H	H	H
Flood Drainage Improvements	H	H				
Other Infrastructure						
Public Services (General)	H	H	H	H	H	H
Senior Services						
Handicapped Services						
Legal Services						
Youth Services						
Child Care Services	H	H	H	H	H	H
Transportation Services						
Substance Abuse Services						
Employment/Training Services						
Health Services	H	H	H	H	H	H
Lead Hazard Screening						
Crime Awareness						
Fair Housing Activities						
Tenant Landlord Counseling						
Other Services	H	H	H	H	H	H
Economic Development (General)						
C/I Land Acquisition/Disposition						
C/I Infrastructure Development						
C/I Building Acq/Const/Rehab						
Other C/I						
ED Assistance to For-Profit						
ED Technical Assistance						
Micro-enterprise Assistance	M	L	L	M	M	M
Other						

57. Describe the basis for assigning the priority given to each category of priority needs provided on Table 2B.

The County assigned its priorities in response to resident participation, and through evaluation of the demographic data. Completion of the infrastructure improvements that are underway in its low-income target area neighborhoods is the first priority, as the activities are already in process. Other important needs that arose during the planning process included providing services and assistance to families in crisis due to recent unemployment; and maintaining the current inventory of housing and housing occupancy, particularly for special needs (elderly and disabled) households.

58. Identify any obstacles to meeting underserved needs.

The major obstacle to meeting the County's underserved needs will continue to be the lack of federal/state support, which has declined at the same time that the needs are growing. Both the federal and state levels of government, as well as the County, have experienced significant reductions in revenue that have impacted program funding. In addition to the lower levels of State and federal program funding, the County is facing reduced revenues, which inhibits its ability to provide general funds to meet resident needs. While this problem is not unique to Seminole County, the impact is nonetheless felt in the County.

Specific Community Development Objectives

59. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

Complete and submit Table 2C Summary of Specific Objectives.

NOTE: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction. 24 CFR 91.215(a)(4)

Table 2C begins on the following page.

**Table 2C Summary of Specific Objectives - Non-housing
Community Development**

Grantee Name: Seminole County

Availability/Accessibility of Decent Housing (DH-1)						
Specific Objective	Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
SL 1.3 Minor Rehabilitation for aging-in-place and/or accessibility	CDBG SHIP	2010	Units completed			%
		2011		8		%
		2012		15		%
		2013		16		%
		2014		16		%
		MULTI-YEAR GOAL			55	
Affordability of Decent Housing (DH-2)						
DH 1.2 Production of Transitional Housing for Families in Crisis	HOME, CDBG, SHIP	2010	Units produced			%
		2011		20		%
		2012		40		%
		2013		40		%
		2014		20		%
		MULTI-YEAR GOAL			120	
Sustainability of Decent Housing (DH-3)						
DH 2.1 Sanitary waste improvements in target areas	CDBG, SHIP	2010	Failing septic tanks replaced	8		%
		2011		17		%
		2012		25		%
		2013		25		%
		2014		25		%
		MULTI-YEAR GOAL			100	
Availability/Accessibility of Decent Housing (DH-1)						
DH 3.2 Partial funding for an improved homeless facility for men	CDBG SHIP	2010	New facility	1		%
		2011				%
		2012				%
		2013				%
		2014				%
		MULTI-YEAR GOAL			1	
Affordability of Suitable Living Environment (SL-2)						
SL 2.1 Neighborhood Facilities/Parks	CDBG	2010	Facilities improved or completed			%
		2011				%
		2012		1		%
		2013		1		%
		2014		1		%
		MULTI-YEAR GOAL			3	
Sustainability of Suitable Living Environment (SL-3)						
SL 3.1 Target Area Improvements	CDBG	2010	Linear miles of drainage improvements	2		%
		2011				%
		2012				%
		2013				%
		2014				%
		MULTI-YEAR GOAL			2	

Table 2C Summary of Specific Objectives

Grantee Name: Seminole County

Availability/Accessibility of Economic Opportunity (EO-1)							
Specific Objective	Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed	
EO 1.1 Financial Assistance for Job Training	HOME/ TBRA	2010	Households with a graduate	5		%	
		2011		5		%	
		2012		5		%	
		2013		5		%	
		2014		5		%	
		MULTI-YEAR GOAL				25	
Affordability of Economic Opportunity (EO-2)							
EO 1.2 Microenterprise Assistance	CDBG	2010	Businesses Assisted			%	
		2011				%	
		2012		1		%	
		2013		1		%	
		2014		1		%	
		MULTI-YEAR GOAL 3					
Availability/Accessibility of Economic Opportunity (EO-1)							
EO 1.3 Services for At-risk population	CDBG ESG	2010	Persons assisted	300		%	
		2011		300		%	
		2012		300		%	
		2013		300		%	
		2014		300		%	
		MULTI-YEAR GOAL				1500	



Community Development/Public Facilities Objectives

- **Public Facilities in Low-Income Neighborhoods**
Three new or expanded park/recreation centers.

