



FIVE-YEAR CONSOLIDATED PLAN 2020-2024



PREPARED BY: FLORIDA HOUSING COALITION

Table of Contents

Executive Summary.....	4
ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)	4
The Process	11
PR-05 Lead & Responsible Agencies 24 CFR 91.200(b).....	11
PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)	12
PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)	26
Needs Assessment	33
NA-05 Overview	33
NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)	35
NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)	46
NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)	50
NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)	54
NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)	56
NA-35 Public Housing – 91.205(b)	57
NA-40 Homeless Needs Assessment – 91.205(c).....	61
NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d).....	67
NA-50 Non-Housing Community Development Needs – 91.215 (f)	71
Housing Market Analysis.....	74
MA-05 Overview	74
MA-10 Number of Housing Units – 91.210(a)&(b)(2).....	76
MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)	80
MA-20 Housing Market Analysis: Condition of Housing – 91.210(a).....	84
MA-25 Public and Assisted Housing – 91.210(b)	88
MA-30 Homeless Facilities and Services – 91.210(c)	91
MA-35 Special Needs Facilities and Services – 91.210(d)	94

MA-40 Barriers to Affordable Housing – 91.210(e)	98
MA-45 Non-Housing Community Development Assets – 91.215 (f)	100
MA-50 Needs and Market Analysis Discussion.....	109
MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2).....	112
MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3).....	115
Strategic Plan	117
SP-05 Overview	117
SP-10 Geographic Priorities – 91.215 (a)(1).....	118
SP-25 Priority Needs - 91.215(a)(2).....	120
SP-30 Influence of Market Conditions – 91.215 (b).....	123
SP-35 Anticipated Resources– 91.215 (a)(4), 91.220 (c)(1,2)	124
SP-40 Institutional Delivery Structure – 91.215(k)	126
SP-45 Goals Summary – 91.215(a)(4)	130
SP-50 Public Housing Accessibility and Involvement – 91.215(c).....	133
SP-55 Barriers to affordable housing – 91.215(h).....	135
SP-60 Homelessness Strategy – 91.215(d).....	139
SP-65 Lead based paint Hazards – 91.215(i)	143
SP-70 Anti-Poverty Strategy – 91.215(j)	145
SP-80 Monitoring – 91.230	147
Expected Resources	149
AP-15 Expected Resources – 91.220(c)(1,2)	149
Annual Goals and Objectives	151
AP- 20 Annual Goals and Objectives.....	151
AP-35 Projects – 91.220(d)	154
AP-38 Project Summary	156

AP-50 Geographic Distribution – 91.220(f).....	164
Affordable Housing	166
AP-55 Affordable Housing – 91.220(g)	166
AP-60 Public Housing – 91.220(h).....	167
AP-65 Homeless and Other Special Needs Activities – 91.220(i).....	169
AP-75 Barriers to affordable housing – 91.220(j)	173
AP-85 Other Actions – 91.220(k)	178
Program Specific Requirements.....	181

Executive Summary

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

Introduction

The Consolidated Plan consists of the information required in 24 Code of Federal Regulations (CFR) Part 91, Consolidated Submissions for Community Planning and Development Programs. The Consolidated Plan serves as a planning document, application for Federal Funds, strategic plan in carrying out U.S. Department of Housing and Urban Development (HUD) programs, and Action Plan that provides the basis for assessing performance.

The City of Cape Coral's Five-Year Consolidated Plan covers the time period from October 1, 2020 through September 30, 2025. The Plan identifies community needs and details initiatives to address those needs and is structured in a format that will help to measure performance. Using the latest available data, this five-year planning document identifies priority housing, homeless, special populations, public housing, and community development needs. The plan also considers market conditions for a wide range of housing characteristics, including the number of available housing units, cost and condition of housing, homeless facilities and services, special needs facilities and services, and barriers to affordable housing. The plan establishes general strategies for addressing those needs, and integrates the application, planning, and citizen participation requirements for the Community Development Block Grant program and other sources of state and federal funds administered through the Cape Coral Community Development department.

Cape Coral's Community Development Department, Planning Division, is responsible for administering the Community Development Block Grant (CDBG). The City is the primary recipient of HOPWA funds Lee County. The City defers these funds to the State of Florida for administration. CDBG activities will be included in this Consolidated Plan and HOPWA funds are covered under the State's Consolidated Plan. The Cape Coral City Council is the entity responsible for approving the application of grant funds for various activities outlined in the Consolidated Plan and the One-Year Action Plan.

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

The City of Cape Coral has identified five priority needs to be addressed during the Consolidated Plan period (2020-2024) that will meet HUD's objectives of providing decent housing, a suitable living environment, or economic opportunity. Priority needs, objectives, outcomes, and indicators projected for the 5-Year period include:

1	Priority Need: Increase Access to Affordable Housing
	Objective: Decent Housing
	Outcome: Availability/Accessibility
	Outcome Indicators: Direct Financial Assistance to Homebuyers: 20 Households Assisted Homeowner Housing Added: 460 Households Assisted
	Activities: The City will address the priority need by funding activities including homeownership assistance and land acquisition for the development of affordable housing.
2	Priority Need: Increase Access to Public Services
	Objective: Suitable Living Environment
	Outcome: Availability/Accessibility
	Outcome Indicator: Public service activities other than Low/Moderate Income Housing Benefit: 36,325 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 14,690 Households Assisted
	Activities: The City will fund organizations providing essential services for low-income and limited clientele populations. The City will assist non-profit organizations in carrying out public service activities assisting low-income persons and families, victims of domestic violence, persons with disabilities, and seniors.
3	Priority Need: Improve Access to Public Facilities
	Objective: Suitable Living Environment
	Outcome: Accessibility
	Outcome Indicator: Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10,480 persons
	Activities: The City will support neighborhood livability and a suitable living environment for residents by revitalizing community sidewalks.
4	Priority Need: Increase Economic Opportunity
	Objective: Economic Opportunity

	Outcome: Accessibility
	Outcome Indicator: Businesses Assisted: 120
	Activities: The City will support economic opportunity for entrepreneurs by providing direct financial assistance to small businesses with five or fewer employees.
5	Priority Need: CDBG Program Administration
	Objective: Suitable Living Environment
	Outcome: Accessibility
	Outcome Indicator: N/A
	Activities: The City will support management and operation of tasks related to administering and carrying out its CDBG program.

Evaluation of past performance

The City regularly monitors and evaluates its past performance to ensure meaningful progress is made toward its goals identified in its previous PY 2015-2019 Consolidated Plan. The table below summarizes progress made on each goal identified in that Consolidated Plan as of publication of the City's PY2018-2019 Consolidated Annual Performance and Evaluation Report (CAPER).

Goal	Category	Outcome				
		Indicator	Expected	Actual	Units of Measure	Percent Complete
Homeownership	Affordable Housing	Direct Financial Assistance to Homebuyers	0	16	Households	160%
		Homeowner Housing Added	40	16	Housing Unit	40%
Economic Development	Non-Housing Community Development	Public service activities other than Low/Moderate	30	49	Persons Assisted	163%

		Income Housing Benefit				
		Other	0	6	Other	0%
Infrastructure Improvement	Other - Public Facilities	Other	1	1	Other	100%
Public Services	Homeless Non-Homeless Special Needs Non-Housing Community Development	Public service activities other than Low/Moderate Income Housing Benefit	10000	54,363	Persons	544%
Rehabilitation of Existing Owner-Occupied Units	Affordable Housing	Homeowner Housing Rehabilitated	60	16	Housing Units	27%
Rental/Security Deposit	Affordable Housing Homeless	Public service activities for Low/Moderate Income Housing Benefit	20	0	Households Assisted	0%

Lack of funding and increased costs of labor and materials may have caused barriers in accomplishing activities including new construction of affordable homeowner units and owner-occupied housing rehabilitation. Grant funds were expended in a timely manner. The City will adjust accordingly for the 2020-2024 Consolidated Plan and will continue to monitor activities and focus on high priority needs.

Summary of citizen participation process and consultation process

The City of Cape Coral recognizes the importance of a robust, comprehensive, and effective citizen participation and stakeholder consultation process. The community insights and ideals

gained from this outreach are invaluable resources to the development of an appropriate, comprehensive, and meaningful strategy set forth in this plan.

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

The City of Cape Coral reached out to nearly 100 stakeholders during this consultation and participatory process. Public meetings and public hearings were held in the City and conducted in accordance with 24 CFR Part 91 and the City's Citizen Participation Plan. Stakeholder input was recorded and incorporated into this Consolidated Plan.

Concurrently, the City solicited public feedback through newspapers, local media outlets, official governmental websites, social media, and an online survey. These meetings were conducted to ensure inclusion of all residents of the region, target areas, beneficiaries of federal resources awarded through the public awards process, and public and private agencies operating in the region. The City received a total of 109 responses to its Community Needs Survey.

In addition, The City solicited comment during a 5-day public comment period from October 23, 2020 through October 30, 2020. The expedited comment period was in accordance with HUD CDBG waivers issued for response to COVID-19. The City also held a public hearing on November 2, 2020 to solicit comments on the Consolidated Plan and the City Council also adopted the Consolidated Plan at this hearing. Proper notices of public comment were published in a newspaper of general circulation, on the City's home website, and social media pages.

The City provides the public with reasonable and timely access to information and records relating to the data or content of all federally required documents and publications. The City also provides full and timely disclosure of program records and information for the preceding five years consistent with applicable Federal, State and local laws regarding personal privacy and confidentiality.

Summary of public comments

The City of Cape Coral hosted three public meetings, one public hearing, and published an online survey during the citizen participation process for this Consolidated Plan. The following summary represents a broad overview of the comments and input received from these consultations. For further details on comments received, attendance counts, and other details pertaining to the citizen input process, refer to section PR-15.

Housing

- Affordable Housing
 - New construction (rental and homeowner)
 - Housing rehabilitation
 - Rental assistance
 - Purchase assistance
- Senior Housing
 - Increase number of affordable units
 - Modifications for accessibility
- Housing for the disabled
 - Modifications for accessibility
- Housing for Homeless
 - Rental assistance
 - Rapid rehousing
 - Emergency shelters

Public Facilities

- Public infrastructure
 - Streets and sidewalks
 - Water and sewer
- Community parks and recreational facilities
- Daycares
- Youth Centers
- Public safety offices

Public Services

- Mental health services
- Services for the disabled
- Senior services
- Homeless services
 - Medical care
 - Employment training
 - Meals on wheels
- Youth services
 - Educational programs
 - Afterschool or summer programs
 - Meal programs

- Domestic violence services
- Employment training
- Financial management
- Drug/alcohol abuse services
- Housing counseling
- Fair housing enforcement
- Crime prevention
- Transportation

Economic Development

- Technical assistance / training
- Commercial rehabilitation
- Micro-enterprise loans

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

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

Summary

This Consolidated Plan consists of four parts including: a housing and community development needs assessment, a market analysis, a Strategic Plan, and the Annual Action Plan. The Strategic Plan is a key component of the Consolidated Plan, as this section outlines the City's objectives and outcomes to meet the needs identified in the assessment section. The Annual Action Plan, one of five annual plans, outlines how federal resources will be allocated. Each year after that an Annual Plan will be completed to communicate how these funds will be allocated to meet the objectives identified in the Consolidated Plan.

The Annual Action Plans will also include a section that evaluates the city's performance towards meeting the objectives outlined in the Consolidated Plan.

The Process

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

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	CAPE CORAL	Department of Community Development/Planning

Table 1 – Responsible Agencies

Consolidated plan public contact information

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

Introduction

In developing this Consolidated Plan and Annual Action Plan, the City of Cape Coral conducted a thorough outreach effort to engage with critical stakeholders. This outreach effort was designed to duly record stakeholder input and develop an informed set of priority needs to help guide the City's investment strategies over the course of this Consolidated Plan. This outreach effort included multiple stakeholder meetings, where organizations from across the community development spectrum, social service providers, lenders and financial institutions, realtors, community leaders, and faith-based organizations came together to discuss the City's needs. The City contacted nearly 100 stakeholders by e-mail to encourage participation in the stakeholder meetings and to complete the online survey. In addition to stakeholder meetings, the City engaged with stakeholders through direct interviews and consultation.

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

The City of Cape Coral actively coordinates with two housing authorities, the Lee County Housing Authority and the Housing Authority of the City of Fort Myers, to address a multitude of needs within the city. Chief among these needs is provision of affordable housing opportunities for the city's lowest income residents, ideally housing located in communities with access to job, transportation, and healthcare options. The City supports efforts from both housing authorities, which includes the provision of social services and other supports in health and housing.

The City of Cape Coral's Department of Community Development/Planning Division has developed and managed strong partnerships and relationships to enhance coordination between service providers. Entities participating in the process include multiple providers of services from various disciplines. These include agencies, organizations, groups with expertise in case management, life skills, alcohol and/or drug abuse, mental health, housing, public housing, employment assistance, transportation, legal, elderly, food/clothing, and domestic violence.

The jurisdiction's consultation with these providers involved scoping sessions, surveys, interviews, and public meetings. These methods of coordination not only imparted information to the various groups but also presented opportunities for criticisms, questions, and feedback. Outside of the Consolidated Planning process, the City annually holds workshops for agencies to discuss needs within the community. Often times these workshops lead to agencies collaborating on services, exchanging information, or providing referrals. By continuing to offer these

workshops and other opportunities the City anticipates outcomes including, but not limited to, improved lines of communication, increased collaboration, and enriched citizen participation.

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

The City of Cape Coral is part of the Lee County Continuum of Care (CoC). The Lee County Human and Veteran Services Department serves as the lead agency for the County's Continuum of Care (CoC). Consultation with the CoC was conducted through multiple interactions, including direct engagement with providers working in coordination with the CoC, one-on-one interaction with officials of the both the Lee County CoC and the Lee County Homeless Coalition, and at community meetings.

In addition, the City consulted with the Lee County Human and Veteran Services Department and the Lee County Homeless Coalition to gain access to CoC data. The City was provided data from the Homeless Management Information System (HMIS) and Point-in-Time Count (PIT). Through this collaboration, the City ensures that CoC goals and the City's Consolidated Plan priorities are integrated into the plan.

The City continues to be an active member of the Continuum of Care and provides funding that support its operation and expansion. The City also plays an active role on the Continuum of Care's governing board and assisted in the development of its governance charter and the overall goals and objectives of the Continuum. In an effort to meet the needs of the homeless, CDBG funding may be provided to local non-profit homeless and mainstream supportive service providers that helps to support the operations of emergency and transitional shelters, the rehabilitation and construction of emergency and transitional shelters, construction of affordable housing, and operations of countless supportive services that benefit the homeless and persons at risk of homelessness.

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

City staff invited members of the Continuum of Care Governing Board to participate in the public meetings. Representatives from the Lee County Human and Veteran Services Department were also invited to participate in the City's plan development. A copy of the proposed plan was made available to the Lee County Human and Veteran Services Department and Lee County Homeless Coalition for comment. In addition, the City's Housing Coordinator sits on the board of directors for the Lee County Homeless Coalition.

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

1	Agency/Group/Organization	City of Cape Coral William Austen Youth Center
	Agency/Group/Organization Type	Services- Children
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted via virtual webinar due to COVID social distancing restrictions. In addition, this organization was consulted by invitation to encourage participation in the community needs survey. The organization provided comments on housing, public service, public facility, and economic development needs in the community from a social services perspective. As an outcome, the City will further understand the need for youth programs, particularly after-school programs. The City will continue efforts to coordinate with social service organizations and support non-profit organizations providing essential services when possible.
2	Agency/Group/Organization	Abuse Counseling and Treatment Inc.
	Agency/Group/Organization Type	Services – Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted via virtual webinar due to COVID social distancing restrictions. In addition, this organization was consulted by invitation to encourage participation in the community needs survey. The organization provided comments on housing, public service, public facility, and economic development needs in the community from a social services perspective. As an outcome, the City will further understand the need for increased access to services and operations support for organizations serving the special needs population. The City will continue efforts to coordinate with social service organizations and support non-profit organizations providing essential services when possible.

3	Agency/Group/Organization	Deaf and Hard of Hearing Center
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted via virtual webinar due to COVID social distancing restrictions. In addition, this organization was consulted by invitation to encourage participation in the community needs survey. The organization provided comments on housing, public service, public facility, and economic development needs in the community from a social services perspective. As an outcome, the City will further understand the need for increased access to services and operations support for organizations serving persons with disabilities, specifically persons suffering from hearing loss. The City will continue efforts to coordinate with social service organizations and support non-profit organizations providing essential services when possible.
4	Agency/Group/Organization	Sunrise Community of Southwest Florida Inc.
	Agency/Group/Organization Type	Services – Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted via virtual webinar due to COVID social distancing restrictions. In addition, this organization was consulted by invitation to encourage participation in the community needs survey. The organization provided comments on housing, public service, public facility, and economic development needs in the community from a social services perspective. As an outcome, the City will further understand the need for increased access to services, jobs, transportation, and operations support for organizations serving persons with disabilities, specifically individuals with intellectual and developmental disabilities. The City will continue efforts to coordinate with social service organizations and support non-profit organizations providing essential services when possible.
5	Agency/Group/Organization	Goodwill Industries of Southwest Florida Inc.
	Agency/Group/Organization Type	Services- Housing Services – Education Services - Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted via virtual webinar due to COVID social distancing restrictions. In addition, this organization was consulted by invitation to encourage participation in the community needs survey. The organization provided comments on housing, public service, public facility, and economic development needs in the community from a social services perspective. As an outcome, the City will further understand the need for increased employment opportunities for low-income persons to promote self-sufficiency. The City will continue efforts to coordinate with social service organizations and support non-profit organizations providing essential services when possible.

6	Agency/Group/Organization	Catalyst Community Capital
	Agency/Group/Organization Type	Business Leaders Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted via virtual webinar due to COVID social distancing restrictions. In addition, this organization was consulted by invitation to encourage participation in the community needs survey. The organization provided comments on housing, public service, public facility, and economic development needs in the community from a social services perspective. As an outcome, the City will further understand the need for increased resources and capital to improve the quality of life for those living in disadvantaged and underserved areas, the need for increased access to quality affordable housing, and the need for mentorship for small business owners and aspiring entrepreneurs. The City will continue efforts to coordinate with lenders to support entrepreneurs and increase economic opportunities when possible.
7	Agency/Group/Organization	Cape Coral Caring Center, Inc
	Agency/Group/Organization Type	Services – Children Services – Elderly Person Services- Persons with Disabilities Services – Persons with HIV/AIDS Services – Victims of Domestic Violence Services – Homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs – Chronically Homeless Homeless Needs – Families with Children Non-Homeless Special Needs

	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Consulted via virtual webinar due to COVID social distancing restrictions. In addition, this organization was consulted by invitation to encourage participation in the community needs survey. The organization provided comments on housing, public service, public facility, and economic development needs in the community from a social services perspective. As an outcome, the City will further understand the need for increased support services, specifically meal service, for low-income persons, the homeless and at-risk of becoming homeless. The City will continue efforts to coordinate with social service organizations and support non-profit organizations providing essential services when possible.</p>
8	Agency/Group/Organization	Lee County Homeless Coalition
	Agency/Group/Organization Type	Services-Homeless
	What section of the Plan was addressed by Consultation?	<p>Homeless Needs – Chronically Homeless</p> <p>Homeless Needs – Families with Children</p> <p>Homelessness Needs – Veterans</p> <p>Homelessness Needs – Unaccompanied Youth</p> <p>Homelessness Strategy</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Consulted via virtual webinar and phone interview due to COVID social distancing restrictions. Also conducted a review and discussion of planning documents for further consultation. Further, this organization was consulted by invitation to encourage participation in the community needs survey. The organization provided comments on housing, public service, public facility, and economic development needs in the community from a social services perspective. As an outcome, the City will further understand the housing and supportive service needs of the homeless and at-risk of becoming homeless. The City will continue efforts to coordinate with homeless service organizations and support non-profit organizations providing essential services when possible.</p>

9	Agency/Group/Organization	Citizen's Advisory Board for CDBG
	Agency/Group/Organization Type	Other Government – Local
	What section of the Plan was addressed by Consultation?	Other – Strategic Plan
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted via virtual webinar due to COVID social distancing restrictions. In addition, this organization was consulted by invitation to encourage participation in the community needs survey. The organization provided comments on housing, public service, public facility, and economic development needs in the community from an advisory role perspective and provided comments on activities to be funded in the Strategic Plan. As an outcome, the City intends to consider Board recommendations for funding. The City will continue coordination with the advisory board during the Consolidated Plan and Action Plan process to select CDBG activities.
10	Agency/Group/Organization	Community Cooperative
	Agency/Group/Organization Type	Services – Children Services – Elderly Person Services- Persons with Disabilities Services – Persons with HIV/AIDS Services – Victims of Domestic Violence Services – Homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs – Chronically Homeless Homeless Needs – Families with Children Non-Homeless Special Needs

	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Consulted via virtual webinar due to COVID social distancing restrictions. In addition, this organization was consulted by invitation to encourage participation in the community needs survey. The organization provided comments on housing, public service, public facility, and economic development needs in the community from a social services perspective. As an outcome, the City will further understand the need for increased support services, specifically meal service, for low-income persons, the homeless and at-risk of becoming homeless. The City will continue efforts to coordinate with social service organizations and support non-profit organizations providing essential services when possible.</p>
11	<p>Agency/Group/Organization</p>	<p>Lee County CoC</p>
	<p>Agency/Group/Organization Type</p>	<p>Services-Homeless</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Homeless Needs – Chronically Homeless Homeless Needs – Families with Children Homelessness Needs – Veterans Homelessness Needs – Unaccompanied Youth Homelessness Strategy</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Consulted via virtual webinar and phone interview due to COVID social distancing restrictions. Also conducted a review and discussion of planning documents for further consultation. Further, this organization was consulted by invitation to encourage participation in the community needs survey. The organization provided comments on housing, public service, public facility, and economic development needs in the community from a social services perspective. As an outcome, the City will further understand the housing and supportive service needs for the homeless and at-risk of becoming homeless. The City will continue efforts to coordinate with homeless service organizations and support non-profit organizations providing essential services when possible.</p>

12	Agency/Group/Organization	Lee County Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted via virtual webinar and phone interview due to COVID social distancing restrictions. Also conducted a review and discussion of planning documents for further consultation. Further, this organization was consulted by invitation to encourage participation in the community needs survey. The organization provided comments on housing needs from a public housing perspective. As an outcome, the City will further understand the housing and supportive service needs of low-income persons. The City will continue to coordinate with the PHA in efforts to provide affordable housing to its low-income residents.
13	Agency/Group/Organization	The Housing Authority of the City of Fort Myers
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted via virtual webinar and phone interview due to COVID social distancing restrictions. Also conducted a review and discussion of planning documents for further consultation. Further, this organization was consulted by invitation to encourage participation in the community needs survey. The organization provided comments on housing needs from a public housing perspective. As an outcome, the City will further understand the housing and supportive service needs of low-income persons. The City will continue to coordinate with the PHA in efforts to provide affordable housing to its low-income residents.
14	Agency/Group/Organization	Cape Coral Division of Emergency Management
	Agency/Group/Organization Type	Agency – Emergency Management
	What section of the Plan was addressed by Consultation?	Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted by conducting a review and discussion of resiliency planning documents to address hazard risks and mitigation associated with climate change. Further, this organization was consulted by invitation to encourage participation in the community needs survey. As an outcome, the City will further understand climatic effects of climate change that are a threat to the City of Cape Coral and its low-income residents. Further, the City will also understand how these threats impact low-income households within the City. The City will continue to coordinate with the Emergency Management Division for resiliency efforts.
15	Agency/Group/Organization	CenturyLink
	Agency/Group/Organization Type	Services – Broadband Internet Service Providers Services – Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Online consultation included a review and analysis of coverage in the Cape Coral and surrounding areas. As an outcome, the City will further understand the level of internet service provided to its residents and if there are areas of low-income concentrations within the City that are not provided adequate and affordable internet services. Because internet service providers are private for-profit entities, coordination is challenging but the City will make every effort to close that gap.
16	Agency/Group/Organization	Comcast
	Agency/Group/Organization Type	Services – Broadband Internet Service Providers Services – Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Market Analysis

	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Online consultation included a review and analysis of coverage in the Cape Coral and surrounding areas. As an outcome, the City will further understand the level of internet service provided to its residents and if there are areas of low-income concentrations within the City that are not provided adequate and affordable internet services. Because internet service providers are private for-profit entities, coordination is challenging but the City will make every effort to close that gap.</p>
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Table 2 – Agencies, groups, organizations who participated

Identify any agency types not consulted and provide rationale for not consulting.

The City endeavored to consult with all agency types and does not exclude any agencies from consultation. In addition to the direct consultation with the organizations listed in Table 2, the City invited nearly 100 stakeholders to participate in the public meetings and community survey. Publicly funded institutions including mental health facilities and correctional facilities were consulted through non-profit organizations serving those populations including homeless, mental health, foster care, and youth organizations. These organizations were consulted via public meetings, on-line survey, and interviews.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Local Housing Assistance Plan	City of Cape Coral	The City's Local Housing Assistance Plan (LHAP) includes goals related to homeownership, rehabilitation, emergency repair, and new construction of affordable housing all of which are identified as priority needs in this Consolidated Plan, particularly in terms of expanding the supply of affordable housing.
Comprehensive Plan	City of Cape Coral	The Housing Element of the City's Comprehensive Plan identifies goals in support of affordable housing activities that align with housing needs and priorities of the Consolidated Plan.
PHA's Five-Year Plans	Lee County Housing Authority Housing Authority of the City of Fort Myers	The PHA's annual plans include increasing access to affordable housing and supporting services to achieve self-sufficiency as goals which aligns with the City's priorities.
Continuum of Care	Lee County Continuum of Care	The City develops goals to provide public services to local non-profits which may serve the homeless, or at risk of becoming homeless, populations.

Table 3 – Other local / regional / federal planning efforts

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

The City consulted with a variety of public entities in the development of this plan. These entities include, but are not limited to, Lee County, Lee County Health Department, the Housing Authority of the City of Fort Myers, Lee County Housing Authority and the Florida Department of Health.

The City actively partners with many local non-profit community agencies. The City also works with County committees to support the goals of the provision of affordable, safe and sanitary housing; a suitable living environment, and expanded economic opportunities for low and moderate-income persons within the City.

At a minimum, implicit in these goals is the City's commitment to providing coordinated community, housing and supportive services to its low-income residents. These services are provided through partnerships with government and quasi-government agencies, as well as respective planning efforts. The City of Cape Coral will continue to encourage building partnerships between governments, lenders, builders, developers, real estate professionals, and advocates for low-income persons. The City will continue to work social service providers and other community groups to promote the development of affordable housing and related housing services.

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

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

In accordance with 24 CFR Part 91, and the Citizen Participation Plan, the City conducted a comprehensive community participation process to ensure inclusion of all residents, target areas, beneficiaries of federal resources, and local public and private agencies. The City advertised public meetings in newspapers of general circulation, published an online survey, and consulted directly with stakeholders.

Public Meetings

The City facilitated three (3) virtual public meetings for residents/stakeholders. Social distancing mandates in response to the COVID-19 pandemic did not allow for in-person public meetings. Virtual meetings were held in accordance with the HUD waiver allowing virtual public hearings in response to COVID-19 and complied with federal regulations governing the CDBG program. The public meetings informed residents and stakeholders about the Consolidated Plan, described the process, solicited input, and made available tables/maps to be analyzed for the Consolidated Plan. The City considered times/locations convenient for residents and stakeholders. Meeting dates, times, and locations are detailed below.

Public Meetings
September 14, 2020 1:00 PM – 2:30 PM
September 21, 2020 1:00 PM – 2:30 PM
September 28, 2020 1:00 PM – 2:30 PM

Online Survey

To maximize engagement, the City developed an on-line survey. On-line surveys are convenient and confidential, both of which are appealing to residents and stakeholders. The survey gathered information related to priority needs in the City, including housing needs, homeless needs, public infrastructure/facility needs, economic development needs, and public service needs. English and Spanish versions of the survey were made available.

