



LAKE COUNTY
FLORIDA

2021 Annual Action Plan

DRAFT FOR PUBLIC DISPLAY

Lake County Office of Housing & Human Services

2008 Classique Lane, P.O. Box 7800

Tavares, FL 32778

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Executive Summary

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

1. Introduction

The Lake County, Florida 2021 Annual Action Plan is mandated by federal law and regulations promulgated by the U.S. Department of Housing and Urban Development (HUD) for the County to receive federal funding for affordable housing and community development initiatives benefitting primarily low- and moderate-income persons. The Plans must be prepared and submitted to HUD on an annual basis and tie back to the Five-Year Consolidated Plan. This plan covers FY 2021 and describes the selected projects to be funded with Community Development Block Grant (CDBG) and HOME Partnership Program (HOME) funds.

This is the first year that Lake County qualified as a HOME grantee and updated the Five Year Plan earlier this year to reflect the use of HOME funding. Also, two new cities joined the Urban County: Fruitland Park and Mount Dora which brings to five (5) the number of participating jurisdictions.

The primary objective of the CDBG program is to develop viable urban communities by providing decent housing, a suitable living environment, and economic opportunities, principally for persons of low- and moderate-income levels. Funds can be used for a wide array of activities, including housing rehabilitation, homeownership assistance, lead-based paint detection and removal, construction or rehabilitation of public facilities and infrastructure, removal of architectural barriers, public services, rehabilitation of commercial or industrial buildings, and loans or grants to businesses. The primary objective of the HOME program is to construct, rehabilitate and otherwise increase access and availability of affordable housing for low- and moderate-income residents.

Lake County anticipates receiving the following grant amounts in fiscal year 2021:

- FY 2021 CDBG: \$1,513,925
- FY 2021 HOME: \$568,429

The fiscal year for the federal grants programs runs October 1 to September 30 each year.

2. Summarize the objectives and outcomes identified in the Plan

There are several identified priorities identified into the Consolidated Plan associated with the 2021 Annual Action Plan. The 2021 projects assist in meeting the identified priority needs:

- Increase supply and access to and quality of affordable housing
- Improve public infrastructure and facilities
- Provide public services
- Provide fair housing education and services
- Planning and administration.

3. Evaluation of past performance

The following information was presented in the 2019 Comprehensive Annual Performance and Evaluation Report (CAPER), the most recently available CAPER approved by HUD

During PY2019, Lake County utilized its CDBG resources in support of low- and moderate-income persons and households throughout the Urban County and partner communities to improve the quality of life in Lake County. The County had several goals that were funded during PY2019:

1. Improve the quality of life – The County worked with Urban County partners to do street improvements,
2. Public Services – The County used CDBG funds to support a community healthcare worker to assist persons with language barriers and other high risk populations’ access mainstream resources for the primary benefit of health and wellness.
3. Housing Improvements – The County utilized CDBG funds to support a case manager for permanent supportive housing residents

There were a total of 1,071 households assisted with CDBG funds (882 identify as White, 169 as Black or African American, 4 as Asian, 1 as American Indian or American Native. Of these households, 225 identify as Hispanic). There were no HOME beneficiaries in FY 2019 as the County only became a HOME grantee in 2021.

4. Summary of Citizen Participation Process and consultation process

The County’s goal for citizen and resident participation is to ensure broad participation of County residents; housing and other service providers; County departments; nonprofit organizations; local economic development groups; and other stakeholders in the planning and implementation of community development and housing programs. The County’s Citizen Participation Plan (CPP) supports that goal by providing residents meaningful information about the document’s contents, and ways to comment on and participate in the creation of the document. The process for the 2021 Plan was to engage with stakeholder agencies, to hold a public meeting, a 30-day display, and a second public meeting.

A first public hearing was held on April 1, 2021. A second hearing is planned for June 17, 2021. Notice of these hearings is distributed to a wide range of stakeholders such as housing and service providers serving vulnerable populations including those experiencing homelessness, who are food insecure, in need of health services and other needs..