Community Development/Public Improvements Objectives

- **Physical Improvements in Low-Income Neighborhoods**
Eight linear miles of storm drainage, water lines or possibly sanitary waste improvements.
- **Sanitary Waste Improvements**
Replace 100 failing septic tanks in identified target areas.

Community Development/Public Services Objectives

- **Public Services**
Provide needed social and homeless services to eligible groups: 1,500 persons.

Community Development/Economic Development Objectives

- **Microenterprise Assistance**
Assist in the provision of private market financing for new or expanding businesses.

Additional objectives that are Housing, but for which CDBG funds may be used:

- **Rehabilitation of Owner-occupied housing**
Provide accessibility improvements for 25 permanently disabled owners.
Provide improvements for 30 seniors for aging-in-place.
Provide minor housing rehabilitation as needed and/or to pair with Weatherization.
- **Transitional Housing**
Purchase and rehabilitate 120 multifamily units to provide transitional housing for households that have lost their homes due to foreclosure.
- **Housing for Homeless**
Partial/Matching funds to provide a new homeless facility for men.
- **Rehabilitation Activities at Academy Place (Public Housing)**

Neighborhood Revitalization Strategy Areas 91.215(g)

60. If the jurisdiction has one or more approved Neighborhood Revitalization Strategy Areas, the jurisdiction must provide, with the submission of a new Consolidated Plan, either: the prior HUD-approved strategy, or strategies, with a statement that there has been no change in the strategy (in which case, HUD approval for the existing strategy is not needed a second time) or submit a new or amended neighborhood revitalization strategy, or strategies, (for which separate HUD approval would be required).

Question number 60 is not applicable. Seminole County has not established any Neighborhood Revitalization Strategy Areas.

Barriers to Affordable Housing 91.215 (h)

61. Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.

The County has established such a strategy in its Local Housing Assistance Plan, required by the State of Florida for participation in its affordable housing program, the State Housing Initiatives Partnership program (SHIP). That portion of the Local Housing Assistance Plan is included in the Appendix.

Lead-based Paint 91.215 (i)

62. Describe the jurisdiction's plan to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

In the past, the County's Public Health Department had a lead screening process to screen school children for and treat high levels of exposure to lead. The number of lead-based paint occurrences within the County has been so small in recent years that the screening process has been discontinued. Although there is no screening process in place, the Health Department does track the number of lead exposures; there have been fewer than 5 cases per year in the past five years.

The overall goal of the County is to reduce or eliminate lead-based paint hazards and prevent childhood lead poisoning. This will be accomplished through continued monitoring of suspected cases, and a careful screening process, described below.

All housing proposed for rehabilitation under these programs is screened by the year of construction to determine possible LBP hazard. The owner is given the EPA Fact Sheet, *Identifying Lead Hazards in Your Home* and the EPA publication, *Protect Your Family from Lead in Your Home*. During the feasibility inspection, if the inspector identifies a potential LBP problem, he notifies the owner and may test the suspect area with a swab or take a sample to be processed through the County Health Department. In every program where federal funds are expended on a housing unit, the County incorporates the current procedures for hazard reduction or LBP abatement guidelines as defined in 24 CFR Part 35.

Antipoverty Strategy 91.215 (j)

63. Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually)

Seminole County has six initiatives designed to reduce unemployment and increase economic opportunities for its poverty level residents:

First, the County has an ongoing Economic Development Program. The program is designed to attract new businesses to the County and to help existing businesses expand. One of the goals of this public/private partnership is to reduce unemployment and to increase the number of high paying jobs. As part of this strategy the County established a trust fund to provide incentives to companies that locate in the County.

Second, as an important component of this economic development effort, the County's community college provides a Small Business Development Center (BDC) which teaches potential business people how to successfully start a new company. The BDC also provides customized job training programs that train local residents (most of whom are unemployed or underemployed) to take specific jobs at new or expanding programs.

Third, the County, through its CDBG program has funded two business incubators designed to create jobs and/or business opportunities for the County's low-income residents. Both incubators operate at capacity.