Goals were developed in accordance with high priority needs identified through community input, the needs assessment, and market analysis. Community input helped prioritize needs to be incorporated in the Consolidated Plan and structured activities to be funded to address need within the City's regulatory and funding frameworks.

Direct Agency Consultation

The City developed a list of nearly 100 stakeholders to provide outreach to during the Consolidated Plan process. Stakeholders were invited to participate in the public meetings, on-line survey, and comment period via direct email to organization contacts. Additionally, the City conducted interviews with pertinent stakeholders to gather supplemental information for the Consolidated Plan including broadband connectivity providers and emergency management departments.

Advertisement of Outreach Activities

The City implemented various methods of advertisement for the outreach activities listed above. The City focused its efforts on reaching the broadest audience possible, while also employing methods specific to underserved populations.

The outreach approach included utilizing local media outlets. The City broadened outreach by utilizing their organizational websites, social media pages such as Facebook, publicizing the process in monthly newsletters, and delivery of regional media releases. It is important to note that the City made every effort to advertise flyers and notices in an alternate language newspaper.

Flyers were created and distributed electronically to stakeholders including organizations representing populations that are typically underrepresented in the planning process such as persons who reside in target areas, persons who are limited English proficient (LEP), and persons with a disability.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Meeting	<p>Minorities</p> <p>Non-English Speaking – Specify other language: Spanish</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	9 Attendees	Refer to summary of comments on page 9 of this plan	All accepted	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
2	Public Meeting	<p>Minorities</p> <p>Non-English Speaking – Specify other language: Spanish</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	4 Attendees	Refer to summary of comments on page 9 of this plan	All accepted	
3	Public Meeting	<p>Minorities</p> <p>Non-English Speaking – Specify other</p>	4 Attendees	Refer to summary of comments on page 9 of this plan	All accepted	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
		language: Spanish Non-targeted/broad community Residents of Public and Assisted Housing				

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
4	Internet Outreach	<p>Minorities</p> <p>Non-English Speaking – Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	109 Responses	<p>Respondents provided feedback on priority needs in the community. See survey results attached in an appendix for further summary of comments received.</p>	All accepted	https://www.surveymonkey.com/r/CapeNeedsSurvey
5	Public Hearing	Non-targeted/broad community	City of Cape Coral presented the draft consolidated Plan to the City Council.		All accepted	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
		Other –City Council	During the presentation, City staff presented the overall funding amounts, steps taken to solicit public feedback, and answered questions from Council Members and attendees.			
6	Other – Public Comment Period	Non-targeted/Broad community			All accepted	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment identifies the needs in the City in the areas of affordable housing, community development, homelessness, and non-homeless special needs. The Needs Assessment is the basis for the Strategic Plan and will assist the City in targeting limited housing and community development resources. The needs are determined by analyzing quantitative data as well as qualitative data gathered through the citizen participation and consultation process.

The Needs Assessment is divided into the following sections:

Housing Needs Assessment – The analysis of American Community Survey (ACS) and Comprehensive Housing Affordability Strategy (CHAS) data as well as data and information from local sources shows that there is a significant need for affordable housing in the City of Cape Coral. The most common housing problem is cost burden (a family spending more than 30% of their income on housing costs). Moderate income households (50-80% AMI) experience, regardless of tenure, the greatest rate of cost burden, paying greater than 30% of their income to housing expenses, when compared to all other income categories. Households whose cost burden is greater than 50% experience the greatest cost burden in the 30%-50% AMI category for renters and 0-30% for owners. There are 135 households at the extremely low- income level that are Asian or American Indian, Alaska Natives and 100% have a housing problem. There are 80 households at the very-low income level that are Asian or American Indian, Alaska Natives and 100% have a housing problem. Asian households are the only racial/ethnic group in the moderate-income category that have disproportionate housing problems with 88% of these households having a housing problem.

Public Housing – The City of Cape Coral is served by both the Lee County Housing Authority and the Housing Authority of the City of Fort Myers. The PHA's provide housing opportunities for low income persons. As of March 2020, LCHA reported 87 active Section 8 tenants within Cape Coral. A breakdown of units by size or household type is not available for Cape Coral residents specifically. LCHA also reported 319 applicants on the waiting list for public housing and 288 applicants on the waiting list for housing choice vouchers. There is a need for additional affordable and available rental housing as demonstrated by the waiting lists for both PHA programs.

Homeless Needs Assessment – The 2018 published System Performance Measures (SPM) report that there was a total of 927 persons experiencing homelessness as documented within the Homeless Management Information System (HMIS). There were 1,345 persons experiencing homelessness for the first-time during program year 2018. According to the 2018 program year System Performance Measures (SPM), the average length of time homeless in Emergency Shelter (ES) and Supportive Housing (SH) is 121 days, with a median of 68 days. When evaluating the length of time homeless that includes Transitional Housing (TH) in addition to Emergency Shelter and Supportive Housing, the average days increases to 192 days and the median length remains at 68 days.

Non-Homeless Special Needs Assessment – The City identified the non-homeless special needs population that require supportive services as the elderly, frail elderly, persons with disabilities, persons with alcohol or other drug addiction, victims of domestic violence, and persons living with HIV/AIDS and their families. Affordable housing is a high need for these populations as well as support services.

Non-Housing Community Development Needs – Based on information gathered through input from residents and stakeholders as well as the review of local studies, the City's non-housing community development needs include: Public Facilities (community parks and recreational facilities, daycares, youth centers, and public safety offices); Public Improvements, specifically street improvements; and Public Services (general support services for various populations, employment training, and homelessness needs).

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

Summary of Housing Needs

The type, size, composition, condition, and cost of Cape Coral's households must be taken into consideration in developing housing goals for a five-year period. Knowledge of housing patterns within the City allows for a comprehensive strategy for addressing needs. Housing information collected enables the City to evaluate the type and condition of the City's current housing stock and the number and type of families or individuals in need of housing assistance. Data gathered will assist in identifying proper housing services that will be provided to sustain affordable housing and to address housing needs for all income levels and categories of persons affected.

HUD definitions of the categories analyzed are as follows:

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

According to the 2018 ACS data presented in Table 5, since 2009, the population in the City of Cape Coral increased by 16% from 154,305 persons to 178,593 persons. The number of households in the City increased by 10% from 59,081 households to 64,981 households. With the additional households and increased population, the City also experienced a 6% increase in the median household income between 2009 and 2018, increasing from \$53,639 to \$57,125. As population has increased, the demand for additional housing units, especially affordable housing, has also increased.

Documented below in Table 6, among the 58,965 households in the City, 25,300 (43%) are small family households (2-4 members) and 3,995 (7%) are large family households (5 or more members). The remaining are non-family households such as persons living alone or with nonrelatives. Approximately 13% of all households contain elderly persons: 16,260 (28%) of the households contain at least one person 62-74 years of age and 7,824 (13%) contain at least one person age 75 or older. A total of 7,329 (12%) of households contain one or more children 6 years old or younger. Of all the households, 38,760 (52%) are low- and moderate-income (0-80% AMI).

Analysis of the data in Table 7 indicates that the most common housing problem facing Cape Coral's residents is cost burden. Tables 9 and 10 provide additional detail on cost burden impacting LMI households and shows that a total of 17,130 households (8,040 renters and 9,090 owners) are experiencing cost burden greater than 30%.

Demographics	Base Year: 2009	Most Recent Year: 2018	% Change
Population	154,305	178,593	16%
Households	59,081	64,981	10%
Median Income	\$53,639	\$57,125	6%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS (Base Year), 2014-2018 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	5,205	6,310	10,210	6,670	30,570
Small Family Households	1,705	2,250	3,920	2,980	14,445
Large Family Households	435	330	640	630	1,960
Household contains at least one person 62-74 years of age	1,350	1,650	2,705	1,640	8,915
Household contains at least one person age 75 or older	629	1,335	2,005	975	2,880
Households with one or more children 6 years old or younger	679	1,005	1,505	985	3,155

Table 6 - Total Households Table

Data Source: 2011-2015 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	80	20	55	10	165	30	0	20	30	80
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	25	0	25	4	0	25	0	29
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	170	175	45	100	490	75	95	30	30	230
Housing cost burden greater than 50% of income (and none of the above problems)	1,625	1,860	440	65	3,990	1,860	1,665	1,255	620	5,400

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	15	655	2,565	815	4,050	225	615	1,700	1,150	3,690
Zero/negative Income (and none of the above problems)	250	0	0	0	250	775	0	0	0	775

Table 7 – Housing Problems Table

Data 2011-2015 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,875	2,060	565	180	4,680	1,970	1,755	1,330	680	5,735
Having none of four housing problems	55	840	3,370	2,230	6,495	275	1,655	4,950	3,580	10,460
Household has negative income, but none of the other housing problems	250	0	0	0	250	775	0	0	0	775

Table 8 – Housing Problems 2

Data 2011-2015 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	694	1,370	1,515	3,579	730	545	1,050	2,325
Large Related	265	165	210	640	15	125	175	315
Elderly	355	550	695	1,600	950	1,415	1,395	3,760
Other	505	620	635	1,760	425	290	385	1,100
Total need by income	1,819	2,705	3,055	7,579	2,120	2,375	3,005	7,500

Table 9 – Cost Burden > 30%

Data 2011-2015 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	690	1,025	200	1,915	645	490	415	1,550
Large Related	265	95	0	360	0	70	70	140
Elderly	345	475	65	885	805	900	555	2,260
Other	505	420	195	1,120	410	245	245	900
Total need by income	1,805	2,015	460	4,280	1,860	1,705	1,285	4,850

Table 10 – Cost Burden > 50%

Data 2011-2015 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	170	175	60	100	505	39	95	55	30	219
Multiple, unrelated family households	0	0	4	0	4	40	0	0	0	40

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	170	175	64	100	509	79	95	55	30	259

Table 11 – Crowding Information – 1/2

Data 2011-2015 CHAS
Source:

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

Table 12 – Crowding Information – 2/2

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

Within the City of Cape Coral and according to 2018 ACS 5-Year estimates, 24.3% of all households are single-person households. Of the total single person households 68% are owner occupants and 32% are renter occupied. In addition, 2020 data published by the Shimberg Center for Housing Studies shows that 54% of Cape Coral's LMI owner households and 46% of LMI renter households are considered cost burdened due to paying more than 30% of their household income for housing expenses. When comparing and correlating this data, it can be assumed that a percentage of LMI cost burdened households are single person households, however statistical percentages cannot be calculated.

Housing assistance is typically provided to low- and moderate-income households experiencing a housing problem and includes rental assistance, assistance to persons at risk of becoming homeless, and assistance to acquire or maintain housing. HUD does not provide data on the income level of single person households however, the 2018 ACS 5-Year estimates shows that the median non-family household income is \$35,110 which is 39% less than the City's median household income of \$57,125. Male householders living alone have a median income of \$33,865 while female householders living alone have a median income of \$27,097. Considered to be low-to moderate-income, persons over 65 have a median income of \$45,336 and are a limited clientele population by HUD's definition. Based on income, both

single male and single female person households, along with persons 65 years old and older households would be likely to require housing assistance.

In addition, Tables 9 and 10 above display the number of households with housing cost burdens by household type including the category 'other households.' 'Other households' is defined as all households other than small related, large related, and elderly households and includes single person households. Based on the data in Tables 9 and 10, there are 4,880 low- and moderate-income households classified as 'other households' that are experiencing cost burden and need housing assistance. This represents approximately 20% of the total low-and moderate-income households in the City of Cape Coral.

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

Disabled Families in Need of Housing Assistance

Disability status is self-reported to the U.S. Census Bureau and the types of disability include hearing or vision impairment, ambulatory limitation, cognitive limitation, and self-care or independent living limitation. According to the 2018 ACS 5-Year estimates, there are 21,427 (12%) of the City of Cape Coral's population over the age of 18 reports having a disability. Data also reports that of the population over the age of 16 who are persons with a disability, 14.3% are below 100% of the poverty level.

The Shimberg Center for Housing Studies reported in a 2018 rent comparison that recipients of Supplemental Security Income (SSI) in Lee County have a maximum affordable rent of \$225 and that 103% income needed for a 0-bedroom unit and 112% income is needed for a 1-bedroom at fair market rent. Lee County residents receiving Social Security benefits maximum affordable rent is \$467 and 50% of income is needed for a 0-bedroom at fair market rent and 54% of income is needed for a 1-bedroom unit at fair market rent. According to the U.S. Social Security Administration, Office of Retirement and Disability Policy, in 2018 Lee County had 6,309 individuals who were receiving SSI, whose monthly average benefit is \$750, and needs housing assistance.

Victims of Domestic Violence in Need of Housing Assistance

The Florida Department of Law Enforcement (FDLE) Uniform Crime Report provides data on domestic violence offenses and arrests by jurisdiction. In 2019, FDLE reporting indicates that the Cape Coral Police Department reported 288 cases of all types of domestic violence offenses ranging from simple assault to murder and including aggravated assault, rape,

threat/intimidation, stalking, and fondling. There is no information available on how many of these victims need housing assistance.

Lee County Continuum of Care identified 63 persons identified as victims of Domestic Violence in the 2019 PIT Count. Of those individuals, 46 persons were residing in Emergency Shelter, three were located in Transitional Housing, and 14 individuals remained unsheltered during the count. To support the housing needs of victims of domestic violence who are also experiencing homelessness, domestic violence advocates participate in CoC meetings and the CoC adheres to VAWA Final Rule which provides survivors with an emergency transfer plan. Additionally, the CoC was awarded \$58,074 for the LCHDC Domestic Violence Rapid Rehousing grant in 2019.

What are the most common housing problems?

The categories of housing problems in descending order of the number of households affected are:

1. Housing cost burden greater than 50% of income (and none of the above problems):
 - Renter: 3,990/Owner: 5,400
2. Housing cost burden greater than 30% of income (and none of the above problems):
 - Renter: 4,050/Owner: 3,690
3. Zero/negative Income (and none of the above problems): 1,025
 - Zero/negative income households who cannot be cost burdened but still require housing assistance.
 - Renter: 250/Owner: 775
4. Overcrowded - With 1.01-1.5 people per room (and none of the above problems): 720
 - Renter: 490/Owner: 230
5. Substandard Housing - Lacking complete plumbing or kitchen facilities: 245
 - Renter: 165/Owner: 80
6. Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing): 54
 - Renter: 25/Owner: 29

The City of Cape Coral residents most common housing problem is housing cost burden. Described in Table 7, the number of households with severe housing cost burden and housing cost burden far exceed households living in substandard housing conditions or overcrowded living situations. In the City of Cape Coral among the 17,130 residents who are experiencing housing cost burden, 55% are severely cost burdened (paying more than 50% of their income toward housing expenses) and 45% are cost burdened (paying more than 30% of their income toward housing expenses). In the severely cost burdened category, owners are more significantly represented while renter households experiencing housing cost burden

greater than 30% of income are more impacted. Although there are 1,025 households reporting zero or negative income, cannot actually have a cost burden, still require housing assistance.

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

Tables 9 and 10 show the number of households with housing cost burdens more than 30% and 50%, respectively, by housing type, tenure, and household income. Households classified as 'Other' which includes single person households (discussed above) experience a higher level of need in terms of cost burden and severe cost burden. Among the 4,880 'Other' households which housing cost burdened, 2,880 of these households are renters and 2,000 are owners. Moderate income households (50-80% AMI) experience, regardless of tenure, the greatest rate of cost burden, paying greater than 30% of their income to housing expenses, when compared to all other income categories. Households whose cost burden is greater than 50% experience the greatest cost burden in the 30%-50% AMI category for renters and 0-30% for owners.

In regard to crowding, Table 11 shows that single-family households have the highest rate of overcrowding in relation to multiple, unrelated family households and other, non-family households. Overcrowding impacts renters to a greater degree than it does owners. There are 509 renter households and 259 owner households that are overcrowded. Overcrowding affects households at all income levels however extremely low-income rental households (0-30% AMI) and low-income owner households (50-80% AMI) experience overcrowding at a higher rate than other income categories.

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

Based on Table 6 above, there are 5,205 0-30% HAMFI extremely households. Included in this income category are 679 (13%) households with one or more children 6 years old or younger. In addition, there are 3,485 (67%) extremely low-income households are severely cost-burdened and at risk of homelessness. This includes 1,625 renters and 1,860 owners.

The needs of individual and families at-risk of homeless include housing stabilization to address the immediate needs and linkage to long-term supports that will sustain self-sufficiency. The immediate need of these families is maintaining the housing they currently occupy. Housing stabilization for renters can be financial assistance that includes rent subsidies or utility assistance. Short-term, temporary financial assistance can assist owners with foreclosure prevention. Due to economic limitations, extremely low-income households often spend most of their income on housing costs, limiting their ability to cover other basic expenses such as food,

medication, or transportation. Therefore, extremely low-income families may depend on emergency financial assistance, reliable public transportation, and affordable health insurance. Long-term needs include employment training, educational programs, and access to jobs that pay decent wages. For those families with children that are not yet school-aged, affordable high-quality childcare and early childhood programs are needed.

Rapid re-housing emphasizes housing search and relocation services and short- and medium-term rental assistance to move homeless people as rapidly as possible into permanent housing. In order to remain stable in housing, other needs include job training and placement services to increase earning potential. Formerly homeless families and individuals may continue to need supportive services such as medical or mental health treatment and access to and mainstream benefits like Medicaid, SSI, or TANF. According to the HUD 2019 CoC Homeless Assistance Programs Housing Inventory Count Report, the Lee County CoC reported 146 year-round rapid re-housing beds, 132 of which are dedicated to families and 14 are adult-only beds. Ten of these beds are specific to youth experiencing homelessness. The CoC also administers HOME Tenant Based Rental Assistance, serving 12 families and nine adult-only beds, one set aside for veterans.

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

The City of Cape Coral does not provide estimates of at-risk populations and, therefore, does not have a methodology for this.

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

Housing characteristics that indicate instability and increased risk for homelessness include:

- A lack of affordable housing
- Housing cost burden (especially for elderly persons and those living on SSI disability income)
- Low vacancy rates that lead to more restrictive tenant screening criteria
- Overcrowding
- Substandard housing conditions.

Discussion

To address the housing stability needs among low income residents, investment in evidence-based solutions is essential to preventing homelessness. This could include development of affordable housing available to a variety of income levels, housing subsidies, and provision of

supportive services. There is a need for more opportunities for LMI to obtain affordable and available units and access financial assistance to help maintain housing stability.

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

Introduction

Every community has members that experience housing problems. Oftentimes, housing problems are greater for lower income persons but can also impact people of color at significantly higher levels than the community as a whole. Local governments have a responsibility to ensure that housing assistance programs serve all members of the community including groups that have disproportionately greater need and that these groups have equal access to housing assistance programs.

A disproportionately greater need exists when members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as whole. The tables below indicate the need for housing assistance for each race or ethnic group and the discussion following the tables identifies the groups that have disproportionately greater need by income category.

A disproportionately greater number of housing problems exists when the members of a racial or ethnic group at a given income level experiences housing problems at a greater rate (10 percentage points or more) than the income level as a whole.

The data presented in Tables 13-16 provides a breakdown of housing problems by income level (0-30% AMI; 30-50% AMI; 50-80% AMI, and 80-100% AMI) and race and ethnic category. The analysis of this data will indicate the level of need for each race/ethnic group within that income level. The comparison of the housing need of each group to the total number of households in that income bracket will determine if any racial or ethnic groups are experiencing disproportionately greater housing problems.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,085	95	1,025
White	2,690	55	820
Black / African American	235	0	85
Asian	55	0	0
American Indian, Alaska Native	80	0	0
Pacific Islander	0	0	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Hispanic	965	24	120

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,085	1,230	0
White	3,825	1,015	0
Black / African American	145	0	0
Asian	70	0	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	1,005	210	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,155	4,050	0
White	4,710	3,215	0
Black / African American	265	20	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Asian	115	65	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,010	725	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,820	3,850	0
White	2,250	2,885	0
Black / African American	250	255	0
Asian	105	15	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	215	665	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

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

Discussion

Extremely Low-Income Households (<30% AMI)

Approximately 78% of extremely low-income households in Cape Coral experience at least one of the four housing problems. For a race/ethnic group at this income level to be considered to

have a disproportionate level of housing need, at least 88% of the members of that group would need to have a housing problem. Two groups in Cape Coral exhibit that level of housing need: Asian households and American Indian, Alaska Native households. There are 135 households at the extremely low-income level that are Asian or American Indian, Alaska Natives and 100% have a housing problem.

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

Approximately 81% of very low-income households in Cape Coral experience at least one of the four housing problems. For a race/ethnic group at this income level to be considered to have a disproportionate level of housing need, at least 91% of the members of that group would need to have a housing problem. Similar to households with incomes below 30% AMI, Asian and American Indian, Alaska Native households have disproportionate housing needs at this income level. There are 80 households at this income level that are Asian or American Indian, Alaska Natives and 100% have a housing problem.

Low Income Households (50%-80% AMI)

Approximately 60% of low-income households in Cape Coral experience at least one of the four housing problems. For a race/ethnic group at this income level to be considered to have a disproportionate level of housing need, at least 70% of the members of that group would need to have a housing problem. Only one racial/ethnic group has disproportionate housing problems at this income level. Over 92% of low-income, Black/African American households have a housing problem.

Moderate Income Households (80%-100% AMI)

Approximately 42% of moderate-income households in Cape Coral experience at least one of the four housing problems. For a race/ethnic group at this income level to be considered to have a disproportionate level of housing need, at least 52% of the members of that group would need to have a housing problem. Asian households are the only racial/ethnic group in this income category that have disproportionate housing problems with 88% of these households having a housing problem.

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

Introduction

A disproportionately greater need exists when members of a racial or ethnic group at a given income level experience severe housing problems at a greater rate (10 percentage points or more) than the income level as whole. The tables below indicate the need for housing assistance for each race or ethnic group and the discussion following the tables identifies the groups that have disproportionately greater need by income category.

The data presented in Tables 17-20 provides a breakdown of severe housing problems by income level (0-30% AMI; 30-50% AMI; 50-80% AMI, and 80-100% AMI) and race/ethnic category. In addition to a lack of complete kitchen facilities and a lack of complete plumbing facilities, severe housing problems also include overcrowded households with more than 1.5 persons per room and households with cost burdens of more than 50% of income.

The analysis of this data will indicate the level of need for each race and ethnic group within that income level. The comparison of the housing need of each group to the total number of households in that income bracket will determine if any racial or ethnic groups are experiencing disproportionately greater number of severe housing problems.

A disproportionately greater number of severe housing problems exists when the members of a racial or ethnic group at an income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,845	330	1,025
White	2,535	205	820
Black / African American	235	0	85
Asian	55	0	0
American Indian, Alaska Native	80	0	0
Pacific Islander	0	0	0
Hispanic	880	110	120

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,815	2,495	0
White	2,895	1,945	0
Black / African American	30	115	0
Asian	40	30	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	820	390	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,895	8,320	0
White	1,615	6,305	0
Black / African American	60	230	0
Asian	25	150	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	165	1,565	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	860	5,810	0
White	635	4,500	0
Black / African American	105	400	0
Asian	60	65	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	65	815	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

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

Discussion

Extremely Low-Income Households (<30% AMI)

Approximately 74% of extremely low-income households in Cape Coral experience at least one of the four severe housing problems. For a race/ethnic group at this income level to be considered to have a disproportionate level of housing need, at least 84% of the members of that group would need to have a housing problem. Two groups in Cape Coral exhibit that level of housing need: Asian households and American Indian, Alaska Native households. There are 135 households at the extremely low- income level that are Asian or American Indian, Alaska Natives and 100% have a severe housing problem.

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

Approximately 60% of very low-income households in Cape Coral experience at least one of the four severe housing problems. For a race/ethnic group at this income level to be considered to

have a disproportionate level of housing need, at least 70% of the members of that group would need to have a housing problem. There are no racial/ethnic groups at this income level that have a disproportionate housing need.

Low Income Households (50%-80% AMI)

Approximately 19% of low-income households in Cape Coral experience at least one of the four severe housing problems. For a race/ethnic group at this income level to be considered to have a disproportionate level of housing need, at least 29% of the members of that group would need to have a housing problem. Only one racial/ethnic group has disproportionate housing problems at this income level. There are no racial/ethnic groups at this income level that have a disproportionate housing need.

Moderate Income Households (80%-100% AMI)

Approximately 13% of moderate-income households in Cape Coral experience at least one of the four severe housing problems. For a race/ethnic group at this income level to be considered to have a disproportionate level of housing need, at least 23% of the members of that group would need to have a housing problem. Asian households are the only racial/ethnic group in this income category that have disproportionate housing problems with 48% of these households having a housing problem.

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

Introduction:

A disproportionately greater housing cost burden exists when members of a racial or ethnic group at a given income level experience housing cost burden or severe housing cost burden at a greater rate (10 percentage points or more) than the jurisdiction as whole. The table below indicates the cost burden rate for each race or ethnic group and the discussion following the table identifies disproportionately greater cost-burdened households.

Table 21 provides cost burden data as a whole and for each racial and ethnic group. The data includes information on households without a cost burden ($\leq 30\%$), cost-burdened households that pay between 30% and 50% of their income on housing costs, severely cost-burdened households that pay 50% or more of their income on housing costs, and households whose income is zero or negative and thus are not cost-burdened but may require housing assistance.

Disproportionately greater number of cost-burdened households means that the members of a racial or ethnic group experience cost burden or severe cost burden at a greater rate (10 percentage points or more) than the jurisdiction as a whole.

Housing Cost Burden

Housing Cost Burden	$\leq 30\%$	30-50%	$> 50\%$	No / negative income (not computed)
Jurisdiction as a whole	36,025	11,550	10,280	1,110
White	29,755	8,920	7,895	845
Black / African American	845	610	345	85
Asian	355	215	165	0
American Indian, Alaska Native	70	10	80	0
Pacific Islander	0	0	0	0
Hispanic	4,805	1,745	1,670	180

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

Discussion:

Of the 58,965 households in Cape Coral, 11,550 (19.6%) are cost-burdened, 10,280 (17.4%) are severely cost-burdened, 1,110 (1.9%) have zero or negative income and have a housing need, and 36,025 (61.1%) reside in housing that is affordable.

Among cost-burdened households (30-50% of income spent on housing costs), 32.4% of Black/African American households are disproportionately cost-burdened.

Among severely cost-burdened households (50% of income spent on housing costs), half of all American Indian, Alaska Native households have a disproportionately greater need.

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

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

The following racial or ethnic groups have a disproportionately greater need in their income group:

Housing Problems

ELI – Asian; American Indian or Alaska Native

VLI – Asian; American Indian or Alaska Native

LI – Black/African American

MI – Asian

Severe Housing Problems

ELI – Asian; American Indian or Alaska Native

VLI – None

LI – None

MI – Asian

Cost Burden

Cost Burden – Black or African American

Severe Cost Burden – American Indian or Alaska Native

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

There are no additional needs identified.

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

None of these racial or ethnic groups are concentrated in any neighborhoods in the City.

NA-35 Public Housing – 91.205(b)

Introduction

Public Housing is housing owned and operated by a public housing agency to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. There is no public housing agency within the boundaries of the City of Cape Coral. However, the Lee County Housing Authority (LCHA) and the Housing Authority of the City of Fort Myers (HACFM) administer the Public Housing, Section 8 Housing Choice Voucher (HCV), and the Project Based Voucher programs in Lee County. The voucher programs serve residents in all Lee County municipalities including the City of Cape Coral. For this reason, the information in the tables below provide data on the number and type of public housing units and characteristics of public housing residents served by LCHA and HACFM, where the data is available. During the City's previous Consolidated Plan cycle (2015-2019), LCHA's units and vouchers were managed by the HACFM while they underwent restructuring. LCHA is now a separate entity from HACFM and oversight and management by HACFM is no longer required.