5. Summary of public comments

[This section to be updated once the process is complete.]

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

[This section to be updated once the process is complete.]

7. Summary

[This section to be updated once the process is complete.]

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

Agency Role	Name	Department/Agency
CDBG Administrator	LAKE COUNTY	Office of Housing & Human Services
HOME Administrator	LAKE COUNTY	Office of Housing & Human Services

Table 1 – Responsible Agencies

Narrative (optional)

The lead agency for the Consolidated Plan is the Lake County Office of Housing and Human Services, which administers the CDBG program and Florida’s SHIP Housing program.

Consolidated Plan Public Contact Information

Rene Bass, Human Services Coordinator
Office of Housing and Human Services
2008 Classique Lane, PO Box 7800
Tavares, FL 32778
352-742-6535
rbass@lakecountyfl.gov

AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

This section outlines the consultation process utilized in the development of the 2021 Annual Action Plan.

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 Lake County Office of Housing and Human Services division is comprised of two departments – Health and Human Services and Housing and Community Development. The Lake County Housing Agency, which is part of this division, administers the Housing Choice Voucher program. Staff from both departments coordinate with service providers throughout the County. Lake County is a member of the Continuum of Care, whose clients are often referred to various governmental agencies, health and mental health services, food assistance, and many other types of service providers.

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.

Lake County Housing and Community Development (LCHCD) works in collaboration with the Mid Florida Homeless Coalition (MFHC) to ensure that all federal and State funds available for homelessness are used to address highest priority needs of the chronically homeless, homeless families, children aging out of foster care, homeless veterans and domestic violence victims who become homeless. Residents in need of assistance can call 2-1-1 for information and referrals to services.

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

LCHCD works in collaboration with MFHC to ensure that all federal and State funds available for homelessness are used to address highest priority needs of the chronically homeless. The MFHC is charged with the responsibility of preparing the County's homeless strategy and the Lead agency for

the continuum of care. The members of the MFHC meet monthly to discuss and strategize with each member and all the other social service agencies in the region.

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

1	Agency/Group/Organization	LifeStream Behavioral Center
	Agency/Group/Organization Type	Services - Housing Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The agency participated in a public meeting.
2	Agency/Group/Organization	FL-520 Mid Florida Homeless Coalition
	Agency/Group/Organization Type	Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The agency participated in a public meeting.
3	Agency/Group/Organization	LAKE COUNTY COMMUNITY HEALTH CARE WORKER PROGRAM

	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The agency participated in a public meeting.
4	Agency/Group/Organization	Living Message Church
	Agency/Group/Organization Type	Services - Housing Faith based agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The agency participated in a public meeting.

Table 2 – Agencies, groups, organizations who participated

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

There were no agency types purposefully not consulted.

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?
2020-2024 Consolidated Plan	Lake County	The 2021 AP is in alignment with the Consolidated Plan.

Table 3 – Other local / regional / federal planning efforts

AP-12 Participation – 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

The County's goal for citizen and resident participation is to ensure broad participation of County residents; housing and other service providers; County departments; nonprofit organizations; neighborhood economic development groups; and other stakeholders in the planning and implementation of community development and housing programs. The County's Citizen Participation Plan (CPP) supports that goal by providing residents meaningful information about the document's contents, and ways to comment on and participate in the creation of the document. The outreach process for the current Annual Plan included stakeholder outreach and two public meetings.

A first public hearing was held on April 1, 2021. A second hearing is planned for June 17, 2021. Notice of these hearings is distributed to a wide range of stakeholders such as housing and service providers serving vulnerable populations including those experiencing homelessness, who are food insecure, in need of health services and other needs.

[The table below will be updated once the process is complete.]

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	Newspaper Ad	Non-targeted/broad community	NA	NA	NA	
2	Public Meeting	Non-targeted/broad community	There were attendees from four agencies that provided comments.	Stakeholders reiterated the need for affordable housing, housing for those experiencing homelessness, and public services for vulnerable residents. Stakeholders reported that Covid-19 is still impacting the community in various ways including increasing the need for affordable housing, economic opportunities and services.		