Fourth, in conjunction with the State's WAGES, Welfare to Work program, the County, through the Seminole County Community College provides both life skills and customized job training for the County's low-income residents. These courses are designed to help under-skilled workers obtain jobs in the private sector. The County has also allocated TBRA vouchers to support economic self-sufficiency for low-income residents.

Fifth, the County has established a self-sufficiency program that provides term rental assistance for lower income families whose breadwinner is enrolled in a training/education program for career transition and economic improvement.

Sixth, the County is prioritizing the development of transitional housing for families that have lost their homes due to current economic conditions.

64. Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.

These initiatives are intended to assist poverty level and low-income families, but no specific data is available to quantify their overall affect.

Institutional Structure 91.215 (k)

65. Provide a concise summary of the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, community and faith-based organizations, and public institutions.

Seminole County Community Development Office

The Consolidated Plan is prepared and implemented by the County's Community Development Office. This office is responsible for the implementation of CDBG, HOME, ESG, and SHIP funds. The CD staff includes experienced personnel who implement some activities directly, and work with and through subrecipients on other activities.

Housing and Community Development Providers

Institutional capacity to carry out the County's housing and community development programs includes developers, lending institutions, real estate professionals, local governments, community based service organizations and housing development organizations (CHDO), nonprofit organizations and providers of professional services.

Public Institutions

The Seminole County Housing Authority is an independent agency governed by the State of Florida. It is fully independent from the County in all of its operations. It administers one family public housing project of 30 units, and 334 vouchers for rental subsidy under the Section 8 Housing Choice Voucher Program. The Community Development Office annually provides notification of the forthcoming availability of CDBG funds to the Authority so project needs can be submitted for consideration.

The Sanford Housing Authority also operates significant resources within the physical area of Seminole County but primarily serves residents of the City of Sanford, now a separate HUD entitlement City.

The Orange County Housing Finance Authority administers local housing bond programs for both single- and multifamily housing in Seminole County. The County's Community Services Department and the Juvenile Welfare Board are also cognizant of housing needs and have been valued providers of self-sufficiency programs and supportive services, especially in connection with programs for the homeless and very low-income families at risk of becoming homeless.

Private Industry

The housing delivery system in Seminole County has traditionally been the domain of the private sector. A robust residential market through 2008 spurred growth of the development community. That capacity was challenged as the market declined in late 2008 and 2009, but is expected to re-emerge as the market and market demand improves.

The decreasing supply of land suitable for development had the affect of raising land values, making it difficult for the private sector to produce moderate cost housing. It is anticipated that, as the market re-emerges, the largest market will be moderate cost housing, and risk-averse developers will target that market.

Many lending institutions have in the past provided financing to support development projects and several had established mutually beneficial partnerships with public and nonprofit providers, particularly for single-family construction. They also benefited by the reduced risk provided by County homeownership assistance to lower income homebuyers. Homeownership lending has nationally tightened in the past year as a result of bad lending practices and market defaults. The availability of housing dollars and market willingness to participate in development funding is an unknown variable at this time; however, the County will continue to seek funding and leverage projects with private market financing.

Nonprofit Organizations

A number of nonprofit corporations operating in Seminole County exist for the express purpose of providing housing and/or housing and community development services. The types of services offered include an affordable housing locator service, home buyer counseling/classes, a variety of housing and development programs in targeted areas, acquisition and rehabilitation of housing for resale, construction of housing, etc. Many nonprofit corporations provide housing and support services for special groups, such as the chronically mentally ill, persons suffering from chemical dependency, and the physically and developmentally disabled. Nonprofits also operate in low-income neighborhoods to provide a forum for resident participation in community planning, to gather and articulate community concerns and to offer needed services and facilities.

The Orlando Region Homeless Coalition and Homeless Services Network, made up of homeless shelters, service agencies and interested individuals, plans and supports activities for the homeless. This coalition offers all nonprofits who serve the homeless population the opportunity to share information and resources and to coordinate activities in a manner that best meets the needs of their client population.

66. Provide an assessment of the strengths and gaps in the delivery system.

Strengths

The County's biggest strength is the strong support by its local governments for housing and community development activities, cooperation between local governments and nonprofits providing housing and housing services, and a good relationship between the public sector and private lenders and developers. Local lenders have participated in affordable housing programs, and refer applicants to nonprofits and government programs for assistance.