As of March 2020, there were 377 total active Section 8 tenants in Cape Coral with 87 of those units managed by LCHA and 290 managed by HACFM. A breakdown of units by size or household type is not available for Cape Coral residents specifically. LCHA also reported 319 applicants on the waiting list for public housing and 288 applicants on the waiting list for housing choice vouchers.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	1,026	2,293	31	1,927	246	25	69

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	9	49	0	3	46	0
# of Elderly Program Participants (>62)	0	0	331	469	1	453	15	0
# of Disabled Families	0	0	119	539	2	489	44	0
# of Families requesting accessibility features	0	0	786	2,079	11	1,970	70	22
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	340	1,161	2	1,083	60	10	0
Black/African American	0	0	445	911	9	881	10	11	0
Asian	0	0	1	4	0	3	0	1	0

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
American Indian/Alaska Native	0	0	0	3	0	3	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	180	527	1	519	2	4	0
Not Hispanic	0	0	606	1,552	10	1,451	68	18	0

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

Section 504 of the Rehabilitation Act of 1973 prohibits discrimination on the basis of disability in any housing that receives federal assistance, including public housing. Public housing tenants and applicants with a disability have a need for affordable and accessible units as well as a need for improved access to social services. According to the HACFM, the most common accessibility needs are basic handrails in bathrooms, ramps for the door, and roll-in showers.

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

The most immediate needs of public housing residents and voucher holders is the availability of affordable housing. As of March 2020, there were 607 applicants on the LCHA waiting list for public housing and Section 8 housing choice vouchers including 91 elderly households and 45 households with a member with a disability. Based on information provided by applicants and residents through surveys and needs assessments conducted by the housing authorities, other pressing needs include:

- Education and employment skills to obtain and maintain living wage employment;
- Reliable transportation to attend training, search for jobs, and to get to and from work;
- Financial literacy counseling;
- Low-cost childcare; and
- Affordable healthcare.

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

The needs of persons in public housing and housing choice voucher holders do not differ significantly from the population at large. Respondents to the PY 2020-2024 Con Plan survey identified similar public services needs including youth services, employment training, financial management, and transportation, among other needs, as high priority needs in Cape Coral.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Local governments invest their dollars, leveraging state and federal resources, in solutions that prevent and end homelessness. To make homelessness rare, brief, and one-time, Homeless Continuums of Care (CoCs) must implement evidence-based strategies and ensure there is a stock of available and attainable housing that is affordable to a variety of populations across all income levels. Responsible for coordinating and leading the homeless crisis response system in Cape Coral, and across Lee County, Florida, is the Ft. Myers, Cape Coral/Lee County CoC (FL-603). The Lead Agency is split between the Lee County Human and Veteran Services Department and the Lee County Homeless Coalition. To ensure that Cape Coral is represented, The City of Cape Coral and the Cape Coral Police Department hold membership with the CoC. The CoC's membership also includes 61 different organizations spanning between non-profit organizations, faith-based members, businesses, and government agencies. Forty-four families and individuals also hold CoC membership.

Codified into law in 2009, the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act, consolidated several programs previously authorized under the McKinney-Vento Homeless Assistance Act. In addition, the HEARTH Act authorized the Emergency Solutions Grant (ESG) program and a defined Continuum of Care planning process which supports increased coordination among local systems to address homelessness more efficiently at the community-based level. Being as that persons experiencing a homeless episode often overlap into multiple public systems, it is imperative that CoCs coordinate financial resources and efforts to reduce homelessness in their communities.

HUD's Category 1 Homeless Definition of Literally Homeless defines the household as an individual or family who lacks a fixed, regular, and adequate night-time residence; and who has a primary night-time residence that is:

- (i) Has a primary nighttime residence that is a public or private place not meant for human habitation;
- (ii) Is living in a publicly or privately operated shelter designated to provide temporary living arrangements (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state and local government programs); or

(iii) Is exiting an institution where (s)he has resided for 90 days or less and who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution.

HUD's Category 4 Homeless definition defines any individual or family who is fleeing/attempting to flee:

Any individual or family who:

(i) Is fleeing or attempting to flee their housing or the place they are staying because of domestic violence, dating violence, sexual assault, stalking, or other dangerous or life-threatening conditions related to violence that has taken place in the house or has made them afraid to return to the house, including:

- Trading sex for housing
- Trafficking
- Physical abuse
- Violence (or perceived threat of violence) because of the youth's sexual orientation.

(ii) Has no other residence; and

(iii) Lacks the resources or support networks to obtain other permanent housing

Unique to the Cape Coral area, the Lee County Human and Veteran Services Department is the Lead Agency is responsible for submitting funding applications and providing oversight of grant funded projects while the Lee County Homeless Coalition plays a role in advocating on behalf of the CoC and communicating with the CoC's General Membership. The CoC and Lee County Homeless Coalition work collaboratively to plan for and complete the annual Point in Time (PIT) Count and Homeless Services Day.

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

Evaluating the homeless crisis response system's ability to address the needs of people experiencing homelessness at the local level, the CoC adheres to measuring the effectiveness of the system as a whole. The System Performance Measures (SPM) offer a broad scope of the number of persons accessing services within the CoC's system throughout the year, as opposed to the PIT Count which takes a one-night snapshot of persons experiencing homelessness within the community.

The 2018 published System Performance Measures (SPM) report that there was a total of 927 persons experiencing homelessness as documented within the Homeless Management Information System (HMIS). There were 1,345 persons experiencing homelessness for the first-time during project year 2018.

Systems Performance Measures (SPM) 7 measures the number of successful exits out of homelessness, along with housing retention. In program year 2018:

- Total persons exiting street outreach: 29
- Total persons exited to temporary housing: 11
- Total persons exited to permanent housing: 3
 - Percent with successful Street Outreach outcome: 48%
- Total persons exiting ES, TH, SH, Permanent Housing Rapid Re-Housing (PH-RRH): 1,017
- Total persons exiting ES, TH, SH, PH-RRH to PH: 397
 - Percent with successful exits: 39%
- Total persons exiting PH (not including PH-RRH): 150
- Total persons exiting PH (not including PH-RRH) and residing in PH for 6 months or more or exiting to PH: 134
 - Percent with successful retention or exit: 89%

According to the 2018 program year System Performance Measures (SPM), the average length of time homeless in ES and SH is 121 days, with a median of 68 days. When evaluating the length of time homeless that includes TH in addition to ES and SH, the average days increases to 192 days and the median length remains at 68 days.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
Black or African American	70	50
White	137	107
Asian	0	1
American Indian or Alaska Native	1	2
Pacific Islander	0	1
Multiple Races	2	1
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	42	4
Non-Hispanic	168	158

Table 26 – Nature and Extent of Homelessness

Source: HUD 2019 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations, FL-603 Ft. Myers, Cape Coral/Lee County CoC, Point in Time. Date: 01/27/2019

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

Persons in households with at least one adult and one child totaled 81 individuals experiencing sheltered homelessness and 34 experiencing unsheltered homelessness. Identified by the PIT Count, there were 22 sheltered households with at least one adult and one child and eight of this household type staying in an unsheltered location. Households with only children totaled 11 households, all of whom were sheltered at ES. Among persons in households with one adult and one child, there were 48 children under the age of 18 residing in ES, two in TH, and 14 were unsheltered during the PIT Count. Within the same category, persons age 18 to 24, one person was sheltered at ES, and there were none residing in TH or in an unsheltered location. Persons over the age of 24 in households with at least one adult and one child totaled 29 persons in ES, one person in TH, and 20 who remained unsheltered at the time of the count. It is estimated that 42% of households entering the homeless crisis response system are households with children.

At the time of this assessment, there were 11 veterans staying at the ES, zero in TH, and 14 remained unsheltered. The annual Housing Inventory Count (HIC) documented a total of 388

beds dedicated to veterans, all of which are Permanent Housing. Within this category, 357 are VASH Vouchers and one is HOME-TBRA.

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

Non-Hispanic, white individuals are overrepresented out of the total population of individuals experiencing both sheltered and unsheltered homelessness within the Lee County CoC's region. At the time of this PIT Count, 137 white persons were experiencing sheltered homelessness, 127 at ES and 10 in TH, while 107 white persons remained unsheltered. There were 168 non-Hispanic residing in a sheltered location, 156 in ES and 12 in TH, and 158 unsheltered non-Hispanic individuals counted. Of those experiencing homelessness among the Hispanic population, 42 were staying in a sheltered location, with 39 individuals at ES and three in TH, while four persons remained unsheltered, totaling 46 individuals. There were 120 black individuals identified as experiencing a homeless episode, of which 70 were sheltered, 66 in ES and four in TH, and 50 were staying in an unsheltered location. Only one person who identified as Asian was identified and that person was unsheltered at the time of the count. Three people of American Indian or Alaska Native background, with one sheltered in ES and two remaining unsheltered. One person identified as a Pacific Islander was residing in an unsheltered location. Within the Multiple Races category, three people identified themselves as such, two of whom were sheltered one in ES and one in TH, while one remained unsheltered.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

In total, the Lee County CoC identified 210 individuals experiencing sheltered homelessness and 162 persons experiencing unsheltered homelessness at the time of the 2019 annual PIT Count. Among those sheltered, 195 were located at an Emergency Shelter (ES) and 15 were participating in a Transitional Housing (TH) project. Revealed by this count, 115 persons in households with at least one adult and one child, of which 81 remained in a sheltered location, 78 in ES and three in TH, while 34 were staying in an unsheltered location. Among the 246 persons in households without children, 106 individuals were staying in ES, 12 were located in TH, and 128 remained unsheltered. All 11 persons in households with only children were residing in ES. There were 161 females experiencing homelessness with 100 in ES, 14 in TH, and 47 staying in an unsheltered location. Two hundred and eleven males were experiencing homelessness at the time of the count and 95 were staying in ES, one in TH, and 115 remained unsheltered. Zero persons experiencing homelessness who participated in the count identified as transgender or gender non-conforming.

Summarizing persons within households experiencing chronic homelessness, there were 20 individuals residing in ES and 79 in an unsheltered location, totaling 99 chronically homeless persons in households. Among households with at least one adult and one child who met the

chronic criteria, there was one household comprised of two people who were located at ES and remained unsheltered during this count. Unsheltered chronically homeless persons in households with at least one child staying in an unsheltered location total 11. Eighteen individuals identified as chronically homeless in households comprised of adults only were staying at ES, while 68 remained unsheltered. There were zero chronically homeless persons in households with only children.

Respondents who participate in the PIT Count self-disclose other personal characteristics, offering more information how to best provide valuable services and use evidence-based approaches to address homelessness among those with increased comorbidity conditions. Seventy-seven individuals identified themselves as being severely mentally ill (SMI), of which 30 were staying in ES, six in TH, and 41 persons remained unsheltered. Sixty-eight individuals disclosed having chronic substance abuse with 24 in ES, four in TH, and 40 staying in an unsheltered location. There was a total of 25 veterans identified from the PIT Count and 11 were staying in ES while 14 remained unsheltered. Of the five individuals self-disclosing having HIV/AIDS, three were in ES and 2 stayed in an unsheltered location. In total, 63 individuals reported being victims of domestic violence. Forty-six of these victims were staying in a sheltered location, with 46 in ES and three in TH, while 14 individuals remained unsheltered.

Based on the 2019 PIT Count, there were 11 persons within the subcategory of unaccompanied youth under 18 years of age and all were located at ES. Among unaccompanied youth between ages 18-24 years old, four individuals were staying at ES while seven were unsheltered. In total, there was one person identified as a parenting youth between 18-24 years old and two children of the parenting youth, all of whom were residing at ES.

In an effort to offer safe sheltering options during a person's housing crisis, there are six ES facilities with 231 beds and two TH projects with 16 beds. However, of those beds, there are 10 specific to youth, zero for chronically homeless persons, and zero for veterans.

Discussion:

While the Lee County CoC is proving successful in making homelessness rare, brief, and one-time, there is still a great need to target resources aimed at effectively ending homelessness. As it stands according to the 2019 PIT Count, there are 254 households, comprised of 372 persons, in need of a permanent housing solution. Although there has been a 61.6% increase in overall housing inventory since 2008, there is still a need for more housing. As housing is the solution to ending homelessness, this data detailing the number of people who are without a home expresses that there is not enough housing available and affordable throughout Cape Coral and the Lee County area.

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

Introduction:

Committed to ensuring accessible supports and services for persons with special needs and households experiencing homelessness, the City of Cape Coral implements local initiatives and committees to develop effective strategies. The subpopulations within the category are highly vulnerable and, often times, are at risk of housing insecurity due to limited income and high levels of service needs. This section reviews the latest data from the ACS and other data sources, to ensure the City has an accurate representation of the extent of non-homeless special needs in the area.

Describe the characteristics of special needs populations in your community:

Elderly

For the purposes of this report, persons 65 years of age and older are considered elderly. According to the 2018: ACS 5-year estimates under the category Age and Sex, the City of Cape Coral is home to a total of 40,700 persons at or above the age of 65. This represents approximately 22.8% of the total City's population. There are 20,080 males (49.3%) and 20,620 females (50.7%) 65 years of age and older. Of the total 65 and over population in the City of Cape Coral, there are 4,282 individuals who also have a disability, 3,707 (9.2%) persons aged 65 and older living below 100% of the poverty level, and 5.5% of the population 65 years and older are receiving Food Stamps/SNAP benefits within City. There are 22,315 housing units occupied by persons 65 years and older of which 86% reside in owner-occupied units and 14% are living in renter-occupied units.

Persons with Disabilities

According to the ACS 2018: 5-Year Estimates, there is a total of 22,432 City of Cape Coral residents (12.6%) who are persons with a disability.

The ACS provides details on the type of disability for the population.

- 4.3% (7,601 persons) have a hearing difficulty
- 2.0% (3,532 persons) have a vision difficulty
- 4.3% (7,310 persons) have a cognitive difficulty
- 7.4% (12,611 persons) have an ambulatory difficulty
- 2.8% (4,846 persons) have a self-care difficulty

- 5.4% (7,814 persons) with an independent living difficulty

Substance Abuse

In FY 2018/2019, Central Florida Behavioral Health Network's (CFBHN) system of care provided substance abuse services to 23,339 adults and 3,554 children. It is noted that not all of these cases were not for individuals living within the City of Cape Coral, as CFBHN provides services across multiple counties.

The Florida Department of Health's Lee County Community Health Needs Assessment Report provides the following data:

- Cirrhosis/Liver Disease mortality rate was 12.5 deaths per 100,000 population between 2013 and 2015 in Lee County.
- 26.8% of adults in Lee County are excessive drinkers (heavy/binge drinkers).
- Drug induced mortality rate of 14.7 deaths per 100,000 population from 2013 to 2015.
- Among adults in Lee County, 4.5% report using an illicit drug in the past month.
- A total of 5.4% of Lee county adults acknowledge using marijuana in the past month.
- In Lee County, 3.2% of adults disclosed having sought professional help for an alcohol or drug problem at some point in their lives.
- 13.4% of Lee County adults smoke cigarettes.

According to the Florida Department of Law Enforcement 2019 Interim Drug Report, in District 21 which includes Lee County, there were 101 total deaths where fentanyl was either the cause or present, 14 deaths with fentanyl only (includes both caused or present), and 87 deaths with fentanyl in combination with other drugs. Heroin-caused deaths in District 21 total 14 people in 2019.

Domestic Violence

In 2019, The Florida Department of Law Enforcement (FDLE) Uniform Crime Report documents that the Cape Coral Police Department reported 288 cases of all types of domestic violence offenses ranging from simple assault to murder and including aggravated assault, rape, threat/intimidation, stalking, and fondling. Lee County Continuum of Care identified 63 persons identified as victims of Domestic Violence in the 2019 PIT Count. Of those individuals, 46 persons were residing in Emergency Shelter, three were located in Transitional Housing, and 14 individuals remained unsheltered during the count.

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

Elderly

The lead agency coordinating services for adults age 60 and older and adults with disabilities is the Area Agency on Aging for Southwest Florida (AAASWFL) in this jurisdiction and their Area Plan details a needs assessment to determine services needs for elders. Service needs for this population include transportation, retrofitting, nutrition and dining, health clinics, activity centers, caregiving, learning, and resources for aging individuals. Elderly persons often need utility assistance, enrollment and support assistance with Medicare programs, long term care services, and other supports to help elderly community members age in place.

The United States of Aging Survey (2015) nationally surveyed the 60 years of age and older population and identified that the top needs of the elderly included physical and mental health services, education and outreach for protecting themselves against financial scams, and access to affordable housing.

Persons with Disabilities

The Florida Developmental Disabilities Council (FDDC) current five-year plan and the Agency for Persons with Disabilities (APD) long-range program plan identified goals to help address needs of persons with mental and physical disabilities. Needs identified in these plans included transportation, employment, elementary through postsecondary transition, self-advocacy, increased access to services and supports, and housing. Community integrated housing and inclusion in public services benefit persons with disabilities.

Substance Abuse

In alignment with the Substance Abuse and Mental Health Services Administration (SAMHSA), direct service providers can benefit from recovery-oriented support services aimed at assisting consumers to manage their substance use disorder to the best of their ability. Receiving moderate response in the Community Survey, residents of the City of Cape Coral, prevention is an important component of addressing substance use. Incorporating health, home, purpose, and community are essential components of a recovery support network. Services typically include case management and inpatient and outpatient treatment. Based on the community needs assessment, the need for affordable care and access to services is a need for this population.

Victims of Domestic Violence

Florida Department of Children and Families 2019-2020 Annual Capital Needs Assessment details that there is a need to increase emergency shelter and transitional housing capacity to provide

services to persons fleeing domestic violence. The Florida Coalition Against Domestic Violence identifies the following essential services for victims of domestic violence: survivor focused safety plans, counseling and advocacy, information and referrals for persons seeking assistance, child and youth-specific activities, youth-targeted education, education and training for adults.

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

Persons with HIV/AIDS and Their Families

As of 2018, Florida Health Charts reports that, in 2018, Lee County had 38 cases of AIDS at a rate of 5.3 per 100,000 people. At a rate of 10.7 per 100,000 people in 2018, HIV cases counted 77 cases. Among the residents diagnosed with HIV in 2018, 19 were Non-Hispanic White males, six were Non-Hispanic White females, 14 were Non-Hispanic Black males, nine were Non-Hispanic Black females, 22 were Hispanic males, and five were Hispanic females.

FL-603 Ft. Myers, Cape Coral/Lee County CoC identified five individuals at the time of the 2019 PIT Count who self-disclosed their HIV/AIDS diagnosis. Three of the identified individuals were residing in Emergency Shelter and two were staying in an unsheltered location.

The City defers HOPWA funding to the State for administering and reporting for this program.

Discussion:

Housing for all Cape Coral residents, regardless of level of care need or income, will be integrated into the community and, when necessary, paired with targeted support services. Across all subpopulations described in this section, there is a need for increased housing opportunities and funding for services that can be specific to Cape Coral residents. Implementation of best practices, specific to that person's individual needs or diagnosis, is essential to housing stability, wellness, and recovery. Cape Coral generally relies on Lee County to fund and develop programs for persons with special needs due to limited funding resources. While the City is supportive of non-homeless special needs activities within the existing capacity, more goals related to affordable housing would benefit the more vulnerable community members.

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

Describe the jurisdiction's need for Public Facilities:

The public facilities category includes a range of activities to address non-housing community development needs such as community centers and parks that benefit low- or moderate-income neighborhoods. Residents and stakeholders that participated in the public meetings and the community needs survey identified the following public facility needs as high priorities for Cape Coral:

- Community parks and recreational facilities
- Daycares
- Youth Centers
- Public safety offices

How were these needs determined?

These needs were determined through a comprehensive citizen participation process including:

Stakeholder meeting: Stakeholders including residents and social service agencies serving the low- and moderate-income population were invited to attend a community meeting. The meeting served to provide information on the Five-Year Consolidated Plan, its process, and solicit input from stakeholders on priority needs.

Con Plan survey results: Respondents to the PY 2020-2024 Con Plan survey were asked to rank the public facility needs in Cape Coral. The categories of public facilities in the survey were child-care centers, community centers and facilities (youth centers, senior centers), community parks and recreational facilities, and public safety facilities (fire, police, emergency management). Respondents could identify each public facility category as a high need, low need, no need, or don't know.

Describe the jurisdiction's need for Public Improvements:

The public improvement category includes a range of activities considered to be non-housing community development needs such as roads, water/sewer improvements, lighting, drainage, and other capital projects that benefit low- or moderate-income neighborhoods. The following public improvement needs have been identified as high priorities for Cape Coral:

- Streets and sidewalks
- Water and sewer

How were these needs determined?

These needs were determined through a comprehensive citizen participation process including:

Stakeholder meeting: Stakeholders including residents and social service agencies serving the low- and moderate-income population were invited to attend a community meeting. The meeting served to provide information on the Five-Year Consolidated Plan, its process, and solicit input from stakeholders on priority needs.

Con Plan survey results: Respondents to the PY 2020-2024 Con Plan survey were asked to rank the public infrastructure needs including streets, sidewalks, and water/sewer improvements as a high need, low need, no need, or don't know.

Describe the jurisdiction's need for Public Services:

Public services address a broad range of needs including the provision of services for the mentally ill, developmentally disabled, elderly, and other groups such as persons with HIV/AIDS. Public services are often provided by non-profit agencies, usually in coordination with the City. The following public service needs have been identified as high priorities for Cape Coral:

- Mental health services
- Services for the disabled
- Senior services
- Homeless services
 - Medical care
 - Employment training
 - Meals on wheels
- Youth services
 - Educational programs
 - Afterschool or summer programs
 - Meal programs
- Domestic violence services
- Employment training
- Financial management
- Drug/alcohol abuse services
- Housing counseling
- Fair housing enforcement
- Crime prevention
- Transportation

How were these needs determined?

These needs were determined through a comprehensive citizen participation process including:

Stakeholder meeting: Stakeholders including residents and social service agencies serving the low- and moderate-income population were invited to attend a community meeting. The meeting served to provide information on the Five-Year Consolidated Plan, its process, and solicit input from stakeholders on priority needs.

Con Plan survey results: Respondents to the PY 2020-2024 Con Plan survey were asked to rank the public service needs. There were 19 categories of public services included in the survey and the trending public service needs are listed above. Respondents could identify each public service category as a high need, low need, no need, or don't know.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The Housing Market Analysis section of the Plan provides a snapshot of the City's current housing stock and housing facilities. Housing market characteristics reviewed include the supply of housing, availability of affordable housing, housing cost and condition of housing units, and the supply of housing or facilities for persons with disabilities and persons experiencing homelessness. The Housing Market Analysis is divided into the following sections:

Number of Housing Units – The Housing Market Analysis begins with a basic count of the total number of housing units and occupied housing units in the City by property type, unit size, and tenure. There are 83,778 units in the City including a limited supply of subsidized units. Analysis of the data indicate that the current housing supply does not meet the need of all the City's residents.

Cost of Housing – This section of the Plan compares the cost of housing in the City to household incomes to determine if there is a sufficient supply of affordable housing. Housing cost burden (unaffordability of housing) is the foremost housing problem in the City and the data in this section of the Plan further supports the need for programs that produce or preserve affordable housing.

Condition of Housing – The supply of quality, decent housing is shaped by the condition of the housing inventory. This section of the Plan analyzes the age of the housing, risk of exposure to lead-based paint, and presence of housing problems. These factors coupled with the definition of substandard housing, justify the need for housing preservation activities.

Public and Assisted Housing – The affordable housing inventory in any jurisdiction typically includes units subsidized by federal, state, or local programs including public housing. The City of Cape Coral is served by two housing authorities offering 2,469 vouchers. Both PHAs have waiting list for public housing units and vouchers which demonstrates the gap in the availability of affordable housing citywide.

Homeless Facilities and Services – This section of the Plan provides an inventory of homeless facilities and services in the City. The Emergency Shelters available within Cape Coral and the surrounding area includes two shelters specific to providing supports to survivors of domestic violence provided by Abuse Counseling and Treatment, Inc. (ACT). ACT's service array includes a hotline, crisis counseling, safety planning, information/referral, and admission into the shelter.

Special Needs Facilities and Services – Persons with special needs such as elderly persons, and persons with disabilities may require supportive housing and services. This section of the Plan provides information on facilities and services that meet the needs of this subpopulation.

Barriers to Affordable Housing – It is a goal of the City to increase the supply of affordable housing for low- and moderate-income persons. To accomplish this goal the City must overcome any barriers to the creation of affordable housing. Government regulations including land use/zoning codes and building codes adopted by a jurisdiction have the potential to impact the cost of housing and limit the supply of affordable housing.

Non-Housing Community Development Assets – In addition to the non-housing community development needs identified in the Needs Assessment, the City also has economic development needs such as the need for employment training/education for workers to better align with the major employment sectors. Local economic trends are discussed in this section of the Plan as well as opportunities for economic growth.

Needs and Market Analysis Discussion – This section of the Plan summarizes key points from the Needs Assessment and Market Analysis in relation to areas of the City that have a low-income or minority concentration.

Broadband Needs of Housing occupied by Low- and Moderate-Income Households – Access to broadband is an essential need for individuals and families and should be equally available to low- and moderate-income households. The broadband services available to residents of the City are described in this section.

Hazard Mitigation - The supply of housing is directly impacted by the effects of natural disasters and other hazards such as climate change. Low- and moderate-income persons are more vulnerable to these effects and this section of the Plan discusses the natural hazard risks that this population faces including the risk of displacement due to a natural disaster.

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

Introduction

The Housing Supply Analysis provides an estimate of the current supply of housing in the City of Cape Coral. In this section the existing housing inventory is examined, including the type and size by tenure (owners/renters).

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	66,951	79.9%
1-unit, attached structure	1,330	1.6%
2-4 units	4,990	5.9%
5-19 units	6,917	8.2%
20 or more units	2,916	3.5%
Mobile Home, boat, RV, van, etc	674	.8%
Total	83,778	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2014-2018 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	132	0.3%	166	0.9%
1 bedroom	340	0.7%	915	5%
2 bedrooms	5,202	11%	5,660	31%
3 or more bedrooms	41,092	88%	11,474	63%
Total	46,766	100%	18,215	100%

Table 28 – Unit Size by Tenure

Data Source: 2014-2018 ACS

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

To increase and improve the housing stock for its economically disadvantaged residents, the City of Cape Coral uses CDBG and SHIP to achieve its affordable housing goals. The City uses federal and state dollars to construct affordable housing and offer homeownership opportunities. Each of these activities target low- and moderate-income households within the City of Cape Coral. The City will continue to explore ways to leverage funding and partner with other agencies to accomplish its housing goals.

The City is projecting to provide direct financial assistance to four low-income households to create homeownership opportunities and construct 92 affordable units using CDBG funding with a target date of September 30, 2024. The City will also provide utility assistance for 60 households. The primary distribution of the population benefiting from the grant assistance program will be city-wide and, in most cases, extremely low, low, and moderate-income limited residents who are elderly, persons with a disability, or persons experiencing homelessness.

The City of Cape Coral's Local Housing Assistance Plan (LHAP) details the City's strategy for implementing the State Housing Incentive Partnership (SHIP) program. Utilizing the state housing trust fund dollars into the community through rental and homeownership activities for extremely low, very low, and sometimes moderate-income residents. Between 2019-2022, the City's strategies include:

- Owner Occupied Rehabilitation serving two very low- and one low-income Cape Coral households annually over the three-year period.
- Water and Sewer Connection in the form of financial assistance serving very low- and low-income Cape Coral residents.
- Emergency Repair to assist owner occupied single family residential properties with emergency repairs serving very low- and low-income Cape Coral residents.
- Down Payment/Closing Cost Assistance to homebuyers purchasing existing, eligible housing serving moderate income Cape Coral residents.
- Construction and Redevelopment (Homeownership) to promoting acquisition and/or construction of affordable housing for homeownership activities serving very low- and low-income Cape Coral residents.
- Rental Housing Strategy to provide assistance to an eligible sponsor organization for the production of affordable housing serving very low- and low-income Cape Coral residents.

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

The City of Cape Coral does not have any Public Housing Authorities within the municipality and relies on PHAs outside of the City but within Lee County to administer voucher subsidies and federal housing authority programs. Outside of the City and serving residents in the Cape Coral jurisdiction are the Lee County Housing Authority and the Housing Authority of the City of Ft. Myers. The Shimberg Center's Assisted Housing Inventory for the City of Cape Coral is inclusive of all funders which reports that there are currently 868 total assisted units in the City of Cape Coral and the City is projected to lose 12 assisted units that are dedicated to persons with disabilities by 2038 due to subsidy expiration.