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

This section provides an overview of the funding expected in the 2021 program year.

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	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,513,925	0	0	1,513,925	4,541,775	The expected amount remaining is three times the 2021 allocation.

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: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	568,429	0	0	568,429	1,705,287	The expected amount remaining is three times the 2021 allocation.

Table 5 - 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 County does not require all sub-recipients to provide matching funds. However, sub-recipients typically have additional funding sources and fund-raising activities that allows their agencies and organizations to effectively leverage federal funds awarded. In addition to CDBG funds, the County also has SHIP funds from the state of Florida will be used in the development and rehabilitation of affordable housing.

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

For 2021, the County will use County-owned land to replace the Astor Library as part of a multi-year project. The land is located in a County park and the new facility will be situated in the park.

In the rare instances in which the County acquires parcels adequate in size and location for development, a process has been established to evaluate the suitability for improvement. If the acquired property does not meet the County's need it shall initially be offered to the municipalities, non-profit developers and finally offered to the public as surplus land.

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	Improve and Increase supply of affordable housing	2020	2024	Affordable Housing		Increase Supply and Access To and Quality of Affordable Housing		Rental units constructed: 11 Household Housing Unit
2	Improve Infrastructure and Public Facilities	2020	2024	Non-Housing Community Development		Improve Public Infrastructure and Facilities		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 6650 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 8 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Provide public services including homelessness	2020	2024	Homeless Non-Housing Community Development		Provide Public Services		Public service activities for Low/Moderate Income Housing Benefit: 8 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 490 persons Assisted
4	Planning and Administration	2020	2024	Administration		Planning and Administration		Other: 2 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Improve and Increase supply of affordable housing
	Goal Description	Creation/preservation of affordable housing through rehabilitation and new construction and homeownership opportunities.
2	Goal Name	Improve Infrastructure and Public Facilities
	Goal Description	Improvements to infrastructure and public facilities that serve low- and moderate-income clientele and/or are located in low- and moderate-income areas.
3	Goal Name	Provide public services including homelessness
	Goal Description	Provision of public services to low- and moderate-income clientele including persons experiencing homelessness by providing services and facilities to address these needs.
4	Goal Name	Planning and Administration
	Goal Description	Administration and planning conducted to operate the CDBG and HOME programs successfully.

Projects

AP-35 Projects – 91.220(d)

Introduction

The following projects will be funded with CDBG and HOME funds in FY2021.

Projects

#	Project Name
1	Fruitland Park - Patricia Ave Water Line Replacement
2	HOPE House Shelter
3	Mt. Dora 20th Ave Extension
4	Leesburg - Pine Street Improvements
5	Astor Library
6	Community Health Worker
7	Administration
8	CHDO Set-Aside
9	Housing Development

Table 7 - Project Information

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

Not all of the housing and community development needs identified in this plan can be addressed over the next year, due primarily to the limited resources available. Therefore, the County has established priorities to ensure that scarce funds are directed to the most pressing needs. The selection of non-housing community development priorities within income-eligible areas reflects the County's desire to create appreciable and lasting living environment improvements. To overcome obstacles in addressing underserved needs, the County will continue to support and partner with local service providers to meet the needs of the community given the limited resources.