Strong relationships are maintained with the Homeless Coalition and those nonprofits serving the homeless and populations with special needs. A cooperative relationship has been established and nurtured by both public and private sectors over the years. The County has provided significant funding for facility construction and service delivery to enable the agencies to address demand and serve residents in need.

The County has endeavored, and will continue to stress the need for self-sufficiency in its not-for-profit partners; reliance on the County's program funding is discouraged. Project leveraging, utilizing as many sources as possible (fund-raising activities, strengthening donor bases, foundation funding, etc.) will continue to be strongly encouraged, with a goal of a minimum of 25% leverage for all activities.

The County's program will continue to work cooperatively with its municipalities to provide funding for city projects that meet the program objectives and are part of an overall local process that identifies and supports housing, neighborhood, and community development needs. For future funding, city programs that are a result of community planning initiatives with low-moderate income populations will be prioritized.

Gaps

The Community Development staff and County Commission have consistently funded area nonprofit organizations' housing projects and services for residents. While there have been many successful projects, there have in the past been instances in which some organizations have not had the capacity to manage the activity to a successful conclusion. There have also been instances in which there were no organizations available with the skills and experience to undertake one or more of the County's identified priorities. Efforts to fund eligible, needed activities through area nonprofits will continue, with an emphasis on seeking and/or building capacity, including financial independence, and on encouraging joint/cooperative projects.

67. Describe efforts to enhance coordination with private industry, businesses, developers, and social service agencies, particularly with regard to the development of the jurisdiction's economic development strategy. (91.215(l))

Strategy to Overcome Gaps

The County will:

- Continue to seek groups with specific housing interests that address priority concerns. Encourage the nonprofits to become active providers, encourage partnerships with private industry lenders and developers, and encourage developers to apply for federal housing programs/subsidies such as Section 202, Section 811, and housing credits.

- Encourage and prioritize partnerships in the delivery of its funded programs.
- Encourage communication between and amongst program providers.
- Prioritize municipal projects that are a result of inclusive planning processes.
- Encourage agency development of long-term financial stability.

The County has a sophisticated economic development strategy and program in place.

Coordination 91.215 (I)

68. Describe the efforts to enhance coordination between public and assisted housing providers and governmental health, mental health, and service agencies.

The County created a partnership program with monthly meetings of housing providers and service agencies. These meetings have been invaluable in sharing information concerning programs and challenges and operations. It is staff intention to reactivate this program.

69. Describe efforts in addressing the needs of persons that are chronically homeless with respect to the preparation of the homeless strategy.

The chronically homeless population receives much attention in the three-county Central Florida Homeless Services Network homeless strategy, of which Seminole County is a participating member. There are more beds for chronically homeless than for any other homeless population.

70. Describe the means of cooperation and coordination among the state and any units of general local government in the metropolitan area in the implementation of the plan.

The State of Florida is an integral part of the County's housing and community development efforts, as many of the social service programs that serve low- and moderate-income persons are funded by, or through, the State. In addition, the State's affordable housing program, known as SHIP, is an incredible resource for providing affordable housing for special needs populations as well as low and moderate income residents. The State also allocates housing credits, distributes disaster relief funds, provides predevelopment (housing) loans, and allocates a separate amount of HOME funding.

Cooperation and coordination with the State is essential to the continued success of the County's housing and community development programs, and to successful implementation of the plan.

Coordination with units of local government is an inherent part of the Plan. Not only because a large percentage of the County's residents are also residents of its municipalities, but because all of the cities (except Sanford) are cooperating municipalities and are a part of the County's CDBG program.

71. Describe efforts to enhance coordination with private industry, businesses, developers, and social service agencies, particularly with regard to the development of the jurisdiction's economic development strategy.

The County has a significant economic development program that works directly with private industry, businesses, and developers. The program identifies workforce needs, and works with the local colleges to provide workforce training and other services to enable residents to compete for jobs.

72. Describe the jurisdiction's efforts to coordinate its housing strategy with its transportation planning strategies to ensure to the extent practicable that residents of affordable housing have access to public transportation.

Access to public transportation is always a difficult topic in Florida, particularly in large, suburban counties such as Seminole. In evaluating potential sites for housing funding, the staff always considers the topic of transportation as an important factor.

Monitoring 91.230

73. Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

Subrecipients will receive federal and local regulations relating to their specific activity, along with an explanation as to how they apply to the particular project. Specific performance agreements will be executed with each subrecipient, giving measurable objectives for the eligible activity to be carried out. Each project is monitored on an ongoing basis and preconstruction conferences are attended by department staff. Documentation submitted with reimbursement requests is reviewed for compliance with applicable regulations and measurable objectives prior to issuing funds.