The 2019 Rental Market Study outlines developments and units preservation risk factors per county. In Lee County, there is one development comprised of 352 units that have Florida Housing Finance risk, six developments totaling 544 units with HUD expiring rental assistance. Sixteen developments are 30 years or older, totaling 1,297 units and 22 developments comprised of 2,488 units that are between 15-29 years of age. There are 40 developments and 3,851 units with at least one risk factor.

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

The current availability of housing units in the City of Cape Coral does not meet the needs of the population. The Attainable Housing in Lee County: 2018 Report details that census tracts in South Cape Coral is one of the “areas with the greatest spatial mismatch between supply and demand” which targets rental units affordable to renter households earning between \$25,000 and \$50,000 annually. According to the 2019 Point in Time Count, there were 372 persons experiencing homelessness across the Lee County CoC. If housing was available and affordable, there would be a reduction in the length of time people are experiencing homelessness and a decrease in the number of people experiencing homelessness.

Based on ACS 2018 5 Year Estimates: Median Income in the Past 12 Months, the median household income within the City of Cape Coral is \$57,125. According to the Zillow Home Value Index, the median value of homes currently listed for sale in the City of Cape Coral is \$262,900. The median rental price in the City is \$1,650. For a Cape Coral resident earning the median income identified in the ACS, to prevent cost burden, the maximum monthly housing cost must not exceed \$1,428 which is based on gross earnings prior to deductions. Once property tax, PMI, and homeowner’s insurance are added to the principal mortgage, a person earning the median income in the City of Cape Coral would be considered cost burdened. The median rent amount for Cape Coral exceeds 30% of the median household income, creating a situation of cost burden for renters. Regardless of whether Cape Coral households are owning or renting, the housing expenses are projected to exceed the average income earner in the City of Cape Coral, creating increased numbers of cost burdened households and putting more Cape Coral residents at-risk of a housing crisis.

Describe the need for specific types of housing:

City of Cape Coral residents would benefit from an increased housing stock that is affordable to various types of households, with and without special needs, based on the median household income. The City has limited access to housing subsidies, as both Public Housing Authorities and the Homeless Continuum of Care serve a larger jurisdiction including and beyond Cape Coral. Of the 372 persons experiencing homelessness during the last Point in Time Count, there were 213 households without children who could rent and live in single room occupancy or one-

bedroom units, if available. The 30 households with at least one child and one adult are comprised of 115 individuals who require access to rental units with more than one bedroom. This data demonstrates that there is a need for housing that accommodates both single adults as well as families. According to Table 28, Unit Size by Tenure, 88% of owned homes and 63% of rented units are 3 or more bedrooms. Increasing the capacity of single room occupancy, one or two bedrooms can help address the need for housing resources, which would then decrease homelessness.

Discussion

Despite small increases in median income, the cost of living and housing expenses outpaces cost of living increases for wage earners and persons who receive benefits. Therefore, the City will continue to invest in strategies that support City residents obtain and maintain their rented unit or owned home. The need for available and affordable housing surpasses what is available, and the residents would benefit from increased access to housing subsidies, affordable developments, and a diversity of unit size to accommodate single person households and households with multiple members.

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

Introduction

The following tables show the cost of both owner and renter housing in the City of Cape Coral. These tables have been updated with American Community Survey (ACS) data to better reflect the current market.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2018	% Change
Median Home Value	241,400	214,700	(-11%)
Median Contract Rent	881	966	(10%)

Table 29 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2014-2018 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	349	2%
\$500-999	9,419	54%
\$1,000-1,499	6,183	35%
\$1,500-1,999	1,064	6%
\$2,000 or more	467	3%
Total	17,482	100.0%

Table 30 - Rent Paid

Data Source: 2014-2018 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	70	No Data
50% HAMFI	1,050	2,460
80% HAMFI	8,360	8,635
100% HAMFI	No Data	14,100
Total	9,480	25,195

Table 31 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	875	946	1182	1540	1752
High HOME Rent	765	821	987	1131	1243
Low HOME Rent	603	646	776	896	1000

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

The City of Cape Coral is comprised of 9,419 renters who are leasing rental units ranging between \$500-\$999 monthly, falling within the median contract rent which is \$966 per month. The median home value decreased from \$241,400 in to \$214,700, which is an 11% reduction. The median contract rent increased since 2010 by 10% from \$881 to \$966. Equally, renters and homeowners with higher earnings whose income is 100% HAMFI or greater have the most access to units of their choosing because their income provides flexibility and allows for a more expensive cost of living. Therefore, there are no documented renters within the 100% HAMFI and above range. The data reports that homeownership is more attainable for homeowners earning 80% HAMFI and above, demonstrated by 22,735 identified homeowners within that HAMFI range. Displaying the difference, within the City there are 25,195 homeowners and 9,480 renter households among all HAMFI categories. On either side, there is no data available for homeowners within the 30% HAMFI range and no data for renters in the 100% HAMFI range. It is assumed that households earning 30% HAMFI and below could not access homeownership with the limited income and financial resources needed to support closing costs, PMI, down payment, and homeowner's insurance. Additionally, households earning 100% HAMFI have the resources available to own their home, pay the additional expenses, and save disposable income for a down payment.

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

Despite the reduction in home values, the cost of renting has increased. Although it is desirable to be a homeowner, and can potentially be more affordable, it is only possible for many low to moderate income households when assistance to support down payment and closing costs can be provided. The Zillow Home Value Index is forecasting a -1.8% decrease in home values, following a current 1.9% increase over the last year. The market temperature is considered "very cold." The current median list price of homes in Cape Coral is \$262,900, while the median sale price in the City is \$243,200 and the median home value is \$237,432. Within the City, 5.5% of

homes have negative equity, which is lower than the national average and 1.0% homeowners are delinquent on their mortgage, which is slightly below the national average.

Regardless of the decrease of home values making it more affordable for households with lower incomes to access homeownership opportunities, the rent price continues to increase and is currently reporting a median rent price of \$1,650 in Cape Coral. The data reports that, as of March 2020, it takes 1.8 years after which buying is more financially advantageous than renting. Currently in Cape Coral, it is a buyers' market for residents who are interested in homeownership and the median rent is lower than the Cape Coral-Ft. Myers Metro Area where the median rent price is \$1,800.

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

The area median rent as of 2018 is just beyond the HUD published 2020 Fair Market Rent for 1-bedroom units. However, the median rent falls within the 2-bedroom High HOME Rent and is between the 3- and 4-bedroom Low HOME Rent amounts. This variation demonstrates that rents are inconsistent, not well aligned with the real time market and unit size. Excluding utility expenses, there are 9,768 who are already paying \$999 or below for monthly rent, making up 56% of renters. The second largest renter group are households paying between \$1,000-\$1,500 monthly, totaling 6,183 households, making up 35% of the renter population. Low to moderate income households may be affected due to continued increase of rents and lack of consistency between Fair Market Rent and HOME rents in the current City of Cape Coral market.

Outside of the jurisdiction of the City of Cape Coral, but available to City residents are two Public Housing Authorities: The Lee County Housing Authority (Lee County HA) and the Housing Authority of the City of Fort Myers (HACFM). The average unit cost for Lee County HA as of May 2020 is \$775.17, and the average unit cost for HACFM is not available. Lee County Housing Authority offers Public Housing, the Housing Choice Voucher (Section 8) program, Family Self Sufficiency, and the Resident Opportunity Self Sufficiency Program. Lee County HA operates 142 public housing units and 271 voucher subsidy programs, including awards of 39 Mainstream vouchers, 25 Family Unification Program vouchers, and 35 HUD-VASH vouchers. HACFM operates 884 Public Housing units, 2,176 Housing Choice Vouchers, including 96 Mainstream Vouchers, and 322 HUD-VASH vouchers. The continued increase in rental housing costs will place an additional burden on the PHA due to increased housing assistance payments. Additionally, the need to preserve and produce housing that is affordable to a variety of income earners is essential to preventing and ending homelessness.

Discussion

Within the City of Cape Coral, more than half of the renters are paying under \$1,000 per month toward rent. This data demonstrates the need for available and affordable housing options for low to moderate income households. Although some households are able to support more expensive rental units, it is not the majority. Despite a decrease in home values, and a continued downward trend over the next year, homeownership is not a financial reality for lower income households. Therefore, these households must continue to adhere to increased rental costs due to their financial limitations. While there are two Public Housing Authorities that can provide housing support to residents within Cape Coral, there is a need for more subsidized housing options to decrease the housing cost burden among City of Cape Coral residents. To make homeownership more accessible to low to moderate income households, the City will target more resources to homebuyer assistance and paired with affordable housing options for purchase.

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

Introduction

The following section outlines “selected” housing conditions as defined by the Census. These conditions are generally considered identifiers of substandard housing, although the last two conditions on the list relate to the household, not the housing unit. The Census defines a “selected” condition as:

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

Definitions

The City strives to increase the availability of permanent housing in standard condition. To ensure housing projects and activities meet this goal, it is important to define the terms standard condition, substandard condition but suitable for rehabilitation.

As required by HUD regulation, the City’s definitions are as follows:

Standard condition means a housing unit that meets or exceeds HUD’s Housing Quality Standards (HQS) (24 CFR 982.401) and all state and local codes and zoning ordinances.

Substandard means a housing unit lacking complete plumbing and kitchen facilities.

Substandard suitable for rehabilitation means a housing unit, or in the case of multiple unit buildings the building or buildings containing the housing units, which have at least three major systems in need of replacement or repair and the estimated cost of making the needed replacements and the repairs is less than 75% of the estimated cost of new construction of a comparable unit or units.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	13,143	28%	8,375	46%
With two selected Conditions	169	0%	494	3%
With three selected Conditions	20	0%	20	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	33,434	71%	9,326	51%

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total	46,766	99%	18,215	100%

Table 33 - Condition of Units

Data Source: 2014-2018 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	16,995	42%	8,530	46%
1980-1999	16,400	41%	6,905	37%
1950-1979	6,700	17%	3,105	17%
Before 1950	245	1%	90	0%
Total	40,340	101%	18,630	100%

Table 34 – Year Unit Built

Data Source: 2011-2015 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	7,655	16%	3,418	19%
Housing Units build before 1980 with children present	6,795	17%	3,380	18%

Table 35 – Risk of Lead-Based Paint

Data Source: 2014-2018 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	11,598	7,731	19,329
Abandoned Vacant Units	0	0	0
REO Properties	3,896	974	4,870
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Alternate Data Source Name:

2018 ACS – Vacant Units

Data Source Comments: REO total units from RealtyTrac REO Listing Data. Units not suitable for rehabilitation, calculated 40% of total vacant units and 20% of REO properties.

Need for Owner and Rental Rehabilitation

Regardless of tenure, a moderate portion of housing stock within the City of Cape Coral is older, with 18% of owner-occupied housing and 17% of renter-occupied housing being built prior to 1980. Additionally, there are 245 units of owner-occupied housing (1%) and 90 units of renter-occupied housing units (0%) which were built prior to 1950, making this category the least amount of housing among all years built. In the City, 28% of owner-occupied units and 46% of renter-occupied units reported having at least one sub-standard housing condition identifier, which is defined above. It is estimated that approximately 40% of vacant units and 20% of REO properties meet the definition of “substandard, not suitable for rehabilitation” within the City of Cape Coral. These are assumed not to be suitable for rehabilitation due to dilapidation causing unsafe living environments, lack of heating, lack of kitchen facilities, and lack of complete plumbing facilities. It is estimated that approximately 60% of Cape Coral’s owner-occupied and renter-occupied housing units are in need of housing rehabilitation and would qualify as suitable to rehabilitate.

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

Lead based paint, a known toxic substance that can cause health issues, was used in homes prior to 1978. This toxic substance was banned in 1978 but is still present in older homes. Specialized remediation of deteriorating lead based paint is necessary to prevent health hazards to the occupants, especially children. For the purposes of this report, data from units constructed prior to 1980 will be evaluated, this also includes units occupied by households with children. Of the total 7,655 owner-occupied units built before 1980, 89% of those units have children present. The number renter-occupied built before 1980 totals 3,418, of which 99% have children present.

In a recent CDC state surveillance data reporting childhood blood lead in Lee County, 5,077 children less than 72 months of age were tested. Of the children who were tested, 60 (1%) children had elevated blood lead levels. The City invests CDBG funding in activities such as housing rehabilitation to reduce lead paint risks and by providing lead-based paint testing. The Florida Department of Health in Lee County tracks the number of children and adults who are lead poisoned through their Lead Poisoning Prevention Program.

Discussion

Seeking to improve the Cape Coral community, the City has approved the South Cape Community Redevelopment Area within the Cape Coral CRA to enhance the South Cape and create a vibrant urban village, encouraging economic growth and improving the quality of life for Cape Coral’s residents. While revitalization is the focus and improvements are being completed, the

rehabilitation of existing housing and development of newer housing opportunities may direct the housing market toward more expensive rental and homeownership costs, making it unaffordable for residents who work and live in the City, based on the current median income.

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

Introduction

Public housing was established to provide decent and safe rental housing for eligible low- and moderate-income families, the elderly, and persons with disabilities. . Public housing agencies play an important role in the provision of affordable housing by operating housing developments and/or managing housing choice vouchers.

The City of Cape Coral does not have a public housing agency or any public housing developments within its boundaries. However, the Lee County Housing Authority (LCHA) and the Housing Authority of the City of Fort Myers (HACFM) own and operate public housing and subsidize the cost of private market rental units under the Section 8 Housing Choice Voucher program.

This section of the Plan describes the number and physical condition of public housing and vouchers managed by the LCHA and HACFM and represents Lee County as a whole, unless stated otherwise.

Totals Number of Units

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	1,026	2,469	52	1,900	357	25	135
# of accessible units									

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

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Between the two public housing agencies, there are a combined 1,026 public housing units and 2,469 housing choice vouchers in Lee County. No public housing developments are located within the boundaries of Cape Coral. Section 8 Housing Choice Vouchers are offered to Cape Coral

residents through both housing authorities. According to the LCHA, as of March 2020, there were 87 households with Section 8 vouchers within Cape Coral.

The Southwest Florida Affordable Housing Choice Foundation, a nonprofit affiliate of the HACFM, in partnership with the City of Cape Coral, developed 12 units of senior rental housing using funding from the Neighborhood Stabilization Program (NSP). These 12 units, known as Coconut Cove I and Coconut Cove II, are now under a Housing Assistance Payment (HAP) contract with HACFM, receiving subsidy under the Project-Based Voucher program. There are also 15 homeowners in Cape Coral participating in the Homeownership Voucher Program administered by HACFM.

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

There are no public housing units located within the City of Cape Coral.

Public Housing Condition

Public Housing Development	Average Inspection Score
N/A	N/A

Table 37 - Public Housing Condition

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

There are no public housing units in the City of Cape Coral. Public housing programs currently available to Cape Coral residents is limited to Section 8 housing choice vouchers and project-based vouchers being utilized at the Coconut Cove I and II.

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

The Housing Authority of the City of Fort Myers administers the Family Self-Sufficiency (FSS) program which enables public housing residents and voucher holders to reduce their dependency on rental subsidies and encourages homeownership. Families living in public housing or who participate in the HCV program, qualify for the FSS program. While participating in the FSS program, participants work closely with the FSS Coordinator for a period of up to five years. With the guidance on the FSS coordinator, families identify and set goals to achieve self-sufficiency. The supportive services available to program participants include: participating in employment related services such as resume writing, job training, and job placement to obtain and maintain suitable employment, attending life management skills courses, and attending financial literacy classes where they become familiar with establishing credit, budgeting, savings, and loans.

Additionally, HACFM has an elderly services coordinator who plans regular activities for senior residents. The Senior Services Coordinator (SCC) provides case management and outreach services for elderly persons and individuals with disabilities who are over the age of 55. The SCC works closely with local nonprofits, community and faith-based organizations, and health providers to provide in-home healthcare, preventative care, and chronic disease management services, to aid families desiring to live independently and age in place. The SCC also provides assistance with coordinating medical appointments, assisting with Medicaid/Medicare eligibility application, food stamp applications and recertification, transportation assistance, monthly shopping trips, and social service activities on and off-site.

The Lee County Housing Authority also promotes self-sufficiency of its residents. LCHA administers a FSS program and a Resident Opportunities and Self Sufficient (ROSS) program. The ROSS program provides public housing residents with supportive services, resident empowerment activities, and assistance in becoming economically self-sufficient.

Discussion:

Housing choice vouchers are awarded under different special purpose voucher program types including Veterans Affairs Supportive Housing (VASH), Family Unification Program (FUP), and Mainstream (MS) vouchers for persons with disabilities. At the time of this writing, there were 517 special purpose vouchers available in Lee County. As of March 2020, 12 special purpose vouchers (10 VASH, 1 FUP, 1 MS) administered by the LCHA were in use in the City of Cape Coral.

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

Introduction

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	120		4	357	
Households with Only Adults	101		12	79	
Chronically Homeless Households	0		0	0	
Veterans	0		0	357	
Unaccompanied Youth	10		0	0	

Table 38 - Facilities and Housing Targeted to Homeless Households

Source: HUD 2019 Continuum of Care Homeless Assistance Programs Housing Inventory Count Report, FL-603 Ft. Myers, Cape Coral/Lee County CoC. Date: 10/09/2019

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

Persons experiencing homelessness in Cape Coral can dial 2-1-1 to access information immediately. The Lee County Pocket Guide to Emergency Assistance, developed by the Lee County Homeless Coalitions, is available at: <https://www.leehomeless.org/wp-content/uploads/2020/01/December-2019-Green-Book.pdf>.

The Emergency Shelters available within Cape Coral and the surrounding area includes two shelters specific to providing supports to survivors of domestic violence provided by Abuse Counseling and Treatment, Inc. (ACT). ACT's service array includes a hotline, crisis counseling, safety planning, information/referral, and admission into the shelter. Residents have access to weekly groups, addiction education, life skills education, job skills evaluation and training, financial literacy, case management services, and individual counseling. ACT provides GED and ESOL programming through the Economic Empowerment Program. Women experiencing homelessness without dependents can access shelter at Angel Wings of SW Florida, located in Cape Coral, and receive assistance to locate employment and achieve economic independence.

Within the City of Cape Coral, persons experiencing homelessness can access behavioral health services at SalusCare. The outpatient service array provided by SalusCare includes psychiatry, therapy services, tele-health (psychiatry/therapy), and case management. SalusCare's Integrated Treatment Team (ITT) helps persons with mental health, substance use, or co-occurring diagnoses with stabilization through community resources, support, and wrap-around treatment. Care Coordination and case management activities are provided to persons experiencing homelessness, in addition to SSI/SSDI Outreach, Access, and Recovery (SOAR) model which is used to assist persons with a mental illness diagnosis who are currently or formerly homeless in applying for benefits.

Both Lee County Veteran and Human Services and the Salvation Army staff employment specialists that provide support with identifying and securing employment, job training opportunities, and increasing skills for competitive employment. Vocational Rehabilitation (VR) is a resource for persons with mental or physical disabilities to access employment services which helps participants achieve economic mobility and independence. In Cape Coral, the VR office services persons with disabilities to develop skills, attain, maintain, and regain employment. Training, counseling, psychological, and medical restorative services are also available through VR.

There are two Federally Qualified Health Centers (FQHC) in the jurisdiction, Lee Memorial Health System and Family Health Centers of Southwest Florida, that can provide services regardless of the ability to pay, or health insurance status. Services may include primary health care,

preventative health care, disease management, health-related educational services, adult medicine, dental, pediatrics, women's health, optometry, pharmacy, and social services.

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

The Lee County CoC's consolidated application for fiscal year 2019 CoC competition grants resulted in federal funding totaling \$1,790,521 spread among 10 programs to make homelessness rare, brief, and one-time throughout Cape Coral and Lee County. The funded projects include Rapid Rehousing (RRH), to move a household into permanent housing as quickly as possible, typically providing help identifying appropriate housing; financial assistance, and support services and Permanent Supportive Housing (PSH), generally set aside for chronically homeless households, providing access to individualized support services paired with a housing subsidy.

Of 231 ES beds throughout the entire CoC area, there are six family units with 20 family beds and two adult beds in Cape Coral available through ACT. None of the beds within the City of Cape Coral have subsets specific to persons experiencing chronic homelessness, homeless veterans, or youth experiencing homelessness. Youth experiencing homelessness from Cape Coral can access 10 dedicated shelter beds to this subpopulation at the OASIS Shelter.

CASL receives funding for the Projects for Assistance in Transition from Homelessness (PATH) program which funds outreach, screening and diagnostic treatment, habilitation/rehabilitation, community mental health, substance use disorder treatment, referrals for primary health care/job training/educational services/housing, and housing services (specified in Section 522(b)(10) of the Public Health Service Act) activities.

The HUD-Veterans Affairs Supportive Housing (VASH) program is administered by two Public Housing Authorities (PHA) in Lee County, The Housing Authority of the City of Fort Myers and the Lee County Housing Authority in partnership with the local VA Medical Center (VAMC). Both PHAs serve consumers within the City of Cape Coral. Between the two PHAs, there is a total of 357 HUD-VASH vouchers which provide scattered site housing subsidies paired with supportive services to veterans who are chronically homeless veterans.

The Lee County PHA administers 25 Family Unification Program vouchers which are earmarked to serve youth exiting the foster care system who are at-risk of or experiencing homelessness and households involved with the child welfare system whose primary cause of risk of imminent placement or a barrier pending the return of the child(ren) to the home is due to homelessness.

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

Introduction

The City of Cape Coral provides access to various services and facilities for persons with special needs. The City is engaged with the systems of care and their network of direct service providers to support persons experiencing homelessness and those with special needs by increasing access to public services and increasing access to affordable housing. Additionally, the City recognizes the importance of collaboration with service providers to best serve persons experiencing homelessness and is dedicated to funding to increase permanent supportive housing opportunities. To ensure that expert guidance is provided in the development of City plans, goals, and objectives, the City of Cape Coral incorporates designated provider agencies in the consulting and planning process.

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

Respondents of the community survey expressed that special needs housing for persons with HIV/AIDS, elderly, and persons with disabilities is a high need, holding great importance. According to the Shimberg Center's Assisted Housing Inventory for the City of Cape Coral, there are only three developments that target the persons with disabilities and one that targets the elderly. As these targeted housing options are limited, there is a need for expanding affordable and available housing opportunities to the persons within this category. Among all subpopulations referenced in this category, inclusive, available, and affordable housing. This may also include housing activities such as subsidies and necessary to assist City residents to age-in-place and prevent an unnecessary transition to a residential living environment. The City braids federal and state funding, aiming to offer owner-occupied rehabilitation that address health, safety, and/or welfare related repairs to their homes.

Survey respondents identified services for persons with disabilities as an important need, which includes transportation for seniors and persons with disabilities. Services related to accessibility, food, housing security/home modifications are typically needed services for persons with disabilities and elderly households.

Mental Health Services was identified as the highest scoring public service need in the Community Survey. The behavioral health system of care incorporates various evidence-based practices when implementing needed supportive services such as services that assist with recovery, wellness, and housing stabilization and retention.

The City deferred HOPWA funding to the state for program administration. For the elderly/frail elderly living independently in their homes, a typical priority need is housing rehabilitation to retrofit their homes to be ADA accessible. About 17% of the housing stock in Cape Coral was built prior to 1979 and now requires rehabilitation to eliminate hazardous conditions and physical barriers. The costs of repairs for older substandard housing stock is prohibitive to those living on a fixed income. The cost of retrofitting a home is high and unaffordable, forcing many elderly/frail elderly to transition to adult care facilities. The elderly persons who are able to remain in their homes will require an increased need for in home care programs and transportation services.

The housing needs of the disabled, mentally ill, those suffering from substance abuse, and the dually diagnosed vary widely depending upon the extent of the disability and individual needs and preferences. Affordable, accessible, inclusive housing is a high priority need for persons with disabilities. In addition, the physically disabled many require structural modifications for accessibility. Persons with developmental disabilities, severe mental illness, alcohol and/or drug addiction, or the dually diagnosed often require housing with more intensive supportive services.

Persons with disabilities (mental, physical, developmental) and victims of substance abuse often have supportive housing needs including access to essential services including healthcare, treatment, and counseling services. Healthcare is a costly expense, specifically for low-income persons.

Persons living with HIV/AIDS often have numerous supportive housing needs including short-term rent, mortgage, utility assistance; permanent housing placement; supportive housing services; resources identification; and housing case management to eligible individuals with HIV/AIDS. The City of Cape Coral defers its HOPWA funds to the State who is responsible for the administration of the program and provides essential services meeting many of the above mentioned needs.

Outside of the need for housing subsidies, the most immediate needs of public housing residents are typically employment training and access to employment opportunities. Finding suitable employment is a direct link to becoming self-sufficient. The City of Cape Coral is served by two housing authorities that offer Self Sufficiency programs. This program aims to help participating households achieve their educational and employment goals, promoting economic mobility and self-sufficiency within five year. Other public housing resident needs include case management, childcare assistance, transportation, education, job training/employment counseling, substance use treatment, life skills training, and homeownership counseling, which is also offered through the housing authorities.

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

The Florida Statutes set forth state discharge guidelines and notes that the intent of the Legislature is to ensure that persons leaving care and custody are not discharged into homelessness. The Florida State Department of Corrections requires contracted halfway houses in order to secure full employment for clients and to discharge clients into transitional or permanent housing residence. The Federal Bureau of Prisons Halfway House Program has the same requirements.

To ensure that persons with disabilities have access to community integrated housing and services, local service providers adhere to ADA/Olmstead, providing supports to persons who are able to live independently in the community rather than remaining in institutional care settings for longer than necessary. Ensuring that individuals can return home to independent living promotes a person's recovery and encourages housing stability.

The Central Florida Behavioral Health Network (CFBHN) has Care Coordination Specialists throughout their region whose role it is to connect individuals with the services and supports that they need to successfully transition from higher levels of care, often times inpatient settings such as the State Hospital or Residential Treatment Facilities, to effective in-home community-based care. This care coordination initiative targets high utilizers of systems, providing services and supports that includes primary health care, peer support services, housing, and education. This is a time limited service intended to fully connect the consumer to continuous supports that address on-going needs. The continuity of care upon discharge from an in-patient setting can include services funded by CFBHN in addition to Medicaid, Medicare, or private insurance.

Community Assisted and Supported Living, Inc. (CASL) is a services and housing provider that offers case management, independent living, supported living, and collaborative services among various local organizations to best support the housing participants. The Center for Independent Living Gulf Coast serves persons with disabilities in fulfilling their goals of independence and self-sufficiency in offers Charlotte, Collier, Glades, Hendry, and Lee Counties. Resources include for home modifications, telephonic relay services, mental health outreach, victims assistance, retrofitting, loaning of medical equipment and mobility aids, and provision of disposable medical supplies assist persons with special needs to transition home from an institutional care setting.

Lee County Homeless Coalition's membership roster includes Cape Coral Caring Center, City of Cape Coral Police Department, City of Cape Coral, CASL, The Center for Independent Living Gulf Coast, CFBHN, the faith based community, community members, and businesses, in addition to a wide variety of local governments and nonprofit organizations. This collaborative approach to

address homelessness, supportive services, and permanent and supportive housing solutions is an effective process when service planning for the most vulnerable community members.

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

Persons who have special needs and are not experiencing homelessness benefit from voluntary, targeted in-home supportive services aimed at independent living, housing retention, wellness and recovery, and activities that support economic independence. Through case management supports, for those who need it, persons served can successfully live independently. Using CDBG dollars, the City of Cape Coral funds supportive services aimed at providing utility assistance, senior services, transportation for persons with disabilities, services for persons with disabilities, childcare services and services for victims of domestic violence.

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

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

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Affordable housing is a growing concern at the federal, state and local levels. Housing affordability has also become an important public policy issue, as home ownership is viewed as being an important goal for both individual and social reasons. Housing prices, household incomes, and mortgage rates are the primary determinants of housing affordability.