AP-38 Project Summary

Project Summary Information

1	Project Name	Fruitland Park - Patricia Ave Water Line Replacement
	Target Area	County-wide
	Goals Supported	Improve Infrastructure and Public Facilities
	Needs Addressed	Improve Public Infrastructure and Facilities
	Funding	CDBG: \$140,400
	Description	Proposed new waterline will replace an old galvanized and PVC line currently running through the back yards of homes. Work will include construction of the water main and relocation and connection of water services for 57 housing units, and the relocation of the meters. Improvement of the service lines to the fire hydrants. The new 6" line would run from Shiloh to Lewis Street.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	100 people
	Location Description	Patricia Avenue in Fruitland Park; CT 304.05 BG 1
	Planned Activities	Work will include construction of the water main and relocation and connection of water services for 57 housing units, and the relocation of the meters. Improvement of the service lines to the fire hydrants. The new 6" line would run from Shiloh to Lewis Street.
2	Project Name	HOPE House Shelter
	Target Area	County-wide
	Goals Supported	Provide public services including homelessness
	Needs Addressed	Provide Public Services
	Funding	CDBG: \$120,000
	Description	Hope House serves 8 men in a limited -time shelter and provides case management, counseling and behavioral health assessments, vocational training and other services. Funds support staff that also provide services to the Open Door walk in facility
	Target Date	9/30/2022

	Estimate the number and type of families that will benefit from the proposed activities	8 individual men experiencing homelessness for Permanent Supportive Housing and 490 homeless persons who access Open Door services.
	Location Description	
	Planned Activities	Hope House serves 8 men in a limited -time shelter and provides case management, counseling and behavioral health assessments, vocational training and other services. Funds support staff that also provide services to the Open Door walk in facility
3	Project Name	Mt. Dora 20th Ave Extension
	Target Area	County-wide
	Goals Supported	Improve and Increase supply of affordable housing
	Needs Addressed	Increase Supply and Access To and Quality of Affordable Housing
	Funding	CDBG: \$372,064
	Description	Homes in Partnership, Inc., a community based non-profit and CHDO will construct 8 units of affordable housing on a 2 acre parcel on the north side of the proposed 20th Ave. Extension. Homes will be affordable to low- and moderate-income families who will also earn sweat equity through the Mutual Self-Help process.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	8 low- and moderate-income households up to 80% AMI
	Location Description	20th Avenue from Donnelly to Grandview
	Planned Activities	Homes in Partnership, Inc., a community based non-profit and CHDO will construct 8 units of affordable housing on a 2 acre parcel on the north side of the proposed 20th Ave. Extension. Homes will be affordable to low- and moderate-income families who will also earn sweat equity through the Mutual Self-Help process. This project will complete the proposed 20th Ave Extension to assist with building infrastructure for the new units.
4	Project Name	Leesburg - Pine Street Improvements
	Target Area	County-wide
	Goals Supported	Improve Infrastructure and Public Facilities
	Needs Addressed	Improve Public Infrastructure and Facilities

	Funding	CDBG: \$71,587
	Description	The City of Leesburg in partnership with the Leesburg Community Development Corporation is planning to design and construct a parking lot to increase job opportunities for the low income residents in the area. The targeted area (Pine Street Business District) was once a thriving African American Business District employing residents in the area during the 1940s, 50s, 60s, and early 1970s. However, the Business District has suffered tremendously from high unemployment rates, poverty and the lack of job opportunities. The proposed 69 space parking lot will allow motorist to take advantage of the entertainment opportunities, therefore increasing a need for local business to create more jobs to handle to increase demand. This project will focus on creating jobs for the low income residents in the area.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	6,550 people
	Location Description	Census tract 306.02
	Planned Activities	The City of Leesburg in partnership with the Leesburg Community Development Corporation is planning to design and construct a parking lot to increase job opportunities for the low income residents in the area.
5	Project Name	Astor Library
	Target Area	County-wide
	Goals Supported	Improve Infrastructure and Public Facilities
	Needs Addressed	Improve Public Infrastructure and Facilities
	Funding	CDBG: \$400,000
	Description	The library in Astor must be replaced. The modular units presently in use are very deteriorated. A new library will be constructed. The County is committing \$400,000 for each of three years, 2020, 2021 and 2022. The Public notice included this multiyear commitment.
	Target Date	9/30/2022