On-site monitoring of selected subrecipients is scheduled and completed annually by designated County staff. A checklist is completed and reviewed to insure all aspects of the activity are carried out in accordance with applicable regulations. A follow-up letter is sent to the subrecipient stating the outcome of the monitoring visit.

In addition to the above, any subrecipient determined to be in need of and/or requesting additional training on how to meet grantee and federal requirements receives technical assistance in the form deemed most appropriate to the circumstances. Additional technical assistance, if needed or requested, is provided at the time of the annual monitoring.

Projects that are operated by County staff receive the same diligent oversight for program compliance. Logs and matrices are maintained of County-funded activities, with information concerning required eligibility and national objective compliance. Project checklists are maintained for ready access to the dates of environmental clearance, and applicability of other laws and rules such as labor standards. Weekly project meetings include reporting of not only program progress, but also reminders of program compliance issues for each of the activities.

HOME

The County's monitoring staff maintains a matrix of all HOME-funded projects, showing year funded, source of funds, time and occupancy requirements, contract term, and other pertinent information from which to schedule annual monitoring. Monitoring is carried out in accordance with federal regulations to insure compliance with all HOME requirements. Each subrecipient is monitored on-site to verify that:

- The minimum percent of household income requirement for HOME assisted units is being met under the contract requirements.

- Eligible tenant occupancy meets the minimum percent of household income requirement for HOME assisted units under the guidelines.
- Contractual requirements regarding concentration of HOME units, proper treatment of HOME tenants, and other contractual matters are being met.
- The waiting list procedures meet grant requirements.
- The equal housing provisions of the contract are being met.
- The Minority Business Enterprise (MBE) and Woman Business Enterprise (WBE) provisions of the contract are being met.
- The HOME assisted units meet housing quality standards (HQS), and rental files are reviewed: current lease, acceptable identification, monthly rent compliance, tenant income, and annual recertification.

Housing Code Compliance

The County has adopted the Southern Building Code Congress International Minimum Housing Code. The Sheriff's Office enforces the County building codes through the cooperation of the Growth Management staff. The County does not conduct routine inspections of its existing housing stock, but does respond to complaints.

Housing Opportunities for People with AIDS (HOPWA)

This section is not applicable, as the County is not a HOPWA recipient.

74. Describe the activities to be undertaken with HOPWA Program funds to address priority unmet housing needs for the eligible population. Activities will assist persons who are not homeless but require supportive housing, such as efforts to prevent low-income individuals and families from becoming homeless and may address the housing needs of persons who are homeless in order to help homeless persons make the transition to permanent housing and independent living.
75. Identify any obstacles to meeting underserved needs and summarize the priorities and specific objectives, describing how funds made available will be used to address identified needs.
76. The Plan must establish annual HOPWA output goals for the planned number of households to be assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. The plan can also describe the special features or needs being addressed, such as support for persons who are homeless or chronically homeless. These outputs are to be used in connection with an assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
77. For housing facility projects being developed, a target date for the completion of each development activity must be included and information on the continued use of these units for the eligible population based on their stewardship requirements (e.g. within the ten-year use periods for projects involving acquisition, new construction or substantial rehabilitation).
78. Provide an explanation of how the funds will be allocated including a description of the geographic area in which assistance will be directed and the rationale for these geographic allocations and priorities. Include the name of each project sponsor, the zip code for the primary area(s) of

planned activities, amounts committed to that sponsor, and whether the sponsor is a faith-based and/or grassroots organization.

79. Describe the role of the lead jurisdiction in the eligible metropolitan statistical area (EMSA), involving (a) consultation to develop a metropolitan-wide strategy for addressing the needs of persons with HIV/AIDS and their families living throughout the EMSA with the other jurisdictions within the EMSA; (b) the standards and procedures to be used to monitor HOPWA Program activities in order to ensure compliance by project sponsors of the requirements of the program.

Specific HOPWA Objectives

This section is not applicable, as the County is not a HOPWA recipient.

80. Identify specific objectives that the jurisdiction intends to initiate and/or complete in accordance with the tables* prescribed by HUD.
Complete and submit Table 1C Summary of Specific Objectives or, if using the CPMP Tool, the Summaries.xls worksheets.
81. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

OTHER NARRATIVES AND ATTACHMENTS

82. Include any Strategic Plan information that was not covered by a narrative in any other section. If optional tables are not used, provide comparable information that is required by consolidated plan regulations.