The City of Cape Coral is aware of the effect that public policies have on the cost of housing, given the potential to dissuade development, maintenance or improvement of affordable housing. Government regulations including land use/zoning codes and building codes adopted by a jurisdiction have the potential to impact the cost of housing and limit the supply of affordable housing. The City of Cape Coral recognizes that there can be institutional, regulatory, or policy barriers to development and promotion of access to affordable housing. Some of these barriers are at the discretion of City policymakers, including the permitting, zoning, and housing & community development offices. The following barriers may impact the development of affordable housing:

- Development approvals process. The development approval process can be time- and resource-intensive, particularly for developers of affordable housing.
- Density restrictions. Depending on the maximum allowable density in any given zoning category, higher density housing developments may be prohibited. Higher density housing is typically able to absorb more income-restricted housing and still maintain profitability for the developer, in addition to naturally enhancing the availability of housing overall in the City.
- Parking and setback requirements. Depending on the restrictions of parking and setbacks in the local land use code and comprehensive plan, these requirements may prohibit development of affordable housing.
- Affordable housing accessible to transit. Low-income households are more likely to depend on public transportation as a means of mobility. A lack of affordable housing near public transportation networks places an inherent restriction on a family's ability to reasonably access housing.
- Not In My Back Yard (NIMBY) Syndrome. The social and financial stigma of affordable housing can lead to significant resistance from surrounding properties.

In the case of new construction, significant barriers to creating affordable housing are reductions in federal and state housing funds, the land costs, impact fees, zoning, and compliance with new

hurricane standards building codes. An additional significant barrier is the poor credit record of many low-and moderate-income households.

In the case of existing housing rehabilitation, the cost of upgrading to new construction codes is a barrier. Health Department regulations restrict expansion of existing septic systems and the Federal Emergency Management Agency (FEMA) restricts rehabilitations to existing structures beyond a certain value on properties located within 100-year Floodplain.

As a recipient of Community Development Block Grant (CDBG) entitlement funding from the US Department of Housing and Urban Development (HUD), the City of Cape Coral develops an Analysis of Impediments to Fair Housing Choice (AI) to identify impediments or barriers to affordable housing and fair housing choice, and create actions toward the resolution of the barriers. A 2019 partnership with Lee County and the City of Fort Myers produced a regional AI and identified the following jurisdictional specific impediments to affordable housing and fair housing choice:

- Housing discrimination persists in the private market, according to complaints data received.
- Pattern of disparity continues to exist in private mortgage lending for racial and ethnic minorities.
- Limited public transit options and rising cost of transportation in general limit location options for many lower-income households.
- Fair Housing education, training and outreach programs are inadequate to meet the responsibility to affirmatively further fair housing throughout Lee County.
- An insufficient number of accessible housing units are available which meets the needs of persons with disabilities in the County.
- Neighborhood opposition to diversity in housing type.

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

Introduction

The City of Cape Coral recognizes the vital importance of promoting economic development through workforce development, non-housing community revitalization strategies, and private sector incentives. With an annual growth rate of 2 percent and a population of 200,000, Cape Coral is the 8th largest city in Florida. The City features ideal development, expansion and relocation opportunities. Millennials and young professionals are discovering Cape Coral is the perfect place to begin or expand their careers, find a perfect, affordable home and start their lives. Cape Coral supports business and workforce prosperity by offering affordable and executive level housing, picturesque canals, low traffic and an abundance of job and development opportunities.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	679	2,363	1	8	7
Arts, Entertainment, Accommodations	9,568	5,328	18	19	0
Construction	5,020	3,867	10	14	4
Education and Health Care Services	7,523	3,066	14	11	-4
Finance, Insurance, and Real Estate	2,993	1,387	6	5	-1
Information	906	354	2	1	0
Manufacturing	1,687	990	3	3	0
Other Services	2,067	1,335	4	5	1
Professional, Scientific, Management Services	4,444	1,747	9	6	-2
Public Administration	0	0	0	0	0
Retail Trade	9,738	5,659	19	20	1
Transportation and Warehousing	1,257	259	2	1	-1
Wholesale Trade	2,196	560	4	2	-2
Total	48,078	26,915	--	--	--

Table 39 - Business Activity

Data 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)
Source:

Labor Force

Total Population in the Civilian Labor Force	78,525
Civilian Employed Population 16 years and over	69,695
Unemployment Rate	11.25
Unemployment Rate for Ages 16-24	21.20
Unemployment Rate for Ages 25-65	7.74

Table 40 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	12,835
Farming, fisheries and forestry occupations	2,980
Service	8,530
Sales and office	21,470
Construction, extraction, maintenance and repair	6,705
Production, transportation and material moving	3,820

Table 41 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	35,550	54%
30-59 Minutes	25,345	39%
60 or More Minutes	4,395	7%
Total	65,290	100%

Table 42 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	3,645	700	2,540
High school graduate (includes equivalency)	20,345	3,020	8,375

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Some college or Associate's degree	20,040	2,140	6,885
Bachelor's degree or higher	14,125	840	3,740

Table 43 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	105	385	645	1,125	1,910
9th to 12th grade, no diploma	1,945	1,190	1,030	2,515	2,610
High school graduate, GED, or alternative	3,665	6,715	6,700	18,365	11,860
Some college, no degree	3,310	4,020	5,115	11,215	7,015
Associate's degree	1,025	1,640	2,625	4,510	2,255
Bachelor's degree	575	2,585	3,025	6,805	4,205
Graduate or professional degree	30	805	1,425	4,055	2,550

Table 44 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	21,432
High school graduate (includes equivalency)	25,553
Some college or Associate's degree	32,101
Bachelor's degree	40,951
Graduate or professional degree	51,536

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

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

The Business Activity table demonstrates the strength of the City's business climate: diversity in industries, and availability of jobs for those with the requisite skills. The industry with the greatest share of workers, and the number of jobs available, is Retail Trade (9,738 workers, and 5,659 jobs). A variety of retail complexes, providing space for national tenants, are located within Cape

Coral. These malls and retail centers range in size from the 96,000 SF Bay Landings Community Center that is anchored by The Fresh Market and HomeGoods in Bonita Springs to the 185,000 SF Belk anchored Shops at Surfside in Cape Coral, the 777,000 SF Port Charlotte Town Center in Port Charlotte, and the 1.3 million SF Edison Mall in Fort Myers. Retail businesses located in Cape Coral include: Northpoint Shopping Center, Coral Walk, Sam's Club Center, Pine Island Marketplace, Wal-Mart Supercenter, Coral Pointe Shopping Center, Shops and Surfside, Midpoint Center, and Coralwood Shopping Center.

The second largest industry is the Arts, Entertainment and Accommodations industry (9,568 workers, and 5,328 jobs). Tourism can be a significant catalyst for economic activity. A notable attraction in the area includes the Beaches of Fort Myers and Sanibel. According to the Visitor Tracking, Occupancy & Economic Impact Study from the Lee County VCB, from October to December 2019 the Beaches of Fort Myers and Sanibel had 1,249,500 visitors with an economic impact of \$1.2 billion. Cape Coral is also known for its many canals, nature preserves and ecotourism. Some other notable attractions in Cape Coral and the surrounding areas include: Southwest Florida Military Museum & Library, Rotary Park Environmental Center, Four Mile Cove Ecological Preserve, Fellowship Park, Sun Splash Family Waterpark, and Tarpon Point Marina. Cape Coral also provides a variety of boat tours and water sports. Because tourism is predominant in the area, there are many national hotels in Cape Coral providing accommodations to visitors including Hampton Inn & Suites and Holiday Inn. According to the Lee County Tourist Development Council, as of December 2019 hotel room supply and demand was at its highest ever.

The third major industry is Education and Health Care Service (7,523 workers, and 3,066 jobs). Cape Coral's growing population is served by public and private higher education and secondary schools offering a full array of degree programs, levels, and technical training. Cape Coral is near to two larger colleges including Florida Gulf Coast University and Florida SouthWestern State College. A number of private and technical schools in Southwest Florida further serve Cape Coral's sizable workforce and diverse economy. Medical facilities include Cape Coral Hospital and several urgent care centers.

To be noted is the discrepancy between the number of jobs and the number of workers for each industry. This represents a significant training and workforce development opportunity.

Describe the workforce and infrastructure needs of the business community:

The City is growing rapidly, making it the 8th largest city in Florida and boasting the largest workforce between Tampa and Miami. Approximately 49% of the civilian population in the labor force has attended college in some capacity and 20% has a bachelor's degree or higher. The City of Cape Coral welcomes business diversification and supports the statewide target industries

including: MedTech, Logistics & Distribution, Manufacturing, Aviation & Aerospace, Life Sciences, Information Technology, Emerging Technologies, Defense & Homeland Security, Corporate Headquarters, Financial/Professional Services. Hosting large companies creates a considerable demand for a higher-educated, and skills-ready workforce and supports higher wages.

The business community needs a workforce who is educated and has the skills needed to work in their particular field. In 2015, the Southwest Florida Regional Economic Development Alliance partnered with the Fort Myers News Press and researchers from local universities to examine the regional workforce needs through an initiative called Workforce Now. This research found that the regional economy was growing and dynamic requiring a different mix of occupations and skills.

Key Workforce Now findings include:

- Organizations often have to recruit from outside the region to find the specific skills needed to fill critical positions. This is more expensive and spouses often have difficulty finding employment or adjusting to the region;
- Some common regional educational requirements/occupational needs across included information technology (IT), supply-chain management, and business analysts;
- The common foundational workforce skills that needed strengthening include active listening, critical thinking, finance and basic business mathematics, interpersonal skills, problem solving, reading comprehension, and teamwork;
- Social media, mobile computing, information technology applications, and related technologies have changed most occupations, severely reducing demand for some (such as bank tellers) and increasing demand for others (such as HVAC installers); and
- Educational providers recognize the need to provide programs to help train for current and future workforce needs but often face significant obstacles such as lack of funding or reliable and timely data to drive decisions.

Infrastructure needs in Cape Coral are related to the provision of municipal water and sewer and the availability of larger parcels of commercial land. The City of Cape Coral is only partially served by municipal water and sewer. Approximately 40% of the city, generally south of Pine Island Road, is served with centralized water, irrigation and sewer utility infrastructure. One of the great impediments to economic development, particularly large-scale economic development such as corporate office parks and college campuses, is the lack of provision of utility infrastructure for northern Cape Coral. Until 2008, the city had been aggressive in providing such utilities to unserved areas, when the combination of rising utility infrastructure costs, a high foreclosure rate, and a moribund local economy led the City to suspend the utility expansion program. This program suspension lasted from 2008 to early 2012, to be restarted in 2015. Given that many of

the large, un-platted areas of the city are located in northern Cape Coral, it will be necessary to extend utilities in order for these properties to develop with large-scale economic development.

Furthermore, the city's platted lands nature provides complex and challenging difficulties in assembling land; as a result, large employment centers such as large corporate offices, industrial plants, post-secondary education campuses, and regional shopping malls have not developed in Cape Coral. Such retail, industrial, and office uses that exist in Cape Coral are small-scale in scope, often located on development tracts of less than 3 acres.

Infrastructure assets include multiple modes of transportation providing mobility within the region and to the rest of the state, nation, and world. The city is within 15 miles of Interstate 75 for connecting northward to Tampa and onto the midwestern states, and southeastward to Miami/Fort Lauderdale. U.S. Route 41, which runs from Miami to the upper peninsula of Michigan also connects the city. LeeTran operates 22 bus and trolley routes serving Fort Myers, Cape Coral, Fort Myers Beach, Bonita Springs and its beaches, Lehigh Acres and North Fort Myers. It provides service to Southwest Florida International Airport and many parks and public attractions. Amtrak is located 7 miles from Cape Coral connecting the City to additional transportation routes such as Tampa International Airport.

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

The City of Cape Coral boasts over 400 miles of navigable canals, more than anywhere else in the world. At 120 square miles, Cape Coral is only halfway built out, so there's plenty of space to add new retail, office/tech, industrial, residential projects and mixed-used. This will likely happen as the population growth in southwest Florida is booming. Cape Coral also offers a designated Opportunity Zone that is approximately 12.19 square miles. There are roughly 8,900 vacant parcels in this opportunity zone totaling just over 2,750 acres. Approximately 2,300 of those parcels, around 1,015 acres, currently have zoning that allows for Multi-Family, Commercial, or Professional uses. The City can consider tailor-made incentives for new, expanding or relocating companies, as well as for new developments which will also support business development that would have an economic impact. These incentives include: employment/hiring incentives, deferral of impact fees, synthetic TIF, CRA business & development incentives, and ombudsperson services by EDO team during entitlement process.

The City is currently undertaking several development projects that will affect job and business growth. Development highlights include:

- **Industrial and Office Parks Key to Economic Growth in the Cape.** Industrial and Office Parks are key to the success of Cape Coral economy. Cape Coral has a need for these types of parks and is hoping to expand these areas in the Cape.
- **Pine Island Road Corridor Experiencing a Building Boom.** This State Highway stretches more than 20 miles from Interstate 75 to Pine Island/Matlacha and supports more than 30,000 vehicles daily. The corridor is witnessing a major development boom with more than \$200M in private development either under construction or in planning scheduled to break ground over the next 12-18 months. There is an estimated 300 acres of undeveloped land remaining along the corridor. There is approximately 10-20 sites available and for sale with the average size of 15-20 acres.
- **South Cape/CRA - The Heart of Cape Coral.** To spur continued investment in the South Cape, the City and the Community Redevelopment Agency (CRA) are progressing with plans to develop the Bimini Basin area. Future projects in the South Cape include decorative street lighting, marina day-use slips, parking improvements, and other features that will enhance property values, increase the district's revenue, attract new business and expansion of existing businesses.
- **Burnt Store Road - the Future for Economic Development.** The Burnt Store Road Corridor extending approximately 8 miles northward from Pine Island Road to the Charlotte County line represents the future of economic development in the Cape. Approximately 850 acres of undeveloped properties are available for acquisition and development from near Kismet Parkway to just north of Durden Road. There are between 6-8 privately-owned and one publicly owned undeveloped properties available for sale. The City and private developers are looking for ways to deliver water and sewer to the 850 plus acre sites.
- **Northeast Cape along Del Prado Blvd On the Move.** Just south of Highway 41, there are 3 large commercial sites available for acquisition and development. These sites offer easy access to Interstate 75 via Highway 41 and lend themselves well to supporting office parks, light industry and retail centers.

There are also numerous development opportunities available in the City that can be found in the City's Economic Development Guide. The City will continue to diligently plan development to ensure there is adequate infrastructure support. Current and future development will also spur the need for a skilled workforce. The City will continue to work with its workforce development partners to offer workforce training. The influx of young professionals to the City on an annual basis is also an advantage for offsetting economic impacts from business and job growth.

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

The total population of the civilian workforce is 78,525 persons, of which 69,695 are 16 years or older and employed. The unemployment rate in the City is 11.25. Among the City's employed labor force over the age of 16, 49% of residents have some type of college education or degree. Among the workforce, 20% have a Bachelor's degree or higher. Median earnings for individuals with Bachelor's degree is \$40,951, individuals with a graduate degree or professional degree median earnings is \$51,536. The City does have a lower educational attainment than both the County and the State of Florida however, it has a higher level of employment for persons with a high school education or some college. The level of educational attainment relatively corresponds with the needs of local businesses, some of which require a highly-educated workforce and some of which rely more on workers trained in a specific trade. However, as the City works to diversify and stimulate the local economy by attracting new businesses and targeting key industries that require specific skill sets and education levels, there could be challenges filling positions with local workers.

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

Southwest Florida Works, the local One-Stop Center, is designed to streamline services, eliminate duplication of services and empower individuals to obtain the services and skills they want and need. One of their goals includes improving the quality of the workforce, but the primary goal is to assist a job seeker to find that much needed job, or obtain resources and training or retraining for workplace and occupational skills required to compete in today's job market. Services and resources include resume writing workshops, resource rooms, on-site computer classes, Professional Placement Networks, and other activities designed to meet local community labor needs. Southwest Florida Works serves veterans and ensures top priority is given to their employment needs. Priority is also given to individuals with substantial cultural or language barriers, displaced homemakers, offenders, school dropouts, persons who are deficient in basic skills or lack a high school diploma or GED, older Individuals (55 and older), and individuals who have been laid off or terminated from a job through no fault of their own.

Florida SouthWestern State College and Florida Gulf Coast University both offer continuing education courses, including certifications for trades, and Florida Gulf Coast University has a small business development center to assist those businesses in Lee County.

Lee County School District operates two accredited technical schools in Southwest Florida, one in Cape Coral, that offer low cost technology-oriented education in business, technology, health, marketing and culinary arts.

The Lee County Department of Human Services offers a medical office skills training course to very low income persons to rapidly increase their skills and incomes. The program is held twice per year and is seven months in duration. Enrolled students are eligible for transportation, child care, and other expenses to facilitate their attendance in the program.

Goodwill Industries of Southwest Florida has a microenterprise development program, which is a partnership between many local investors, including Lee County. The program provides training, technical assistance, and mentorships to new microenterprises who meet eligibility requirements in Lee County.

In addition to nearly a dozen higher-education providers in Southwest Florida, other key workforce development partners for Cape Coral include:

- Cape Coral Technical College;
- Career Source Southwest Florida;
- FSBDC Lee County Economic Development / Horizon Council;
- Regional Economic Research Institute (at FGCU Lutgert College of Business); and
- Southwest Florida Economic Development Alliance.

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

The City does not participate in a Comprehensive Economic Development Strategy.

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

N/A

MA-50 Needs and Market Analysis Discussion

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

HUD identifies four specific data points that constitute "housing problems": cost burden, overcrowding, lack of complete plumbing facilities, and lack of complete kitchen facilities. To be considered an area where households with multiple housing problems are concentrated, an area must have one or more housing problems at a rate of at least 10% greater than the city as a whole. For the purposes of this analysis, the following thresholds are used to identify these areas: substandard housing 10.86%, overcrowding of 11.59%, cost burden rate of 29.58% and severe cost burden rate of 17.44%. Based on these thresholds, while there are several census tracts that have disproportionate severe cost burden, there are no areas in the City with a concentration of multiple housing problems.

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

Areas of Racial or ethnic concentration

An area of minority concentration is a census tract where the total percentage of minority persons is at least 20 percentage points higher than the total percentage of minority persons in the area as a whole. According to 2018 ACS data, 27.2% of the City's population are non-white, therefore any census tract with a minority population of 47.2% or more would be considered to be an area of minority concentration. A review of the HUD CPD maps indicated that there are no areas in the City with a minority concentration.

Areas of Low- income concentration

HUD defines a low- and moderate-income area as a primarily residential area where at least 51% of the residents are low- and moderate-income persons. The City of Cape Coral has few areas that qualify as low- and moderate-income under the HUD definition however the CDBG regulations allow for an exception to be made to this requirement in order for the City to carry out certain activities. For PY 2020-2021, Cape Coral is considered a CDBG exception grantee with an exception threshold of 46.11%.

The City uses this exception threshold to identify areas of low-income concentration, that is, census tracts where more than 46.11% of the population is low- and moderate-income. There are four census tracts that meet the area of low-income concentration definition: census tracts 102.03, 103.02, 103.07, and 108.02.

TRACT	BLKGRP	LOWMOD	LOWMODUNIV	Lowmod_pct
010203	1	1635	2475	66.06%
010203	4	880	1355	64.94%
010203	2	710	2010	35.32%
010203	3	230	855	26.90%
		3455	6695	51.61%
010302	1	665	920	72.28%
010302	3	1080	2075	52.05%
010302	2	1385	2935	47.19%
		3130	5930	52.78%
010307	1	1695	2480	68.35%
010307	3	1690	3015	56.05%
010307	2	460	1215	37.86%
		3845	6710	57.30%
010802	1	360	465	77.42%
010802	2	785	1140	68.86%
010802	4	210	305	68.85%
010802	3	235	420	55.95%
010802	6	170	570	29.82%
010802	5	140	570	24.56%
		1900	3470	54.76%

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

About 13% of the City's population reside in the four census tracts that comprise the areas of low-income concentration. Data from the HUD CPD mapping tool is used below to compare common housing market characteristics for each census tract to the rest of the City.

Cost of housing: The median home values in these census tracts range from \$100,200 in census tract 103.02 to \$156,000 in census tract 108.02. Median contract rent ranges from \$649 in census tract 108.02 to \$866 in census tract 102.03. All the census tracts have a lower median home value than the jurisdiction and only census tract 102.03 has a slightly higher median contract rent than the City.

Housing tenure: Each census tract except for census tract 108.02, has more homeowners than renters. This is in keeping with the overall housing tenure of the City. Census tracts 103.02 and 103.07 have owner occupancy rates closest to the City and census tract 108.02 has an owner occupancy rates almost 20 percentage points less than the City.

Cost burden: The cost burden rate in the areas of low-income concentration is higher than the City as whole. Census tract 108.02 has the highest incidence of cost burden at 54.69% and is the only census tract of the four that is disproportionately cost-burdened when compared to the jurisdiction.

Are there any community assets in these areas/neighborhoods?

There are numerous community assets located in the areas of low-income concentration. These includes parks and open space, schools, a hospital, and several assisted housing units. The parks in the area include Del Prado Linear Park, Giuffrida Park, Burton Memorial Park, Caloosa Park, Founders Park Bernice Braden Park, Four Freedoms Park, and Hancock Community Park. Schools in the area include Diplomat Elementary and Middle Schools, Caloosa Elementary and Middle Schools, and Tropic Isles Elementary School. There are two publicly assisted housing developments in the areas of low-income concentration. Crossings at Cape Coral in census tract 103.02 and Sterling Manor in census tract 103.07. In addition to these community assets, Cape Coral City Hall and the Cape Coral Hospital are also located in areas of low-income concentration.

Are there other strategic opportunities in any of these areas?

Based on the housing market conditions in these areas such as the higher incidence of cost burden and the age of structures, there is an opportunity for residential rehabilitation. Also, there are opportunities to improve the living conditions of neighborhoods within the low- and moderate-income areas though public infrastructure and public facility improvements.

The City may also have opportunities to partner with key stakeholders that operate with these areas such as the Cape Coral Community Redevelopment Agency. The South Cape CRA falls within an area of low-income concentration, specifically census tract 108.02. This area is primarily mixed use and was part of the original CRA created in 1987. The overlap of these areas may provide opportunities for leveraging other public and private investments. The South Cape Downtown Community Redevelopment Plan identifies several opportunities for redevelopment of the area. The goals for the area include increasing public parks and recreation areas, infrastructure and capital improvements, infill development to create jobs, as well as rehabilitation of poorly maintained buildings and abandoned homes. The CRA plan encourages participation between the CRA and the City of Cape Coral to provide affordable housing and to seek to leverage resources to support the rehabilitation of the residential stock to stabilize neighborhoods.

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

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

The City of Cape Coral boasts a robust communications infrastructure, including CenturyLink, a 100% fiber optic SONET ring and Comcast Cable. By one analysis, Cape Coral has broadband capacity several times greater than that of larger Florida cities. Survivable, underground fiber interconnectivity is in place at the City Centrum. The city was among the first in Florida to deploy the new 4.9 GHz pre-WiMax wireless channel authorized by the FCC. In the 2012 Digital Cities Survey published by the Center for Digital Government, Cape Coral ranked second place nationwide as one of the most technology-advanced cities for its size in the U.S.

CenturyLink, Inc completed a fiber construction project in Cape Coral to enable 55,000 homes and businesses in the area with internet speeds up to 1 gigabit per second. Fiber gigabit speeds up to 1,000 Mbps are possible by connecting fiber-optic cable directly to homes and businesses using Fiber to the Home (FTTH) technology. FTTH technology benefits every type of user, including the City's most vulnerable populations.

The Brookings Institution is a nonprofit public policy organization based in Washington, DC with a mission to conduct in-depth research that leads to new ideas for solving problems facing society at the local, national and global level. In 2017, Brookings published a report on signs of digital distress and provided a tool to map broadband availability and subscription at the neighborhood level. Studies have shown that neighborhoods having access to broadband services can increase the economic prosperity of the community and its residents, notably low-income neighborhoods.

When mapping the Cape Coral-Fort Myers Metropolitan Area, it shows moderate subscription rates among Cape Coral neighborhoods. This means that only 40-80% of residents in that neighborhood are connected to broadband. Though 59% of the nation experience better connectivity in moderate subscription neighborhoods, it still falls short of 100% connectivity (Adie Tomer, Elizabeth Kneebone, and Ranjitha Shivaram, "Signs of Digital Distress." Brookings, 12 Sept. 2017, www.brookings.edu).

The website Governing.com published Metro Area Broadband by Income Group data in their 2017 article "Where the Digital Divide Is the Worst". The article states "Despite the continued proliferation of the internet and new digital devices, many low-income communities still lack internet access.

Slightly less than half of all households with incomes under \$20,000 reported having internet access in the Census Bureau's most recent American Community Survey. By comparison, about 93 percent of wealthier households with annual incomes exceeding \$75,000 were connected.

A more recent Pew Research Center survey depicts similar disparities. It found only 53 percent of adults with incomes under \$30,000 had home broadband access, compared with 80 percent of those with incomes between \$30,000 and \$100,000" (Michael Maciag, "Where the Digital Divide Is the Worst." Governing, 7 Sept. 2017, www.governing.com).

The data table published by Governing.com shows that for Cape Coral-Fort Myers Metropolitan Area households with an income less than \$20,000, 58.3% are connected to broadband services. This still leaves a portion of the City's low-income population vulnerable and unconnected. Highspeed internet, or broadband, is instrumental to residents as it relates to providing economic opportunity, job creation, education, and civic engagement. However, there are many areas in this country where broadband access is unavailable. In urban areas, 97% of Americans have access to high-speed fixed service. In rural areas, that number falls to 65%. And on Tribal Lands, barely 60% of residents have access. Nearly 30 million Americans are currently unable to benefit from the advantages of being a part of the digital age (FCC, 2019).

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

BroadbandNow is an online database of broadband providers and offers information on what internet providers are available by zip code. According to BroadbandNow, there are 279 bundled Internet plans in the area around Cape Coral with DSL and cable being the main broadband types frequently overlapping and competing with each other. Cable network speed is generally stronger and more robust but the overall speeds BroadbandNow recorded with either Internet technology type were comparable.

CenturyLink as well as XFINITY from Comcast also offer Internet service in Cape Coral, with significant overlap in some neighborhoods. Coverage from Viasat Internet (formerly Exede) and HughesNet, as a rule, will overlap. As a result, the decision between Viasat and HughesNet is a common one in Cape Coral.

There are 11 internet providers in Cape Coral with 5 of those offering residential service. Internet providers with the greatest coverage in Cape Coral include:

- CenturyLink: 98.3% DSL coverage and 50.2% Fiber coverage;
- XFINITY from Comcast: 92.6% cable coverage;
- Viasat Internet (formerly Exede): 100% Satellite coverage; and
- HughesNet: 100% Satellite coverage.

Cape Coral is the 189th most connected city in Florida and while broadband coverage is not 100% throughout Cape Coral, the average home still has around 2-3 providers to choose from. However, the rapid growth of internet and online services will increase the need for providers to offer fiber optic options. Fiber optics technology is propelling the market growth to a large extent. The fiber optics technology is widely used in the telecommunication industries, which offers noise rejection, higher data rate capabilities, electrical isolation, and other services that are driving its popularity. This could make a significant difference in competitive options available.

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

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

The City of Cape Coral is currently experiencing climate change. The natural setting of City of Cape Coral coupled with extensive reinvestment in the areas closest to the coast have placed the region at the forefront of geographic areas that are among the first to suffer the negative effects of a changing climate. More severe tropical storms and hurricanes with increased wind speeds and storm surges have already severely damaged both coastal and interior communities of southwest Florida. Significant losses of mature mangrove forest, water quality degradation, and barrier island geomorphic changes have already occurred. Longer, more severe dry season droughts coupled with shorter duration wet seasons consisting of higher volume precipitation have generated a pattern of drought and flood impacting both natural and man-made ecosystems.

Even in the most probable (90%), lowest impact future climate change scenario predictions, the future for southwest Florida will include increased climate instability; wetter wet seasons; drier dry seasons; more extreme hot and cold events; increased coastal erosion; continuous sea level rise; shifts in fauna and flora with reductions in temperate species and expansions of tropical invasive exotics; increasing occurrence of tropical diseases in plants, wildlife and humans; destabilization of aquatic food webs including increased harmful algae blooms; increasing strains upon and costs in infrastructure; and increased uncertainty concerning variable risk assessment with uncertain actuarial futures.

Maintaining the status quo in the management of City of Cape Coral in the face of such likely changes would result in substantial losses of ecosystem services and economic values as climate change progresses. In the absence of effective avoidance, mitigation, minimization and adaptation, climate-related failures will result in greater difficulty in addressing the priority problems identified in the City of Cape Coral Comprehensive Plan (CCCP): hydrologic alteration, water quality degradation, fish and wildlife habitat loss, and stewardship gaps.

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

Natural hazards are a threat the people and property of the City of Cape Coral face daily and most analyses project that these hazards are likely to increase in intensity and/or frequency with climate change. The level of risk differs by hazard type, time of year, and location of the person or piece of property. South Florida is subject to more hurricanes than any other area of equal size in the United States (Drew and Schomer 1984).

The most common housing problem residents of Cape Coral face is housing cost burden. In the City of Cape Coral among the 17,130 residents who are experiencing housing cost burden, 55% are severely cost burdened (paying more than 50% of their income toward housing expenses) and 45% are cost burdened (paying more than 30% of their income toward housing expenses). In the severely cost burdened category, owners are more significantly represented while renter households experiencing housing cost burden greater than 30% of income are more impacted. The 2018 published System Performance Measures (SPM) report that there was a total of 927 persons experiencing homelessness as documented within the Homeless Management Information System (HMIS). There were 1,345 persons experiencing homelessness for the first-time during program year 2018. In addition, the United Way further identifies about 35% of Lee County's population as being Asset Limited, Income Constrained, Employed (ALICE), or "working poor." These households are typically one emergency away from a total crisis. A natural disaster such as a hurricane or flooding would immediately put the City's low-and moderate-income households at risk of losing their homes or becoming homeless.

Sixty-five percent of Cape Coral's lands are developed and designated residential, with 17% of its housing stock built prior to 1979 (2014-2018 ACS). Many of these older homes contribute to the City's affordable housing inventory, so climatic effects from hurricanes including high winds, storm surges, and heavy rain puts the City's most vulnerable population, low-and moderate-income households, at risk of being displaced from affordable units.

The Cape Coral Climate Change Resiliency Strategy dated June 2017 included a Climate Change Vulnerability Assessment (CCVA) for the incorporated portions of the city. As part of the assessment a survey was devised to gauge the awareness, attitudes and experience of high-level City of Cape Coral staff members, City Council members, and constitutional officers regarding climate change. Participants represented several City departments including Community Development, Emergency Management, Parks and Recreation, Public Works, and Utilities.

The survey identified that 50% of participants felt that storms were getting more severe and more frequent. The survey also revealed that nearly 85% reported their departments having assets in flood zones and 50% reported that their facilities are over 20 years old. Participants indicated that after Hurricane Charley, departments had to change the way they did business. This response demonstrates how climatic effects from storms and hurricanes particularly effects efficient delivery of essential services for residents and hardest hit populations, typically extremely low and low - income households. In addition, much of the land platted for residential development was created on the coast from dredged low-lying areas. Many of these areas are vulnerable to the impacts of sea level rise which puts low-and moderate-income households at risk.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City of Cape Coral's Strategic Plan will serve as a guide for addressing needs throughout the community for PY 2020-2024. Utilizing data gathered from the Housing Needs Assessment, Market Analysis, citizen participation process, and agency consultation the City has identified its priorities for allocating funds for the next five years. The Strategic Plan outlines goals and measurable outcomes for addressing priority needs during the Consolidated Plan period.

Strategic Principles

The City will fund projects in a way that will benefit the greatest number of people and target low-and moderate-income residents. The goals focus on priority needs and targets available resources designed to meet those needs. The primary emphasis of the goals is the continuance of maintaining and improving the quality of life of low and moderate-income residents. Projects selected for CDBG funding in this five-year period will be managed efficiently and in compliance with program requirements.

The City will utilize its CDBG funds to address housing and community revitalization needs including homeowner assistance, utility assistance, acquisition of land for the construction of affordable housing, supportive housing operations, public services, public facilities, and economic development.

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

Geographic Area

1	Area Name:	City Wide
	Area Type:	Citywide
	Other Target Area Description:	N/A
	Identify the neighborhood boundaries for this target area.	City of Cape Coral boundaries.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The needs assessment, market analysis, and community meetings determined that various areas throughout the City suffer from a lack of affordable housing and the need for public facility and capital improvements and that homeless and special needs populations require public/social services to reduce poverty.
	Identify the needs in this target area.	The City of Cape Coral, overall, needs an increased supply of affordable housing, public facility improvements, increased public services, and increased economic opportunities.
	What are the opportunities for improvement in this target area?	Opportunities for improvement include increased access to affordable housing and the provision of services to provide decent housing and a suitable living environment for all Cape Coral residents. There is also an opportunity for local/regional organizations that have similar goals of the City to partner on projects and other efforts.
	Are there barriers to improvement in this target area?	The City of Cape Coral, overall, faces a significant shortage in funding and financing available for the types of revitalization and housing projects needed to address priority needs. There are also significant barriers related to Not In My Backyard concerns across the City, particularly in high opportunity neighborhoods.

Table 50 - Geographic Priority Areas

General Allocation Priorities

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

The City of Cape Coral adheres to all program-specific eligibility requirements when allocating funds. Currently, HUD sets the low/moderate income exception threshold for the City of Cape Coral at 46.11%. The City of Cape Coral has 30 census block groups that meet the income threshold. However, the minority/low income populations are dispersed throughout the City in such that no one geographic area can meet HUD's jurisdiction requirements of low income or racial/ethnic minority concentration at this time.

The priorities in the allocation of the resources the City expects to receive would be located throughout the community (citywide). Only 30 census blocks qualify as meeting the low-moderate income criteria as provided in 24 CFR 570.208 (a), (1), (ii). If projects are funded which must meet area low-moderate income area benefit criteria, they will be in these block groups. These block groups will be amended from time to time as new data is provided HUD.

The primary distribution of the population benefiting from the grant assistance program will be city-wide, and in most cases extremely low, low, and moderate-income. Beneficiaries will also include the elderly, handicapped, or victims of domestic violence. The City's housing programs are concentrated on scattered sites throughout the City. The priority community development needs and public service locations will be throughout the City.

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

Priority Needs

1	Priority Need Name	Increase Access to Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children
	Geographic Areas Affected	City Wide
	Associated Goals	Homeowner Assistance Acquisition
	Description	Support the provision of decent housing by increasing the availability/accessibility of affordable housing. The City will address the priority need by funding activities including homeowner assistance and by the acquisition of land for the development of affordable housing.
	Basis for Relative Priority	The City conducted a comprehensive community participation process and needs assessment to determine and prioritize needs. Needs identified in the Consolidated Plan were the result of input received by residents, housing providers, non-profit organizations, social service providers, and other relevant stakeholders. A thorough analysis of data provided in the Needs Assessment and Market Analysis also lead to priority need determinations.
2	Priority Need Name	Increase Access to Public Services
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence Homeless Persons
	Geographic Areas Affected	City Wide
	Associated Goals	Public Service Assistance
	Description	Support availability/accessibility to a suitable living environment by funding organizations providing essential services for low-income and limited clientele populations. The City will assist non-profit organizations in carrying out public service activities assisting low-income persons and families, victims of domestic violence, persons with disabilities, and seniors.
	Basis for Relative Priority	The City conducted a comprehensive community participation process and needs assessment to determine and prioritize needs. Needs identified in the Consolidated Plan were the result of input received by residents, housing providers, non-profit organizations, social service providers, and other relevant stakeholders. A thorough analysis of data provided in the Needs Assessment and Market Analysis also lead to priority need determinations.
3	Priority Need Name	Improve Access to Public Facilities
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	Census Tract 103.02 Block Group 2
	Associated Goals	Sidewalk Revitalization
	Description	Support neighborhood livability and a suitable living environment for residents by revitalizing community sidewalks.

	Basis for Relative Priority	The City conducted a comprehensive community participation process and needs assessment to determine and prioritize needs. Needs identified in the Consolidated Plan were the result of input received by residents, housing providers, non-profit organizations, social service providers, and other relevant stakeholders. A thorough analysis of data provided in the Needs Assessment and Market Analysis also lead to priority need determinations.
4	Priority Need Name	Increase Economic Opportunity
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	City Wide
	Associated Goals	Microenterprise Program
	Description	Provide access to economic opportunity for low-income or limited clientele populations by funding activities including micro-enterprise loans.
	Basis for Relative Priority	The City conducted a comprehensive community participation process and needs assessment to determine and prioritize needs. Needs identified in the Consolidated Plan were the result of input received by residents, housing providers, non-profit organizations, social service providers, and other relevant stakeholders. A thorough analysis of data provided in the Needs Assessment and Market Analysis also lead to priority need determinations.
5	Priority Need Name	CDBG Program Administration
	Priority Level	High
	Population	N/A
	Geographic Areas Affected	City Wide
	Associated Goals	Planning and Administration
	Description	Management and operation of tasks related to administering and carrying out the HUD CDBG program.
	Basis for Relative Priority	N/A

Table 51 – Priority Needs Summary

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	<ul style="list-style-type: none">• Tenant Based Rental Assistance is not an eligible use of CDBG funds.
TBRA for Non-Homeless Special Needs	<ul style="list-style-type: none">• Tenant Based Rental Assistance is not an eligible use of CDBG funds.
New Unit Production	<ul style="list-style-type: none">• Limited availability of decent, standard, and affordable units for LMI households and for persons with special needs.• Housing costs that are significantly higher than Fair Market Rents• Extensive waiting list for housing choice vouchers
Rehabilitation	<ul style="list-style-type: none">• High incidence of cost burden and severe cost burden among LMI households.• Cost for rehabilitation compared to the cost to construct new units.
Acquisition, including preservation	<ul style="list-style-type: none">• Home values that are unaffordable to LMI households.• The cost and availability of land to be used for the development of affordable housing.• Tight lending requirements that limit homeownership opportunities for LMI households.

Table 52 – Influence of Market Conditions

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

Introduction

During the five years covered by this Plan, the City of Cape Coral expects to receive \$5,388,635 in CDBG funding. This assumes an annual allocation of \$1,077,727 – the City’s allocation for PY 2020-2021. The CDBG funds will be used to address the priority needs identified in this Strategic Plan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Federal	Affordable Housing Public Services Public Facilities Economic Development Planning & Admin	\$1,077,727	\$0	\$0	\$1,077,727	\$4,310,908	The CDBG Entitlement program provides annual grants to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons.

Table 24 - Anticipated Resources

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

The City will use the federal funds to support projects and programs implemented by City staff as well as non-profit organizations, developers, and other partners. For projects to be successful, other funding sources including in-kind resources are often added to federal funding in order to have sufficient resources to benefit the population to be served as well as to cover expenditures that may not be allowable under the CPD programs or to cover indirect costs. The source of these additional funds, if needed, will depend on the nature of the activity. There is no match requirement for the CDBG program.

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

Florida Statutes Section 166.0451, Disposition of municipal property for affordable housing, requires that cities create an inventory list of real property with fee simple title appropriate for affordable housing. In compliance with the statute, the City of Cape Coral maintains the inventory of City-owned surplus land that are potential properties for the development of permanent affordable housing. The City of Cape Coral may partner with nonprofit organizations that develop affordable housing for low income households. However, the disposition of any of these properties for affordable housing is subject to the discretion of the City of Cape Coral.

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Cape Coral	Government	Planning Economic Development Homelessness Non-Homeless Special Needs Ownership Rental Neighborhood Improvements Public Facilities Public Services	Jurisdiction
Lee County Housing Authority	PHA	Public Housing	Jurisdiction Other
Housing Authority of the City of Fort Myers	PHA	Public Housing	Jurisdiction Other
Lee County Human and Veteran Services Department	Government	Planning Economic Development Homelessness Non-Homeless Special Needs Ownership Rental Neighborhood Improvements Public Facilities	Other
Lee County Homeless Coalition	Non-Profit Organization	Homelessness	Jurisdiction

Table 53 - Institutional Delivery Structure

Assessment of Strengths and Gaps in the Institutional Delivery System

To ensure that services offered through entitlement grant programs receive maximum amounts of exposure and benefit, the City of Cape Coral will continue to work with various local agencies across multiple systems. The work will be conducted through the issuance of subrecipient agreements and the City's Housing Coordinator will conduct oversight of several of the programs.

Although the City is the entity who is primarily responsible for the administration of CDBG program, several public agencies and non-profit organizations assist with providing housing, community development, homeless, and other public services throughout the jurisdiction. The housing and community development institutional delivery system is capable and well-

functioning. Throughout the plan's five-year period, the City will use subrecipient and developer contracts which will be determined through a competitive process.

The City of Cape Coral staff who are responsible for the administration of the program have significant experience in grant administration and planning but is limited in size and staff capacity. The City's current staffing levels include two FTE staff.

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

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

Table 54 - Homeless Prevention Services Summary

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

The FL-603 Ft. Myers, Cape Coral/Lee County Continuum of Care (CoC), established in 1995, is responsible for coordinating the housing crisis response system in Lee County. The CoC's strategies include reduction of duplication, mainstreaming resources, and collaborating among

multiple systems of care to provide services and housing assistance to persons experiencing homelessness throughout the catchment area, which includes the City of Cape Coral.

The Lee County Homeless Coalition coordinates delivery of the Continuum of Care programs within the CoC's catchment area. The City of Cape Coral holds membership in the Lee County Homeless Coalition and membership also includes persons who were formerly and are currently homeless, veterans, persons with HIV/AIDS, residents of the community, private business and community foundation representatives, non-profit organizations, advocates, treatment providers, and local government representatives. The City of Cape Coral actively participates in the CoC process and the Lee County Department of Human Services is the lead entity for HUD's CoC grant programs, the State of Florida Office on Homelessness grants and other state funded contracts.

Referred through the Coordinated Entry System, persons experiencing homelessness in Lee County utilize the referral system to access housing and services for families and individuals. Persons residing on the streets, parks, and other places not meant for human habitation can be identified and engaged for services and housing referrals through street outreach staff. Outreach workers target persons who otherwise would not access services, providing a "pocket guide" of services as well as a brochure of services. These resource documents are available on the Lee County Homeless Coalition website, as well as a number of local service, health, and corrections agencies and offices in order to further outreach efforts and better address discharge planning options. On an annual basis, the Lee County Homeless Coalition coordinates and executes the Point in Time Count, Homeless Service Day, Veteran Stand Down, Candlelight Vigil in remembrance of people who died on the street, and Hunger and Homelessness Awareness month. Coordination of these events may include agencies and volunteers distribute clothing, flu shots, haircuts, bus passes, and other supplies. Consumers can also be linked to counselors at some of these events to discuss employment, behavioral health services, and Veterans Affairs benefits. To ensure that the information about programs and services remains current, the Homeless Coalition conducts a Provider Survey.

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

Lee County's institutional delivery system that offers services to persons experiencing homelessness is strong and coordinated. Gaps in the system are due to the geographically limited services and the availability of housing units for homeless persons. There are few services or units available to people experiencing homelessness in Cape Coral, with most service availability being located in the City of Fort Myers. The availability of shelter beds in Lee County is limited and often have waiting lists.

Housing that is affordable and available for persons with physical and/or developmental disabilities are limited. There are significant waiting lists for the existing properties. Despite State Housing Initiative Partnership (SHIP) program funds, some of which are mandated by the State of Florida to be used for housing for persons with special needs, the agencies that implement these housing programs have limited capacity and are scarce throughout Lee County.

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

To ensure the City has maximized the opportunities provided by its community resources to serve vulnerable residents when implementing the consolidated plan, the City will utilize its network of public sector and non-profit organizations to implement the consolidated plan. Over the next five years, the City expects to overcome gaps in the institutional structure and delivery system by:

- Training and capacity building for non-profit organizations;
- Collaborating with the Lee County Department of Human Services and Lee County Homeless Coalition regarding availability of homeless services/shelter in Cape Coral;
- Monitoring to identify program inefficiencies, improve program performance, and ensure compliance with applicable regulations;
- Encouraging collaboration among agencies to eliminate duplicative services and better serve residents, especially low- and moderate-income households and special needs populations; and
- Reviewing internal policies, procedures and staffing of the CDBG program for efficiency and effectiveness.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Homeowner Assistance	2020	2024	Affordable Housing	City Wide	Increase Access to Affordable Housing	CDBG: \$1,500,000	Direct Financial Assistance to Homebuyers: 20 Households Assisted
2	Acquisition	2020	2024	Affordable Housing	City Wide	Increase Access to Affordable Housing	CDBG: \$531,010	Homeowner Housing Added: 460 Units Constructed
3	Sidewalk Repair	2020	2024	Non-Housing Community Development	Census Tract 103.02 BG 2	Improve Access to Public Facilities	CDBG: \$1,275,000	Public Facility or Infrastructure Activities Other Than Low/Moderate Income Housing Benefit: 10,480 Persons Assisted
4	Public Service Assistance	2020	2024	Non-Homeless Special Needs Non-Housing Community Development	City Wide	Increase Access to Public Services	CDBG: \$808,295	Public Service Activities Other Than Low/Moderate Income Housing Benefit: 36,325 Persons Assisted Public Service Activities for Low/Moderate Income Housing Benefit: 14,690 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Microenterprise	2020	2024	Non-Housing Community Development	City Wide	Increase Economic Opportunity	CDBG: \$196,605	Businesses Assisted: 120 Businesses Assisted
6	Program Administration	2020	2024	Planning and Administration	City Wide	CDBG Program Administration	CDBG: \$1,077,725	N/A

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Homeowner Assistance
	Goal Description	Support homeownership opportunities and affordability by providing direct financial assistance to eligible low – and moderate-income homebuyers for down-payment and closing costs to purchase a home.
2	Goal Name	Acquisition
	Goal Description	Provide affordable housing opportunities through the acquisition of real property to support the development of affordable housing. Funds will be used to support development and increase the availability of permanent housing and improve affordability, particularly for LMI households, members of disadvantaged groups, and persons with disabilities.
3	Goal Name	Sidewalk Repair
	Goal Description	Funds will be used to reduce slum/blight, create a safe environment for residents, provide accessibility, and stabilize neighborhoods through the revitalization and repair of community sidewalks.

4	Goal Name	Public Service Assistance
	Goal Description	Funds will be used to address health, human, and social service needs in the City for LMI individuals or persons presumed to be low- and moderate-income. The City will promote a suitable living environment and support decent affordable housing by providing services for low income families, elderly, persons with disabilities, and victims of domestic violence.
5	Goal Name	Microenterprise
	Goal Description	Support economic opportunities by providing direct financial assistance or technical assistance to businesses or potential entrepreneurs.
6	Goal Name	Program Administration
	Goal Description	Funds will be used for the administration and implementation of the HUD CDBG program. Activities include staff salaries; financial responsibility; and preparation of HUD required documents such as the Consolidated Plan, Annual Action Plan, CAPER, and Analysis of Impediments.

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

The City of Cape Coral will utilize its CDBG funds to provide affordable housing opportunities for 480 extremely low, low, and moderate households during the Consolidated Plan period through: direct homeowner assistance (20 HH) and acquisition of land to develop affordable housing (460 HH). Affordable housing activities are targeted towards extremely low, low, and moderate-income individuals. In addition, the City will fund public service activities targeting extremely low, low, and moderate-income families or households and limited clientele populations including the elderly, persons with disabilities, and victims of domestic violence.

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

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

The County's housing authorities are not covered by a Section 504 Voluntary Compliance Agreement requiring an increase in the number of accessible units. However, there are residents and applicants that may have accessibility needs. The HACFM has indicated that most applicants for public housing do not respond to questions regarding this need. The LCHA reported that there were 45 disabled applicants on their public housing and Section 8 waiting lists in March 2020. It was not clear what type of accommodations, if any, were needed.

Activities to Increase Resident Involvements

The Housing Authority of the City of Fort Myers offers an array of family self-sufficiency (FSS) and supportive service programs for clients receiving subsidized housing assistance. The family self-sufficiency program is aimed at families who have a desire to achieve economic independence and self-reliance of government assistance programs. Clients living in public housing or who participate on the housing choice voucher program, qualify for the FSS program. While participating in the FSS program, participants work closely with the FSS Coordinator for a period up to five years. With the guidance of the FSS Coordinator, families identify and set goals that promote self-sufficiency. Self-sufficiency activities include but not limited to: obtaining and maintaining suitable employment, participating in employment related services such as resume writing, seek suitable employment, and attend life skills courses. FSS participants also attend financial literacy classes where they learn and become familiar with key objectives such as establishing credit, budgeting, savings, and loans.

Through the Senior Service Coordinator (SSC), HACFM provides case management and outreach services for elderly and individuals with disabilities who are age 55 or older. The SSC works closely with local non-profits, community and faith based organizations, & health providers (e.g. Family Health Centers, HOPE Healthcare, Medi-Care, Senior Friendship Centers, etc.) to provide in-home healthcare, preventative care, and chronic disease management services, all to assist and aid families desiring to live independently in their homes. The SSC aids with coordinating medical appointments, assisting with Medicaid/Medicare eligibility applications, Food stamp applications & recertification, transportation assistance, monthly shopping trips, and social service activities on and off-site.

As a HUD certified counseling agency, HACFM also offers a wide array of housing counseling services for HACFM clients but also clients in the entire Lee County area. Services include pre-purchase counseling, post-purchase counseling, monthly home buyers' education, foreclosure

prevention & loss mitigation. The benefit to clients is that all housing counseling services are offered free of charge to all clients in need.

HACFM encourages public housing residents to become involved in management through the establishment of Resident Advisory Boards (RAB). Public housing residents and voucher holders also participate in seminars provided by community organizations to help them towards economic empowerment and homeownership.

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

No

Plan to remove the 'troubled' designation

N/A

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Affordable housing is a growing concern at the federal, state and local levels. Housing affordability has also become an important public policy issue, as home ownership is viewed as being an important goal for both individual and social reasons. Housing prices, household incomes, and mortgage rates are the primary determinants of housing affordability.

The City of Cape Coral is aware of the effect that public policies have on the cost of housing, given the potential to dissuade development, maintenance or improvement of affordable housing. Government regulations including land use/zoning codes and building codes adopted by a jurisdiction have the potential to impact the cost of housing and limit the supply of affordable housing. The City of Cape Coral recognizes that there can be institutional, regulatory, or policy barriers to development and promotion of access to affordable housing. Some of these barriers are at the discretion of City policymakers, including the permitting, zoning, and housing & community development offices. The following barriers may impact the development of affordable housing:

- Development approvals process. The development approval process can be time- and resource-intensive, particularly for developers of affordable housing.
- Density restrictions. Depending on the maximum allowable density in any given zoning category, higher density housing developments may be prohibited. Higher density housing is typically able to absorb more income-restricted housing and still maintain profitability for the developer, in addition to naturally enhancing the availability of housing overall in the City.
- Parking and setback requirements. Depending on the restrictions of parking and setbacks in the local land use code and comprehensive plan, these requirements may prohibit development of affordable housing.
- Affordable housing accessible to transit. Low-income households are more likely to depend on public transportation as a means of mobility. A lack of affordable housing near public transportation networks places an inherent restriction on a family's ability to reasonably access housing.
- Not In My Back Yard (NIMBY) Syndrome. The social and financial stigma of affordable housing can lead to significant resistance from surrounding properties.

In the case of new construction, significant barriers to creating affordable housing are reductions in federal and state housing funds, the land costs, impact fees, zoning, and compliance with new

hurricane standards building codes. An additional significant barrier is the poor credit record of many low-and moderate-income households.

In the case of existing housing rehabilitation, the cost of upgrading to new construction codes is a barrier. Health Department regulations restrict expansion of existing septic systems and the Federal Emergency Management Agency (FEMA) restricts rehabilitations to existing structures beyond a certain value on properties located within 100-year Floodplain.

As a recipient of Community Development Block Grant (CDBG) entitlement funding from the US Department of Housing and Urban Development (HUD), the City of Cape Coral develops an Analysis of Impediments to Fair Housing Choice (AI) to identify impediments or barriers to affordable housing and fair housing choice, and create actions toward the resolution of the barriers. A 2019 partnership with Lee County and the City of Fort Myers produced a regional AI and identified the following jurisdictional specific impediments to affordable housing and fair housing choice and actions that can be implemented in federal grant program administration and other local government operations to resolve the identified barriers:

- Housing discrimination persists in the private market, according to complaints data received.
- Pattern of disparity continues to exist in private mortgage lending for racial and ethnic minorities.
- Limited public transit options and rising cost of transportation in general limit location options for many lower-income households.
- Fair Housing education, training and outreach programs are inadequate to meet the responsibility to affirmatively further fair housing throughout Lee County.
- An insufficient number of accessible housing units are available which meets the needs of persons with disabilities in the County.
- Neighborhood opposition to diversity in housing type.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

To combat barriers to affordable housing, the City adopted an Affordable Housing Incentive Plan as part of their Local Housing Assistance Plan (LHAP). The LHAP is required to participate in the State Housing Initiatives Partnership (SHIP) program. The City also has an Affordable Housing Advisory Committee (AHAC) in relation to its SHIP program. The AHAC is a citizens' advisory committee representing a collaboration of public, nonprofit and private agencies tasked with making recommendations to the City Council on affordable housing incentives. The advisory

board must triennially review policies and procedures, ordinances, land development regulations and the comprehensive plan policies established and adopted by the City Council while making recommendations on specific actions or initiatives to encourage or facilitate affordable housing while protecting the property's ability to appreciate in value. The eleven (11) member AHAC routinely identifies barriers to affordable housing and strategies to remove such barriers.

The City of Cape Coral's Affordable Housing Incentive Plan contains the following five affordable housing incentives:

- The processing of approvals of development orders or permits for affordable housing projects is expedited to a greater degree than other projects.
- The establishment of a process which local government considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing.
- The modification of impact-fee requirements, including reduction or waiver of fees and alternative methods of fee payment for affordable housing.
- The reduction of parking and setback requirements for affordable housing (parking requirement only).
- The preparation of a printed inventory of locally owned public lands suitable for affordable housing.

City staff must report annually to the State of Florida any actions that increase the cost to develop single or multi-family housing. This analysis must include a dollar value of the increase of development including, but not limited to, increases in permit fees, increases in impact fees, introduction of new building standards, etc..

Additionally, the Housing Element of Cape Coral's Comprehensive Plan includes the goal of providing good quality housing in safe, clean neighborhoods, offering a broad choice of options in both type (single family and multi-family) and tenure (owner and renter occupied) to meet the needs of present and future residents of the City, regardless of age or income status. The objectives under this goal include:

Objective 1: Housing Availability. In conjunction with private sector, the City will provide the infrastructure needed to increase Cape Coral's housing stock to accommodate the expected 2025 and 2040 permanent populations, in accordance with the levels of service standards established in other elements of this Comprehensive Plan.

Objective 2: Housing Affordability. In accordance with S.163.3202 (1), F.S., the City will review and re-evaluate the City Codes to identify and revise those sections which restrict the development of affordable housing in the City.

Objective 3: Equal Opportunity. Through the Fair Housing Ordinance, the City shall assure that the Cape Coral housing market is open to all persons, regardless of age, race, sex, disability, or other legally prohibited designations by mitigating impediments to affordable housing and tracking/resolving complaints concerning housing discrimination reported to the City.

Objective 4: Special Housing Needs. In accordance with S.163.3202 (1), F.S., the City will maintain the Land Use and Development Code to enable the siting of group homes and foster care facilities in residential areas.

Objective 5: Housing Quality. The City will continue to maintain a high standard of quality for new and existing housing.

Objective 6: Displacement. The City shall maintain the adopted Residential Anti-displacement and Relocation Plan that is compatible with federal regulation and state statutes and shall amend said plan as necessary to reflect changes in federal and state requirements.