83. Attach copy of CHAS Housing Needs Data Tables from:
<http://socds.huduser.org/scripts/odbc.exe/chas/index.htm>

Name of Jurisdiction: Seminole County, Florida		Source of Data: CHAS Data Book				Data Current as of: 2000					
Household by Type, Income, & Housing Problem	Renters					Owners					Total Households
	Elderly (1 & 2)	Small Related (2 to 4)	Large Related (5 or more)	All Other	Total Renters	Elderly (1 & 2)	Small Related (2 to 4)	Large Related (5 or more)	All Other	Total Owners	
1. HH Income <= 50% MFI	2,373	3,690	777	3,667	10,507	4,448	2,643	821	1,669	9,581	20,088
2. HH Income <=30% MFI	1,159	1,745	367	2,198	5,469	1,929	1,128	247	920	4,224	9,693
3. % with any housing problems	76.3	85.7	86.4	71.8	78.1	78	79.6	87.9	73.4	78	78.1
4. % Cost Burden >30%	75.4	82.5	67.3	70.2	75	77.2	78.9	80.2	73.4	77	75.9
5. % Cost Burden >50%	61.3	77.7	54.2	65.2	67.6	48.2	76.2	62.3	60.3	59.2	63.9
6. HH Income >30 to <=50% MFI	1,214	1,945	410	1,469	5,038	2,519	1,515	574	749	5,357	10,395
7. % with any housing problems	73.6	87.4	87.8	92.5	85.6	58.7	81.2	86.9	76.6	70.6	77.9
8. % Cost Burden >30%	73.3	85.3	76.8	92.2	83.8	58.6	79.2	74.7	76.1	68.6	75.9
9. % Cost Burden >50%	44.9	34.7	17.1	48.7	39.8	28.6	49.5	29.4	56.1	38.4	39.1
10. HH Income >50 to <=80% MFI	1,355	3,654	785	3,195	8,989	3,860	4,610	1,095	1,814	11,379	20,368
11. % with any housing problems	66.4	60	71.3	67.3	64.6	31.6	63.4	62.1	66.6	53	58.1
12. % Cost Burden >30%	66.4	54.6	42	66.8	59.6	31.2	61.2	52.5	66.6	51.1	54.8
13. % Cost Burden >50%	14	4.1	3.8	6.4	6.4	9.7	17.2	8.2	17.9	13.9	10.6
14. HH Income >80% MFI	1,619	10,240	1,480	9,740	23,079	11,949	45,904	7,915	10,220	75,988	99,067
15. % with any housing problems	20	13.2	30.4	10.2	13.5	10.4	11.3	18.1	16.2	12.5	12.8

16. % Cost Burden >30%	19.1	5.7	5.4	7.8	7.5	10	10.3	10.1	15.4	10.9	10.1
17. % Cost Burden >50%	3.7	0.3	0	0.6	0.7	1.8	1.3	1.1	1.4	1.3	1.2
18. Total Households	5,347	17,584	3,042	16,602	42,575	20,257	53,157	9,831	13,703	96,948	139,523
19. % with any housing problems	56.1	38.3	55.5	36.6	41.1	26.9	19.2	28.8	30.1	23.3	28.8
20. % Cost Burden >30	55.6	32.3	32	34.9	36.2	26.5	18.2	20.4	29.4	21.7	26.1
21. % Cost Burden >50	28.1	12.6	9.8	14.5	15.1	11	5.6	5.1	10.5	7.4	9.7

84. Section 108 Loan Guarantee

If the jurisdiction has an open Section 108 project, provide a summary of the project. The summary should include the Project Name, a short description of the project and the current status of the project, the amount of the Section 108 loan, whether you have an EDI or BEDI grant and the amount of this grant, the total amount of CDBG assistance provided for the project, the national objective(s) codes for the project, the Matrix Codes, if the activity is complete, if the national objective has been met, the most current number of beneficiaries (jobs created/retained, number of FTE jobs held by/made available to LMI persons, number of housing units assisted, number of units occupied by LMI households, etc.)

The County has no open Section 108 Projects.

85. Regional Connections

Describe how the jurisdiction's strategic plan connects its actions to the larger economic strategies for the metropolitan region. Does the plan reference the plans of other agencies that have responsibilities for metropolitan economic development, transportation, and workforce investment?

The strategic plan has been developed with a keen awareness of the economic conditions and strategies of the metropolitan region. This plan has been prepared to address some of the recently identified needs of the economic development and workforce development agencies.