Objective 7: Historic Preservation. The City will continue to inventory historically significant and potentially historically significant structures in the City. When structures are identified, the City will explore alternatives to preserve them.

Objective 8: Housing Implementation. Pursuant to S.163.3202, F.S., the City will implement City Codes and regulations through enforcement activities to promote housing opportunities for City residents without sacrificing housing quality and affordability.

Objective 9: Pursuant to S. 163.3202 (1), F.S., the City will review annually the Land Development Code to evaluate provisions for the enforcement of land use regulations to protect the value of individual homes and properties and amend said regulations as necessary.

Objective 10: The City shall provide adequate sites for the housing needs of low-and moderate- income persons.

Further, the City of Cape Coral, in conjunction with the City of Fort Myers and Lee County, recently completed a Regional Analysis of Impediments to Fair Housing Choice. This document included a review of regulatory barriers in each jurisdiction and identified actions to remove or ameliorate impediments to fair and affordable housing. This document can be found at www.capecoral.net/departments/community_development.

SP-60 Homelessness Strategy – 91.215(d)

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

The CoC has established a Coordinated Entry System (CES) intended to improve coordination of services and assessments, creating consistency in needs assessments/evaluation and initiating referrals to appropriate services and housing programs through specific entry points in the community. The City intentionally targets funding to vulnerable and at-risk populations, which includes persons experiencing or at-risk of homelessness. While the City's goals for affordable housing does not include serving persons experiencing homelessness, the City recognizes the importance of the CoC's efforts to simplify and expand efforts to identify and assess homeless persons in Cape Coral. In addition to the annual Point in Time Count, the City supports the annual Homeless Persons Remembrance Day, the Stand Down (for veterans), and community outreach that is conducted both within and outside of business hours.

The Lee County CoC identifies specific action steps to address outreach to persons experiencing unsheltered homelessness. Action Step 1.1e of the Lee County CoC's Strategic Plan is to "Understand and enumerate the size and scope of the problem by improving the unsheltered PIT Count, and including youth, families, LGBTQI+ individuals, and other subpopulations in the planning process." Within this action item, the CoC plans to incorporate persons with lived experience, within the subgroups, as part of their Community Awareness and Education Committee. Additionally, developing a relationship with law enforcement is incorporated specific to conducting the unsheltered PIT Count in encampments.

Addressing the emergency and transitional housing needs of homeless persons

By partnering with the Lee County CoC, the City supports emergency and transitional housing needs of people experiencing homelessness. As the City is not a direct recipient of Emergency Solutions Grant funding, financial support is provided by various other grant opportunities, using state or local funding sources. Outlined in the Lee County Homeless Services Map, persons experiencing homelessness are encouraged to contact specific entry points to access shelter:

- Single Males – Eternal Homes and Healthy Choice or Fort Myers Rescue Mission
- Single Female or Family – The Salvation Army
- Fleeing Domestic Violence – Abuse Counseling and Treatment (ACT) Shelter
- Between the Ages of 10 and 24 Years Old – OASIS Shelter

The City of Cape Coral dedicates \$5,000 in CDBG funding to America's Veterans Foundation which provides emergency hotel vouchers to veterans experiencing homelessness who income qualifies

for the program. With this funding, the City estimates five people will be served with this emergency hotel assistance.

Providing an alternative to emergency department visits and incarceration for persons experiencing a behavioral health crisis, Bob Janes Triage Center and Low Demand Shelter provides a centralized point of entry to the behavioral health system of care. Where law enforcement can divert consumers rather than continuing the cycle through the criminal justice system and back to homelessness, consumers experiencing homelessness can begin engaging with providers to receive substance use and mental health services. This centralized receiving facility is the outcome of a collaborative effort among SalusCare, Lee Memorial Health System, the Lee County Human and Veteran Services Department, local law enforcement, and other community partners. While the location of this site is in Fort Myers, persons in Cape Coral who meet the criteria for this service can be referred by law enforcement.

Included in Lee County CoC 2019-2028 Strategic Plan that outlines Cape Coral's, Fort Myers, and all of Lee County's response to preventing and ending homelessness, are goals related to health services include the provision of fair share, pro-bono services, increased health services outreach efforts, increasing the capacity of existing medical, dental, and mental health sites and services, and increasing detoxification and mental health services and beds to meet the community needs. The CoC has met the goals of fair share or pro-bono medical services for persons experiencing homelessness and low-income patients in addition to implementing street and fixed location health services throughout the CoC. The CoC is continuing to vocalize the need and plan for additional respite beds and detoxification/mental health beds.

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

Persons who experience the most long-term episodes of homelessness and who benefit from the most supports to stabilize their housing and recovery are generally referred to Permanent Supportive Housing (PSH) projects. While many PSH participants will require "lifetime" housing subsidies and support services to retain their housing, a large portion of PSH participants have the ability and desire to obtain employment. The supportive services provide by case managers can include clinical supports, linkage to community-based services, benefit acquisition, life skills training, and coordination with supported employment agencies. As CoC's are evaluated on their participants ability to increase and maintain income once housed, the Lee County CoC has established providers to assist consumers with their employment goals. Community Assisted and

Supported Living (CASL) Case Managers provide housing participants with help achieving consumer-driven goals and link them to resources necessary. In some cases, this includes helping the client search for jobs and submit online applications, for others, this includes helping set appointments with organizations such as CareerSource and Goodwill Industries. Case managers connect clients with local educational facilities, such as technical colleges. CASL also collaborates with Hope Clubhouse, an International Center for Clubhouse Development accredited program. Their model is based upon recovery through work and supported employment. Residents gain independence and abilities through the Hope Clubhouse. CASL case managers work with the Hope Clubhouse staff to assist in permanent job placement.

One objective identified on the CoC's strategic plan is to maintain SHIP funding for housing development, homelessness prevention, and Rapid Rehousing. Serving persons experiencing homelessness in the City of Cape Coral, the Lee County CoC reports a total of 146 beds among two Rapid Rehousing programs. Currently, the 35-bed program, operated by use of ESG funding, is administered through the Lee County Human and Veteran Services Department while Salvation Army administers 111 Rapid Rehousing beds. This permanent housing intervention pairs progressive engagement housing stabilization services with time-limited rental assistance. The CoC's strategy includes increasing capacity and strengthen processes that prevent housing crises and reduce the number of persons experiencing first time homelessness.

The City of Cape Coral's Local Housing Assistance Plan identifies their Rental Housing Strategy which will "provide assistance to eligible sponsor organizations for the production of affordable rental housing." Using the SHIP dollars from the state's Affordable Housing Trust Fund, the City will develop partnerships with both for-and non-profit developers to construct or rehabilitate rental units affordable to income qualifying households within Cape Coral.

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

The Lee County CoC is actively pursuing initiatives to "increase the availability of, and successful linkages to, necessary health, behavioral health, education, employment, childcare, and legal assistance programs." In an effort to decrease homelessness, The City of Cape Coral dedicates \$32,541 of CDBG dollars to providing victims of domestic violence with counseling, treatment, and shelter to take place at The Cape Coral Shelter. The Cape Coral Caring Center is allocated \$20,845 of CDBG funding by the City of Cape Coral for its food pantry, bus passes, utility and prescription assistance for low income residents. The City anticipates that 950 Cape Coral residents will be served with this assistance. Additionally, \$17,156 in CDBG funding is dedicated

to target 19 Cape Coral residents with emergency assistance that assists low income households with delinquent water or electric bills.

Identified as an asset to the community, the Lee Health Community Outreach Care Team works to prevent discharging consumers into homelessness. Looking forward, the CoC is addressing the need for improved discharge planning and supportive services for persons exiting the criminal justice system. Discharge planning agreements with SalusCare, Children's Network of Southwest Florida, Lee Health, and the Lee County Sheriff's Office are on-going. The CoC is dedicated to increasing coordination with Lee County departments, local service providers, mainstream assistance agencies, and state and federal offices to eliminate silos and improve discharge planning.

SP-65 Lead based paint Hazards – 91.215(i)

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

Lead is a toxic metal that was used for many years in paint and was banned for residential use in 1978. Exposure to lead can result in health concerns for both children and adults. Children under six years of age are most at risk because their developing nervous systems are especially vulnerable to lead's effects and because they are more likely to ingest lead due to their more frequent hand-to-mouth behavior.

As the administrator of the City's owner-occupied housing rehabilitation and homebuyer assistance programs, the Department of Community Development developed a Lead Based Paint Hazard Policy that guides how the City addresses lead-based paint hazards. The Policy outlines the City's process for complying with the regulations at 24 CFR Part 35 – Lead Safe Housing Rule. The procedure includes assessing the property for exemption from the Rule, notification and disclosure of information to the occupants of the housing, lead hazard assessment/evaluation, and lead hazard reduction, if necessary. Specifically, the City provides lead-based hazard information to all homebuyers and homeowners who participate in the City's homebuyer assistance and owner-occupied rehabilitation programs. The City also conducts a complete visual assessment of all painted surfaces to identify deteriorated paint, and provides paint stabilization for deteriorated painted surfaces, and a clearance examination, as required. The scope of work for each housing rehabilitation project (level of assistance) determines the City's approach to lead hazard evaluation and reduction.

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

For purposes of this Plan, houses constructed prior to 1980 and occupied by households with children are the units considered to contain lead-based paint hazards. Of the total 7,655 owner-occupied units built before 1980, 89% of those units have children present. An additional 3,418 renter-occupied were built before 1980, of which 99% have children present. Based on this data, approximately 16% (10,175) of housing units in Cape Coral may contain lead-based paint.

While there is no way to determine the exact number of units with lead-based paint, historically, the prevalent paints in Florida were turpentine-based mineral spirits that were colored with pigments made from zinc oxide and linseed oil rather than lead-based paint and widely manufactured, for military and household uses. The use of non-lead-based paints in Florida may minimize the magnitude of this issue and stifle the need to address lead-based paint hazards. Additionally, lead poisoning data from the Florida Department of Health for Lee County show relatively low levels of lead poisoning between 2015 and 2018. During that time there were 88 cases of lead poisoning in the County. For 2018, that equates to a rate of 3.3 per 100,000 population compared to a rate of 10.1 for the state of Florida.

Based on the data, there is a low incidence of lead-based paint poisoning and hazard in the City. The strategy outlined above is intended to address lead paint hazards in older housing units occupied by low- and moderate-income households. Even though the presence of lead-based paint is unlikely in the majority of housing units in the City, by adhering to the process outlined in the Lead Based Paint Hazard Policy, the City has a thorough method for ensuring any risk is eliminated in the housing units it assists.

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

As described above, the City has incorporated the requirements of the Lead Safe Housing Rule in its local policy. The City's Lead Based Paint Hazard Policy governs how staff implements the City's owner-occupied rehabilitation program and purchase assistance program when the housing unit involved was constructed pre-1978.

The City also includes the lead-based paint regulations in all subrecipient agreements and monitors for agency compliance.

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

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

The City of Cape Coral has an overarching goal of reducing poverty for all its residents. According to the 2018 ACS, 11.6% of the population for whom poverty status is determined live below the poverty level. While there are mainstream programs such as Supplemental Nutrition Assistance Program (food stamps), Medicaid, and Temporary Assistance to Needy Families (TANF) that help to alleviate poverty, the City and its partners are also undertaking local initiatives to help low- and moderate-income persons work towards self-sufficiency and reduce poverty. These initiatives include:

- A partnership between the City's Community Development Department, Economic Development Office, and the Goodwill Southwest Florida Microenterprise Institute. The City utilizes CDBG funding to support the Microenterprise Program which helps emerging entrepreneurs with low- to moderate-income levels to start new ventures or grow an existing business.
- Economic incentives for new, expanding, or relocating companies including employment/hiring incentives, deferral of impact fees, infrastructure grants, and CRA Business and Development incentives.
- The Lee County Housing Authority (LCHA) and the Housing Authority of the City of Fort Myers (HACFM) both administer Section 8 Housing Choice Voucher programs that serve residents of the City of Cape Coral. Both housing authorities participate in the Family Self Sufficiency (FSS) program. The goal of the FSS program is to help public housing residents and voucher recipients become self-sufficient by providing supportive services including education, job training, job placement, and life managements kills. The HACFM also offers a Job Club which assists families with job searches, resume writing, and other job skill training services.
- The LCHA administers the Resident Opportunities Self Sufficiency (ROSS) program which links public housing residents with supportive services and resources through community partners. The ROSS Service Coordinator assists with job searches and resume writing and other computer services.
- The City adopted the Local Housing Incentive Plan (LHIP) that outlines the strategies that the City will use to address the need for both affordable rental and homeownership units.
- The City will continue to support its affordable housing programs through the Community Development Department to expand the supply of affordable housing and improve housing conditions. The Community Development Department coordinates with various partners including the Cape Coral Housing Development Corporation and the Habitat for Humanity of Lee and Hendry Counties to address affordable housing goals.

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

Housing costs are the largest household expense and the City's programs and policies that make renting and homeownership more affordable have a significant impact on poverty level. The City's affordable housing goals include the rehabilitation of existing owner-occupied housing and the acquisition/rehabilitation of single-family homes. The City will continue to work with its partners and developers to utilize CDBG, SHIP, and NSP funding to continue to address the affordable housing needs of residents.

The City will also continue to combat poverty by providing incentives that attract, retain, and expand businesses and by supporting public service activities or programs that provide job training, education, and skills that the workforce need to become self-reliant.

SP-80 Monitoring – 91.230

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

The City developed and follows “Community Development Block Grant (CDBG) Subrecipient Monitoring Policy and Procedures” which outlines the monitoring procedures and ensures compliance with the CDBG regulations at 24 CFR 570. In addition, HUD’s Community Planning and Development Office has developed a monitoring guide that it uses to monitor grantees. The City will also use this as a standard for monitoring the implementation of the program. Other applicable regulations and policies such as those from the Department of Labor and U.S. Office of Management and Budget, and Office of Fair Housing and Equal Opportunity, Department of Environmental Protection Agency will also be used as the standard for any monitoring tools and procedures developed for housing and community development programs. The City will monitor the following areas to ensure long term compliance with the requirements of the HUD programs.

Subrecipient Monitoring

The City is responsible for oversight of all designated subrecipients of CDBG funds and will perform the following tasks:

- Distinguish between subrecipients, contractors, and other entities;
- Execute written agreements containing all required elements before providing funds to subrecipients;
- Review subrecipients periodically through correspondence, site visits, and monthly, quarterly, and annual reports, in order to determine that program requirements are being met;
- Perform on-site monitoring for contract compliance for each of its subrecipients on an annual basis or biannual basis for low risk subrecipients; and
- Take effective corrective and remedial actions toward subrecipients who do not comply.

Procurement

The City will follow the City’s procurement procedures for the use of contractors needed to carry out programs. Any firms used to carry out services will have the appropriate licensing and insurances to complete the activities, which they are charged with undertaking.

Technical Assistance

To ensure activities are carried out in compliance with Federal regulations, when appropriate, technical assistance will be provided.

Timeliness

The timely expenditure of CDBG funding on eligible activities is an important program requirement. Projects and activities will be monitored to ensure they begin and are implemented in a timely manner and funds will be tracked and drawdowns completed on a regular basis.

Reporting and Program Compliance

- The City shall monitor all CDBG projects to ensure that statutory and regulatory requirements are being met and that the information entered in HUD's Integrated Disbursement and Information System (IDIS) is correct and complete.
- At the end of each program year, City staff will develop a Consolidated Annual Performance and Evaluation Report (CAPER) detailing Annual Action Plan, goals, objective, and accomplishments.
- Staff will provide Federal Cash Transactions reports on a quarterly basis as required by HUD.
- Review request for payment or reimbursement to assure that proper documentation is provided and that expenditures are for eligible activities under applicable rules and regulations and authorized under the sub-recipient agreement.
- Assure compliance with other program requirements, such as labor standards and fair housing laws, through in-depth monitoring and program review.

Expected Resources

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

Introduction

During PY 2020-2021 the City will receive an annual allocation of \$1,077,727 in CDBG funds to address the priority needs, goals, and objectives identified in the Consolidated Plan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Federal	Affordable Housing Public Services Public Facilities Economic Development Planning & Admin	\$1,077,727	0	0	\$1,077,727	\$4,310,908	The CDBG Entitlement program provides annual grants to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons.

Table 56 - Expected Resources – Priority Table

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

The City will use the federal funds to support projects and programs implemented by City staff as well as non-profit organizations, developers, and other partners. For projects to be successful, other funding sources including in-kind resources are often added to federal funding in order to have sufficient resources to benefit the population to be served as well as to cover expenditures that may not be allowable under the CPD programs or to cover indirect costs. The source of these additional funds, if needed, will depend on the nature of the activity. There is no match requirement for the CDBG program.

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

Florida Statutes Section 166.0451, Disposition of municipal property for affordable housing, requires that cities create an inventory list of real property with fee simple title appropriate for affordable housing. In compliance with the statute, the City of Cape Coral maintains the inventory of City-owned surplus land that are potential properties for the development of permanent affordable housing. The City of Cape Coral may partner with nonprofit organizations that develop affordable housing for low income households. However, the disposition of any of these properties for affordable housing is subject to the discretion of the City of Cape Coral.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Homeowner Assistance	2020	2021	Affordable Housing	City Wide	Increase Access to Affordable Housing	CDBG: \$300,000	Direct Financial Assistance to Homebuyers: 4 Households Assisted
2	Acquisition	2020	2021	Affordable Housing	City Wide	Increase Access to Affordable Housing	CDBG: \$106,202	Homeowner Housing Added: 92 Units Constructed
3	Sidewalk Repair	2020	2021	Non-Housing Community Development	Census Tract 103.02 BG 2	Improve Access to Public Facilities	CDBG: \$255,000	Public Facility or Infrastructure Activities Other Than Low/Moderate Income Housing Benefit: 2,096 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Public Service Assistance	2020	2021	Non-Homeless Special Needs; Non-Housing Community Development	City Wide	Increase Access to Public Services	CDBG: \$161,659	Public Service Activities Other Than Low/Moderate Income Housing Benefit: 7,265 Persons Assisted Public Service Activities for Low/Moderate Income Housing Benefit: 2,938 Households Assisted
5	Microenterprise	2020	2021	Non-Housing Community Development	City Wide	Increase Economic Opportunity	CDBG: \$39,321	Businesses Assisted: 24 Businesses Assisted
6	Program Administration	2020	2021	Planning and Administration	City Wide	CDBG Program Administration	CDBG: \$215,545	N/A

Table 57 – Goals Summary

Goal Descriptions

1	Goal Name	Homeowner Assistance
	Goal Description	Support homeownership opportunities and affordability by providing direct financial assistance to eligible low – and moderate-income homebuyers for down-payment and closing costs to purchase a home.

2	Goal Name	Acquisition
	Goal Description	Provide affordable housing opportunities through the acquisition of real property to support the development of affordable housing. Funds will be used to support development and increase the availability of permanent housing and improve affordability, particularly for LMI households, members of disadvantaged groups, and persons with disabilities.
3	Goal Name	Sidewalk Repair
	Goal Description	Funds will be used to reduce slum/blight, create a safe environment for residents, provide accessibility, and stabilize neighborhoods through the revitalization and repair of community sidewalks.
4	Goal Name	Public Service Assistance
	Goal Description	Funds will be used to address health, human, and social service needs in the City for LMI individuals or persons presumed to be low- and moderate-income. The City will promote a suitable living environment and support decent affordable housing by providing services for low income families, elderly, persons with disabilities, and victims of domestic violence.
5	Goal Name	Microenterprise
	Goal Description	Support economic opportunities by providing direct financial assistance or technical assistance to businesses or potential entrepreneurs.
6	Goal Name	Program Administration
	Goal Description	Funds will be used for the administration and implementation of the HUD CDBG program. Activities include staff salaries; financial responsibility; and preparation of HUD required documents such as the Consolidated Plan, Annual Action Plan, CAPER, and Analysis of Impediments.

Projects

AP-35 Projects – 91.220(d)

Introduction

The City will undertake various projects during the 2020-2021 program year focused on providing decent affordable housing, creating a suitable living environment, and expanding economic opportunity for residents. The City will utilize their HUD CDBG grant program to carry out activities intended to address priority needs in the community and ensure the greatest impact to beneficiaries.

Projects

#	Project Name
1	Direct Homeownership Assistance
2	Acquisition
3	Cape Coral Caring Center
4	Shelter and Services for Domestic Violence Victims
5	Paratransit (Minibus)
6	Childcare Services
7	Utility Assistance
8	Services for the Deaf
9	Services for the Developmentally Disabled
10	Senior Services
11	Sidewalk Repair Program
12	Microenterprise Program
13	CDBG Program Administration

Table 58 – Project Information

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

In identifying priorities, the City uses a ranking system to determine needs as low, medium, high, or no need. In ranking needs within the community the City takes into consideration information from the Needs Assessment, Housing Market Analysis, citizen participation process, and agency consultation. The City assesses the amount of funding available and which activities can be funded within budget to address high priority needs.

The priority ranking system is as follows:

- High Priority: Activities determined as a critical need and will be funded during the

Consolidated Plan period.

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

There are various elements that produce obstacles to meeting need within the community. Addressing all housing, homeless, and community developments needs is a difficult task due to lack of funding. The City utilizes all possible resources and continues to seek leveraging sources to meet as many underserved needs. The current housing market and economic environment also serve as barriers to meeting needs. Housing values have increased tremendously limiting access to affordable housing for low income persons. Stagnant incomes add to the number of families and individuals needing access to services and many times the capacity to fund and implement existing or additional programs is limited. The City utilizes its CDBG funds to the fullest extent to assist in meeting underserved needs. Leveraging efforts with public and private entities are also made to supplement federal funds and increase the resources available to address community needs.

AP-38 Project Summary

Project Summary Information

1	Project Name	Direct Homeownership
	Target Area	City Wide
	Goals Supported	Homeowner Assistance
	Needs Addressed	Increase Access to Affordable Housing
	Funding	CDBG: \$300,000
	Description	The City will support the provision of decent housing and homeownership opportunities by providing direct financial assistance to low income homebuyers. The City will provide gap financing on a deferred loan basis to eligible applicants.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	This project will benefit 4 very-low, low, or moderate-income households.
	Location Description	City Wide
	Planned Activities	Direct financial assistance to homebuyers.
2	Project Name	Acquisition
	Target Area	City Wide
	Goals Supported	Acquisition
	Needs Addressed	Increase Access to Affordable Housing
	Funding	CDBG: \$106,202

	Description	Provide affordable housing opportunities through the acquisition of real property to support the development of affordable housing. Funds will be used to support development and increase the availability of permanent housing and improve affordability, particularly for LMI households, members of disadvantaged groups, and persons with disabilities.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	This project will benefit 92 very-low, low, and moderate-income households.
	Location Description	City Wide
	Planned Activities	Acquisition of real property.
3	Project Name	Cape Coral Caring Center
	Target Area	City Wide
	Goals Supported	Public Service Assistance
	Needs Addressed	Increase Access to Public Services
	Funding	CDBG: \$24,000
	Description	The City will support the provision of services, specifically meal services, to people experiencing homelessness, or in imminent threat of becoming homeless, and special needs populations.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	This project will benefit 2,850 very-low, low, and moderate-income households.
	Location Description	City Wide
	Planned Activities	Operations and management.
	Project Name	Shelter and Services for Domestic Violence Victims

4	Target Area	City Wide
	Goals Supported	Public Service Assistance
	Needs Addressed	Increase Access to Public Services
	Funding	CDBG: \$35,182
	Description	The City will support shelter services including abuse counseling and treatment for victims of domestic violence.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	This project will benefit 172 limited clientele persons assumed to be low-income.
	Location Description	Activities will take place at the Cape Coral Shelter. The address is confidential.
	Planned Activities	Operations and management.
5	Project Name	Paratransit (Minibus)
	Target Area	City Wide
	Goals Supported	Public Service Assistance
	Needs Addressed	Increase Access to Public Services
	Funding	CDBG: \$19,575
	Description	The City will provide fee assistance to low income and/or disabled persons to utilize the City's mini-bus paratransit program.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	This project will benefit 70 limited clientele persons assumed to be low income.
	Location Description	City Wide

	Planned Activities	Provide transportation subsidies for low-income persons and persons with disabilities.
6	Project Name	Childcare Services
	Target Area	City Wide
	Goals Supported	Public Service Assistance
	Needs Addressed	Increase Access to Public Services
	Funding	CDBG: \$12,864
	Description	Provide fee assistance for low income families participating in departmental daycare program.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	This project will benefit 28 very-low, low, and moderate-income households.
	Location Description	Activities will take place at 315 SE 2 nd Avenue, Cape Coral FL 33990
	Planned Activities	Provide subsidies for childcare.
7	Project Name	Utility Assistance
	Target Area	City Wide
	Goals Supported	Public Service Assistance
	Needs Addressed	Increase Access to Public Services
	Funding	CDBG: \$20,000
	Description	The City will provide emergency financial assistance to low-income persons with delinquent electric/water bills.
	Target Date	9/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	This project will benefit 60 very-low, low, and moderate-income households.
	Location Description	City Wide
	Planned Activities	Direct financial assistance to eligible households for utility arrears.
8	Project Name	Services for the Deaf
	Target Area	City Wide
	Goals Supported	Public Service Assistance
	Needs Addressed	Increase Access to Public Services
	Funding	CDBG: \$19,961
	Description	The City will support the provision of services to individuals with disabilities, specifically the hearing impaired.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	This project will benefit 7,000 limited clientele individuals assumed to be low-income.
	Location Description	City Wide
	Planned Activities	Operations and management.
9	Project Name	Services for the Developmentally Disabled
	Target Area	City Wide
	Goals Supported	Public Service Assistance
	Needs Addressed	Increase Access to Public Services
	Funding	CDBG: \$12,575
	Description	The City will support the provision of services to individuals with developmental disabilities.

	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	This project will benefit 3 limited clientele individuals assumed to be low-income.
	Location Description	City Wide
	Planned Activities	Operations management.
10	Project Name	Senior Services
	Target Area	City Wide
	Goals Supported	Public Service Assistance
	Needs Addressed	Increase Access to Public Services
	Funding	CDBG: \$17,502
	Description	The City will assist low income seniors participating in the volunteer grandparent and senior companion programs.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	This project will benefit 20 limited clientele individuals assumed to be low-income.
	Location Description	City Wide
	Planned Activities	Operations management.
11	Project Name	Sidewalk Repair Program
	Target Area	Census Tract 103.02 BG 2
	Goals Supported	Sidewalk Repair
	Needs Addressed	Improve Access to Public Facilities
	Funding	CDBG: \$255,000
	Description	The City will provide for and repair sidewalks in a primarily residential low

	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	This project will benefit 2,096 very-low, low, and moderate income households.
	Location Description	Census Tract 103.02 BG 2
	Planned Activities	Sidewalk construction and repair.
12	Project Name	Microenterprise Program
	Target Area	City Wide
	Goals Supported	Microenterprise
	Needs Addressed	Increase Economic Opportunity
	Funding	CDBG: \$39,321
	Description	Goodwill Industries of Southwest Florida will provide job training to low-income individuals and potential entrepreneurs.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	This project will benefit 24 low-income persons.
	Location Description	City Wide
	Planned Activities	Job Training.
13	Project Name	CDBG Program Administration
	Target Area	NA
	Goals Supported	Program Administration
	Needs Addressed	CDBG Program Administration
	Funding	CDBG: \$215,545

	Description	Funds will be used for the administration and implementation of the HUD CDBG program.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	NA
	Location Description	NA
	Planned Activities	Activities include staff salaries; financial responsibility; and preparation of HUD required documents such as the Consolidated Plan, Annual Action Plan, CAPER, and Analysis of Impediments.

AP-50 Geographic Distribution – 91.220(f)

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

The City of Cape Coral adheres to all program-specific eligibility requirements when allocating funds. Currently, HUD sets the low/moderate income exception threshold for the City of Cape Coral at 46.11%. The City of Cape Coral has 30 census block groups that meet the income threshold. However, the minority/low income populations are dispersed throughout the City in such that no one geographic area can meet HUD's jurisdiction requirements of low income or racial/ethnic minority concentration at this time.

The priorities in the allocation of the resources the City expects to receive would be located throughout the community (citywide). Only 30 census blocks qualify as meeting the low-moderate income criteria as provided in 24 CFR 570.208 (a), (1), (ii). If projects are funded which must meet area low-moderate income area benefit criteria, they will be in these block groups. These block groups will be amended from time to time as new data is provided HUD.

The primary distribution of the population benefiting from the grant assistance program will be city-wide, and in most cases extremely low, low, and moderate-income. Beneficiaries will also include the elderly, handicapped, or victims of domestic violence. The City's housing programs are concentrated on scattered sites throughout the City. The priority community development needs and public service locations will be throughout the City.

Geographic Distribution

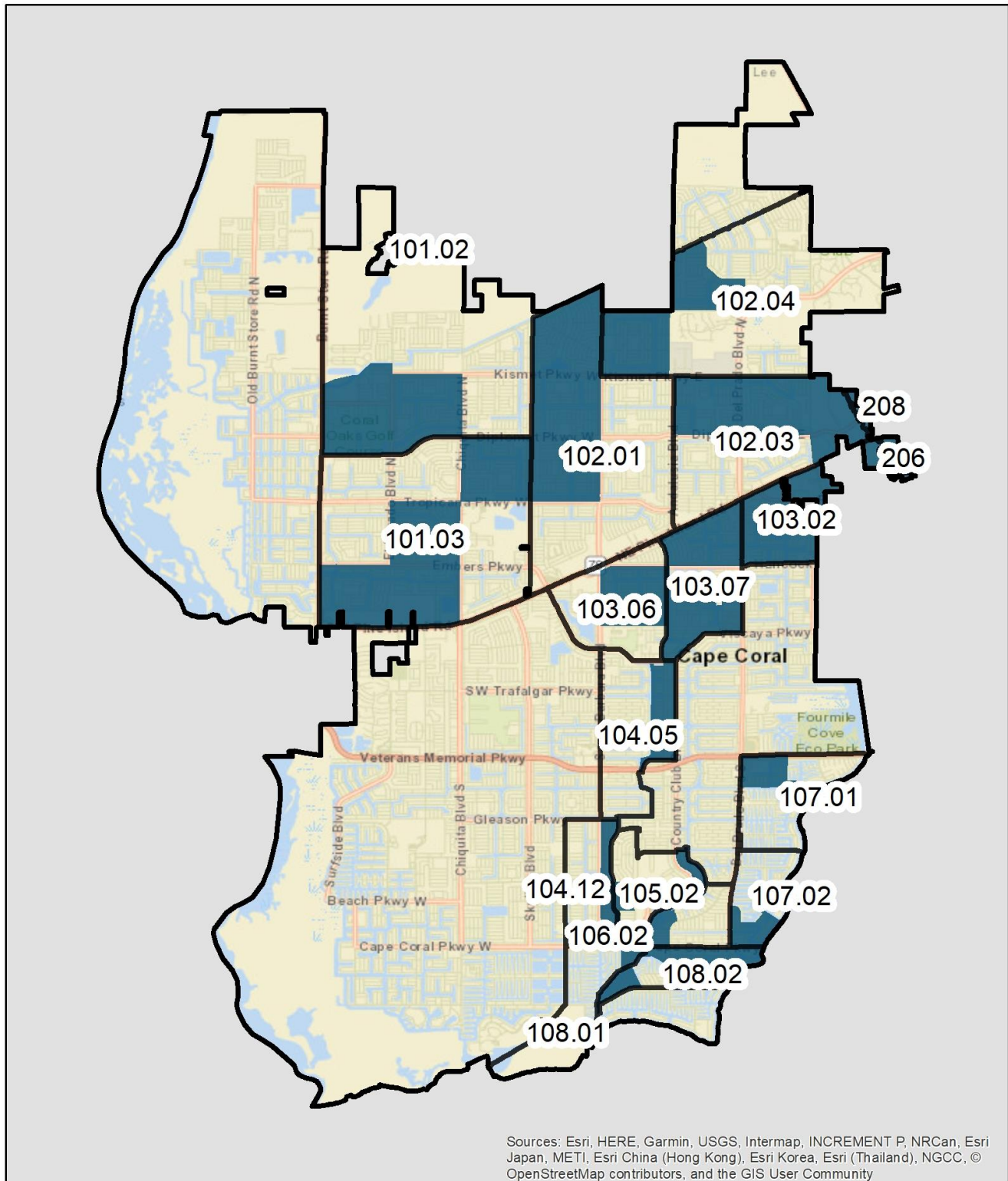
Target Area	Percentage of Funds
City of Cape Coral	100%

Table 59 - Geographic Distribution

Rationale for the priorities for allocating investments geographically.

The City adheres to all program-specific eligibility requirements when allocating funds. Funds are allocated on a priority need basis in neighborhoods that demonstrate compliance with HUD's low- to moderate-income criteria. The map on the following page identifies LMI census block groups in the City of Cape Coral.

Low-Mod Areas in Cape Coral (≥46.11%)



- Low-Mod Census Tracts
- Low-Mod Block Groups (≥46.11%)

5 2.5 0 Miles



Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

In PY 2020-21 the City of Cape Coral will support affordable housing through its CDBG program by funding activities including: direct financial assistance to homeowners and acquisition of land for the development of affordable housing units.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	96
Special-Needs	0
Total	96

Table 60 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	92
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	92

Table 61 - One Year Goals for Affordable Housing by Support Type

**Total does not match table above as this table does not include homeowner assistance activities.*

AP-60 Public Housing – 91.220(h)

Introduction

There are two public housing authorities that serve the City of Cape Coral – the Lee County Housing Authority (LCHA) and the Housing Authority of the City of Fort Myers (HACFM). There are no public housing developments located within the boundaries of the City however, Section 8 housing choice voucher holders are able to use their vouchers to rent units from private landlords in the City. Additionally, there are 12 senior rental housing units in the City that are subsidized under the Project Based Voucher Program.

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

The City of Cape Coral does not anticipate utilizing CDBG funds to address the needs of public housing. Public housing needs are addressed by the two housing authorities. During FY 2020-2021, the HACFM plans to undertake several new activities including project-based vouchers, conversion of public housing to tenant-based assistance, conversion of public housing to project-based assistance under the Rental Assistance Demonstration Program, mixed finance modernization or development, and designated housing for elderly and/or disabled families. The LCHA is also considering converting their public housing developments to tenant-based assistance.

The HACFM will continue to ensure that housing choice vouchers will be used to maintain the number of affordable and decent rental units in the private rental market and will apply for additional housing choice vouchers should funds become available through HUD. Additional goals included in HACFM's Annual PHA Plan include:

- Engaging the community to make affordable housing a citywide priority;
- Reducing the number of public housing vacancies;
- Increasing voucher utilization;
- Utilizing Rental Assistance Demonstration (RAD) program to convert public housing to project-based assistance; and
- Leveraging private and public funds including Low Income Housing Tax Credits to create new senior and multifamily housing opportunities.

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

The public housing authorities plan to undertake the following actions:

The Housing Authority of the City of Fort Myers offers an array of family self-sufficiency (FSS) and supportive service programs for clients receiving subsidized housing assistance. The family-self

sufficiency program is aimed at families who have a desire to achieve economic independence and self-reliance of government assistance programs. Clients living in public housing or who participate on the housing choice voucher program, qualify for the FSS program. While participating in the FSS program, participants work closely with the FSS Coordinator for a period up to five years. With the guidance of the FSS Coordinator, families identify and set goals that promote self-sufficiency. Self-sufficiency activities include but not limited to: obtaining and maintaining suitable employment, participating in employment related services such as resume writing, seek suitable employment, and attend life skills courses. FSS participants also attend financial literacy classes where they learn and become familiar with key objectives such as establishing credit, budgeting, savings, and loans.

Through the Senior Service Coordinator (SSC), HACFM provides case management and outreach services for elderly and individuals with disabilities who are age 55 or older. The SSC works closely with local non-profits, community and faith based organizations, & health providers (e.g. Family Health Centers, HOPE Healthcare, Medi-Care, Senior Friendship Centers, etc.) to provide in-home healthcare, preventative care, and chronic disease management services, all to assist and aid families desiring to live independently in their homes. The SSC aids with coordinating medical appointments, assisting with Medicaid/Medicare eligibility applications, Food stamp applications & recertification, transportation assistance, monthly shopping trips, and social service activities on and off-site.

As a HUD certified counseling agency, HACFM also offers a wide array of housing counseling services for HACFM clients but also clients in the entire Lee County area. Services include pre-purchase counseling, post-purchase counseling, monthly home buyers' education, foreclosure prevention & loss mitigation. The benefit to clients is that all housing counseling services are offered free of charge to all clients in need.

HACFM encourages public housing residents to become involved in management through the establishment of Resident Advisory Boards (RAB). Public housing residents and voucher holders also participate in seminars provided by community organizations to help them towards economic empowerment and homeownership.

Additionally, the City will continue to advise the public housing authorities of the availability of the City's affordable housing programs and provide referrals as necessary.

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

Not Applicable

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

Introduction

The City of Cape Coral is a partner of the Lee County Continuum of Care (CoC). The City solicits feedback from community-based organizations to guarantee that the City and CoC's goals align and are integrated into the appropriate plans. Providing consultation to the City, the Community Cooperative, Community Caring Center, and Invest in America's Veterans Foundation were asked to develop strategies and provide guidance on addressing needs of persons experiencing homelessness, including chronically homeless, families with children, veterans, and unaccompanied youth, in Cape Coral. The City of Cape Coral will continue participation with the Lee County CoC's efforts to prevent and end homelessness in the Cape Coral community. The City of Cape Coral is committed providing funding to increase permanent supportive housing opportunities and works to create a stronger network of providers of supportive and mainstream services to persons experiencing homelessness in the community.

The City of Cape Coral is not an ESG entitlement entity. The CoC is consulted about ESG funding decisions by the only ESG entitlement entity in the area, which is Lee County. Consultation includes allocation of ESG funded projects, along with the Point in Time Count (PIT), Housing Inventory Count (HIC), and System Performance Measure data, are monitored regularly by Lee County. The City of Cape Coral is represented on the CoC's Governing Board which is responsible for developing performance standards for and evaluation of outcomes of projects and activities assisted by ESG funds and developing policies and procedures for the operation and administration of HMIS. The HMIS Lead Agency for FL-603 – Ft. Myers, Cape Coral/Lee County CoC is the Lee County Board of County Commissioners and the CoC coordinates on a daily basis with Cape Coral and Ft. Myers through coordinated entry referrals, meetings, and other grant programs pertinent to preventing and ending homelessness.

The City recognizes the importance of supporting programs to increase access to affordable housing for access to public services for persons with special needs and incorporates United Cerebral Palsy of Southwest Florida, Deaf Service Center of Southwest Florida, City of Cape Coral Parks and Recreation, and Dr. Piper Center for Social Services to provide consultation to the City, ensuring persons with special needs are included in planning.

The respondents who completed the Cape Coral Community Needs Survey expressed a high need for shelters for persons experiencing homelessness and victims of domestic violence, gathering 63.64% of the high need category. Homelessness prevention activities such as rental assistance and rapid rehousing captured 61.36% of the high need category, scoring as the second most important need. In third, 58.43% of those who participated in the survey identified Outreach to Homeless Persons as a high need in their community. Respondents identified Housing for Special Needs Populations (including persons with HIV/AIDS, the elderly, and persons with disabilities)

as a high need category, with 59.55% supporting this need. To increase access to public services, the City has committed \$151,447 of CDBG to serve 2,000 residents with public service activities other than the Low/Moderate Income Housing Benefit.

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

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

The City of Cape Coral has an established partnership with the Lee County CoC and it supports its initiatives to implement and expand homeless outreach, assessments, and referrals to housing and services for persons experiencing homelessness in Cape Coral. Within the City's goals to decrease homelessness, Cape Coral will provide public service funding to agencies that provide homeless or homeless prevention services. The City of Cape Coral dedicates \$151,447 of CDBG dollars to increasing access to public service activities, which are public service activities other than low/moderate income housing benefits. Within this public services funding, the City intends to serve 2,000 persons.

Respondents who participated in the community needs survey identified outreach to persons experiencing homelessness as a high need.

Addressing the emergency shelter and transitional housing needs of homeless persons

Respondents of the community survey verbalized the importance of addressing needs for persons experiencing homelessness within the community. The community's feedback resulted in a large number of respondents expressing that there is a high need for shelters for homeless persons and victims of domestic violence. Transitional Housing scored much lower.

Although City of Cape Coral is not an ESG entitlement entity, the CoC is consulted about ESG-funded activities by Lee County, the only ESG entitlement entity in the area. The City of Cape Coral will participate to address emergency shelter and transitional housing needs through CoC, state, or local grant funding opportunities, when available. The City plans to improve the institutional structure by collaborating with the Lee County Department of Human Services and Lee County Homeless Coalition to best address availability of shelter and service resources for persons experiencing homelessness in Cape Coral.

Invest in America's Veterans Foundation receives \$5,000 of CDBG from the City of Cape Coral to provide emergency hotel vouchers to an estimated five veterans who are experiencing homelessness that income qualify for the program.

Helping homeless persons (especially chronically homeless individuals and families, families

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

The City of Cape Coral's strategy to decrease homelessness involves providing public service funding to agencies that provide homeless or homeless prevention services and providing funding to increase permanent supportive housing opportunities and work to create a stronger network of providers of supportive and mainstream services to homeless clients in Cape Coral. Feedback gathered from the community needs survey expressed importance of supportive housing programs for persons experiencing homelessness.

As part of the City's strategy to decrease homelessness in the City of Cape Coral, \$32,451 of CDBG funding is dedicated to support abuse counseling and treatment and providing shelter to victims of domestic violence. The City anticipates that the funded organization, Abuse Counseling and Treatment (ACT), will assist 170 persons through this project.

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

The City of Cape Coral's efforts to increase access to affordable housing include funding activities that expand the supply of affordable housing. Improving the condition of the current stock of housing that is affordable to households of lower incomes is also part of the strategy. Implementing weatherization, repair, and home rehabilitation programs assists the City to extend the life of the existing housing stock. The City also funds activities that leverage both public and private resources. To increase access to public services, the City invests in projects that provide supportive services to households with persons who have special needs and low-to-moderate households. The City supports efforts to increase access to affordable and permanent housing solutions. Community members who completed the community needs survey recognized Affordable Rental Housing as the number one high need for the community, with Special Needs Housing identified as the second highest need, and Affordable Homes for Purchase ranked as the third highest need by Cape Coral residents. The City is committed to supporting collaboration among direct service providers which will streamline processes, prevent duplication of services, and improve service delivery for special needs populations, as well as low to moderate income households.

City of Cape Coral residents provided feedback in the community needs survey to highlight the importance of public services. The top three public service needs identified by survey responses in the high need category are mental health services (77.53%), services for persons with disabilities (69.77%), and senior services (68.18%).

To address the City's desire to decrease homelessness, Cape Coral Caring Center receives \$20,845 of CDBG dollars from the City to provide resources such as a food pantry, bus passes, utility and prescription assistance to a projected 950 low-income residents in Cape Coral. Increasing access to public service activities promotes the City's plan to decrease homelessness and the City is dedicating \$17,156 of CDBG to supply emergency assistance to assist 19 low income persons with delinquent water/electric bills.

CDBG funding is directed to address Community Development, Housing, and Public Service needs in Cape Coral. During the last review of Cape Coral's publicly owned land stock, nine properties were identified and allotted for affordable housing. As part of the local CDBG distribution, \$39,321 is aimed at increasing economic opportunity among the City's residents.

Discussion

Based on the number of persons experiencing sheltered and unsheltered homelessness in the most recent Point In Time Count and Cape Coral residents whose household includes a person with a disability, there is a great need for housing and services to provide inclusive living opportunities for all of Cape Coral's residents. While the City earmarks funding to address the needs of special populations residing in the community, there are residents who would benefit from expanded services, supports, and access to housing that's affordable. As highlighted by the survey responses, Cape Coral residents realize that investing in public services and systems which improve the wellness of the community's most vulnerable residents will, in turn, improve the community as a whole.

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

Introduction:

Affordable housing is a growing concern at the federal, state and local levels. Housing affordability has also become an important public policy issue, as home ownership is viewed as being an important goal for both individual and social reasons. Housing prices, household incomes, and mortgage rates are the primary determinants of housing affordability.

The City of Cape Coral is aware of the effect that public policies have on the cost of housing, given the potential to dissuade development, maintenance or improvement of affordable housing. Government regulations including land use/zoning codes and building codes adopted by a jurisdiction have the potential to impact the cost of housing and limit the supply of affordable housing. The City of Cape Coral recognizes that there can be institutional, regulatory, or policy barriers to development and promotion of access to affordable housing. Some of these barriers are at the discretion of City policymakers, including the permitting, zoning, and housing & community development offices. The following barriers may impact the development of affordable housing:

- Development approvals process. The development approval process can be time- and resource-intensive, particularly for developers of affordable housing.
- Density restrictions. Depending on the maximum allowable density in any given zoning category, higher density housing developments may be prohibited. Higher density housing is typically able to absorb more income-restricted housing and still maintain profitability for the developer, in addition to naturally enhancing the availability of housing overall in the City.
- Parking and setback requirements. Depending on the restrictions of parking and setbacks in the local land use code and comprehensive plan, these requirements may prohibit development of affordable housing.
- Affordable housing accessible to transit. Low-income households are more likely to depend on public transportation as a means of mobility. A lack of affordable housing near public transportation networks places an inherent restriction on a family's ability to reasonably access housing.
- Not In My Back Yard (NIMBY) Syndrome. The social and financial stigma of affordable housing can lead to significant resistance from surrounding properties.

In the case of new construction, significant barriers to creating affordable housing are reductions in federal and state housing funds, the land costs, impact fees, zoning, and compliance with new

hurricane standards building codes. An additional significant barrier is the poor credit record of many low-and moderate-income households.

In the case of existing housing rehabilitation, the cost of upgrading to new construction codes is a barrier. Health Department regulations restrict expansion of existing septic systems and the Federal Emergency Management Agency (FEMA) restricts rehabilitations to existing structures beyond a certain value on properties located within 100-year Floodplain.

As a recipient of Community Development Block Grant (CDBG) entitlement funding from the US Department of Housing and Urban Development (HUD), the City of Cape Coral develops an Analysis of Impediments to Fair Housing Choice (AI) to identify impediments or barriers to affordable housing and fair housing choice, and create actions toward the resolution of the barriers. A 2019 partnership with Lee County and the City of Fort Myers produced a regional AI and identified the following jurisdictional specific impediments to affordable housing and fair housing choice and actions that can be implemented in federal grant program administration and other local government operations to resolve the identified barriers:

- Housing discrimination persists in the private market, according to complaints data received.
- Pattern of disparity continues to exist in private mortgage lending for racial and ethnic minorities.
- Limited public transit options and rising cost of transportation in general limit location options for many lower-income households.
- Fair Housing education, training and outreach programs are inadequate to meet the responsibility to affirmatively further fair housing throughout Lee County.
- An insufficient number of accessible housing units are available which meets the needs of persons with disabilities in the County.
- Neighborhood opposition to diversity in housing type.

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

To combat barriers to affordable housing, the City adopted an Affordable Housing Incentive Plan as part of their Local Housing Assistance Plan (LHAP). The LHAP is required to participate in the State Housing Initiatives Partnership (SHIP) program. The City also has an Affordable Housing

Advisory Committee (AHAC) in relation to its SHIP program. The AHAC is a citizens' advisory committee representing a collaboration of public, nonprofit and private agencies tasked with making recommendations to the City Council on affordable housing incentives. The advisory board must triennially review policies and procedures, ordinances, land development regulations and the comprehensive plan policies established and adopted by the City Council while making recommendations on specific actions or initiatives to encourage or facilitate affordable housing while protecting the property's ability to appreciate in value. The eleven (11) member AHAC routinely identifies barriers to affordable housing and strategies to remove such barriers.

The City of Cape Coral's Affordable Housing Incentive Plan contains the following five affordable housing incentives:

- The processing of approvals of development orders or permits for affordable housing projects is expedited to a greater degree than other projects.
- The establishment of a process which local government considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing.
- The modification of impact-fee requirements, including reduction or waiver of fees and alternative methods of fee payment for affordable housing.
- The reduction of parking and setback requirements for affordable housing (parking requirement only).
- The preparation of a printed inventory of locally owned public lands suitable for affordable housing.

City staff must report annually to the State of Florida any actions that increase the cost to develop single or multi-family housing. This analysis must include a dollar value of the increase of development including, but not limited to, increases in permit fees, increases in impact fees, introduction of new building standards, etc..

Additionally, the Housing Element of Cape Coral's Comprehensive Plan includes the goal of providing good quality housing in safe, clean neighborhoods, offering a broad choice of options in both type (single family and multi-family) and tenure (owner and renter occupied) to meet the needs of present and future residents of the City, regardless of age or income status. The objectives under this goal include:

Objective 1: Housing Availability. In conjunction with private sector, the City will provide the infrastructure needed to increase Cape Coral's housing stock to accommodate the expected

2025 and 2040 permanent populations, in accordance with the levels of service standards established in other elements of this Comprehensive Plan.

Objective 2: Housing Affordability. In accordance with S.163.3202 (1), F.S., the City will review and re-evaluate the City Codes to identify and revise those sections which restrict the development of affordable housing in the City.

Objective 3: Equal Opportunity. Through the Fair Housing Ordinance, the City shall assure that the Cape Coral housing market is open to all persons, regardless of age, race, sex, disability, or other legally prohibited designations by mitigating impediments to affordable housing and tracking/resolving complaints concerning housing discrimination reported to the City.

Objective 4: Special Housing Needs. In accordance with S.163.3202 (1), F.S., the City will maintain the Land Use and Development Code to enable the siting of group homes and foster care facilities in residential areas.

Objective 5: Housing Quality. The City will continue to maintain a high standard of quality for new and existing housing.

Objective 6: Displacement. The City shall maintain the adopted Residential Anti-displacement and Relocation Plan that is compatible with federal regulation and state statutes and shall amend said plan as necessary to reflect changes in federal and state requirements.

Objective 7: Historic Preservation. The City will continue to inventory historically significant and potentially historically significant structures in the City. When structures are identified, the City will explore alternatives to preserve them.

Objective 8: Housing Implementation. Pursuant to S.163.3202, F.S., the City will implement City Codes and regulations through enforcement activities to promote housing opportunities for City residents without sacrificing housing quality and affordability.

Objective 9: Pursuant to S. 163.3202 (1), F.S., the City will review annually the Land Development Code to evaluate provisions for the enforcement of land use regulations to protect the value of individual homes and properties and amend said regulations as necessary.

Objective 10: The City shall provide adequate sites for the housing needs of low-and moderate- income persons.

Further, the City of Cape Coral, in conjunction with the City of Fort Myers and Lee County, recently completed a Regional Analysis of Impediments to Fair Housing Choice. This document included a review of regulatory barriers in each jurisdiction and identified actions to remove or

ameliorate impediments to fair and affordable housing. This document can be found at www.capecoral.net/departments/community_development.

AP-85 Other Actions – 91.220(k)

Introduction:

This section of the Plan describes the specific actions the City will take to address the housing and community development needs of low- and moderate-income residents during PY 2020-2021 based on the strategies outlined in the five-year plan for reducing lead-based paint hazards, reducing poverty, developing institutional structure, and enhancing coordination between the public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

One of the main obstacles the City faces in meeting its goals is the limited resources available to address the priority needs identified in the Strategic Plan. The City will address this obstacle by working with existing partners and building new relationships to leverage non-federal funding in order to have a greater impact in the community. Specific to housing needs, the City's Analysis of Impediments to Fair Housing Choice (AI) identifies strategies to address barriers to fair housing choice. During the program year, the City will continue to implement the actions in the AI. The City will also continue to support agencies and organizations that assist in the development of small businesses and the provision of services for low- and moderate-income persons.

Actions planned to foster and maintain affordable housing

The City will continue to administer the owner-occupied rehabilitation program to preserve existing affordable housing in the community. Additionally, the City will support the creation of affordable units by subsidizing the cost of housing through programs that provide homebuyer assistance any by working with nonprofit housing providers and developers to develop rental housing and housing for ownership. The City will encourage the development of affordable housing by utilizing the incentives in the Local Housing Incentive Plan and through implementation of the strategies in the AI. During PY 2020-2021, the City will also utilize supplemental HUD funding received through the CDBG-CV program to assist individuals who were economically impacted by the COVID-19 pandemic and may be unstably housed.

Actions planned to reduce lead-based paint hazards

The City will follow the process outlined in the Lead Based Paint Hazard Policy for the implementation of its housing programs. The policy details the steps the City will take to address the acquisition and rehabilitation of housing units that were constructed pre-1978 and where lead-based paint could potentially be present. The actions planned include, determining if a property is exempt from the Lead Safe Housing Rule, notifying occupants of the housing units by providing lead-based hazard information, conducting a visual inspection of all painted surfaces to identify deteriorated paint, conducting paint stabilization and a clearance examination, if

necessary. The scope of work for each housing rehabilitation project (level of assistance) determines the City's approach to lead hazard evaluation and reduction.

Actions planned to reduce the number of poverty-level families

During PY 2020-2021, the City will continue to fund activities that serve families living below the poverty level and will support housing organizations, social services agencies, Lee County, the public housing authorities, and other key community stakeholders that operate programs that help participants work towards self-sufficiency. Some of the initiatives that the City will undertake include:

- Utilizing CDBG funding to support the Goodwill Southwest Florida Microenterprise Institute which helps emerging entrepreneurs with low- to moderate-income levels to start new ventures or grow an existing business.
- Offering economic incentives for new, expanding, or relocating companies including employment/hiring incentives, deferral of impact fees, infrastructure grants, and CRA Business and Development incentives.
- Both the Lee County Housing Authority (LCHA) and the Housing Authority of the City of Fort Myers (HACFM) will continue to participate in the Family Self Sufficiency (FSS) program to help public housing residents and voucher recipients become self-sufficient by providing supportive services including education, job training, job placement, and life managements kills. The HACFM also offers a Job Club which assists families with job searches, resume writing, and other job skill training services.
- The LCHA will continue to administer the Resident Opportunities Self Sufficiency (ROSS) program which links public housing residents with supportive services and resources through community partners. The ROSS Service Coordinator assists with job searches and resume writing and other computer services.
- Implement the strategies in the Local Housing Incentive Plan (LHIP) to encourage the development of both affordable rental and homeownership units.
- The City will continue to support its affordable housing programs through the Community Development Department to expand the supply of affordable housing and improve housing conditions. The Community Development Department will also coordinate with various partners including the Cape Coral Housing Development Corporation and the Habitat for Humanity of Lee and Hendry Counties to address affordable housing goals.

Actions planned to develop institutional structure

The City will utilize its network of public sector and nonprofit organizations to address the gaps identified in the institutional structure. During PY 2020-2021, the City expects to maximize

community resources when implementing the Action Plan and will take the following actions:

- Training and capacity building for non-profit organizations;
- Collaborating with the Lee County Department of Human Services and Lee County Homeless Coalition regarding availability of homeless services/shelter in Cape Coral;
- Monitoring to identify program inefficiencies, improve program performance, and ensure compliance with applicable regulations;
- Encouraging collaboration among agencies to eliminate duplicative services and better serve residents, especially low- and moderate-income households and special needs populations; and
- Reviewing internal policies, procedures and staffing of the CDBG program for efficiency and effectiveness.

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

The City will collaborate with various agencies, municipalities, and authorities to ensure the most effective system of delivering housing and services to residents. This includes coordinating with the Lee County Homeless Coalition, the two housing authorities that serve the City, affordable housing providers, and agencies that meet the needs of persons with disabilities, the elderly, and other special need populations. The Economic Development Office will continue to work closely with private industries to attract new businesses to the City and grow existing businesses.

Program Specific Requirements

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

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

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

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

Other CDBG Requirements

1. The amount of urgent need activities.	\$0
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