	Estimate the number and type of families that will benefit from the proposed activities	3,585 people
	Location Description	Astor Library, CT 301.02 BG 1-3
	Planned Activities	This is a multi-year project that involves demolition of the current Astor Library and reconstruction of a new library as the current library is not suitable for rehabilitation.
6	Project Name	Community Health Worker
	Target Area	County-wide
	Goals Supported	Provide public services including homelessness
	Needs Addressed	Provide Public Services
	Funding	CDBG: \$107,089
	Description	Provide support for a community healthcare outreach worker to provide assistance to high risk families and families with language barriers in accessing healthcare, financial, and food assistance.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 1,000 people will be assisted.
	Location Description	Countywide
	Planned Activities	Provide public services to vulnerable residents to meet their health care needs by funding a Community Health Worker.
7	Project Name	Administration
	Target Area	County-wide
	Goals Supported	Planning and Administration
	Needs Addressed	Planning and Administration
	Funding	CDBG: \$302,785 HOME: \$56,842
	Description	Administration of federal CDBG and HOME programs.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	

	Location Description	Countywide
	Planned Activities	Administration of federal CDBG and HOME programs.
8	Project Name	CHDO Set-Aside
	Target Area	County-wide
	Goals Supported	Improve and Increase supply of affordable housing
	Needs Addressed	Increase Supply and Access To and Quality of Affordable Housing
	Funding	HOME: \$85,265
	Description	This CHDO set-aside is required by all HOME grantees.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 1 housing unit – exact measure to be determined based on selection of CHDO Project
	Location Description	
	Planned Activities	This CHDO set-aside is required by all HOME grantees.
9	Project Name	Housing Development
	Target Area	County-wide
	Goals Supported	Improve and Increase supply of affordable housing
	Needs Addressed	Increase Supply and Access To and Quality of Affordable Housing
	Funding	HOME: \$426,322
	Description	Future development of affordable rental units.
	Target Date	2/28/2023
	Estimate the number and type of families that will benefit from the proposed activities	Estimate: 10 low- and moderate-income households up to 80% AMI exact measure to be determined based on selection of CHDO Project
	Location Description	Location TBD
	Planned Activities	Future development of affordable rental or homeownership units.

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

There are no geographic target areas identified; funds will be invested throughout the Urban County.

Geographic Distribution

Target Area	Percentage of Funds
Urban County	100%

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Not all of the housing and community development needs identified in this plan can be addressed over the next year, due primarily to the limited resources available. Therefore, the County has established priorities to ensure that scarce funds are directed to the most pressing needs. The selection of non-housing community development priorities within income-eligible areas reflects the County's desire to create appreciable and lasting living environment improvements.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	11
Special-Needs	0
Total	11

Table 9 - 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	11
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	11

Table 10 - One Year Goals for Affordable Housing by Support Type

AP-60 Public Housing – 91.220(h)

Introduction

This section describes public housing in the jurisdiction.

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

There are no public housing units in the Urban County.

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

Not applicable.

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

Not applicable.

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

Introduction

This section addresses homelessness and other special needs activities.

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 CoC continues to recruit nonprofit and faith based organizations, health care agencies and appropriate government agencies into the CoC network of service providers. The CoC utilized a Coordinated Entry process to access the needs of persons who are experiencing homelessness or who are at risk of homelessness. The United Way of Lake County operates 2-1-1, which is a free hotline that operate 24/7/365 and provides confidential support for persons to find the health and human service program that are needed. For example, callers can learn about:

- **Basic human needs services:** food banks, shelters, clothing, financial aid, and utility assistance
- **Physical and mental health services:** healthcare, Medicaid, Medicare, prenatal care, children's health insurance, crisis intervention, support groups, counseling, drug and alcohol treatment, intervention/rehabilitation
- **Older Adult Services:** adult day care, Meals on Wheels, respite care, home health care, transportation, nutrition, senior centers
- **Employment and Income Services:** support, job training, job search, education, public assistance
- **Children, Youth and Family Childcare Services:** after-school programs, family resource centers, camps/recreation programs, mentoring, tutoring, protective services
- **Volunteering:** opportunities to volunteer and to donate
- **Community/Government:** times, locations of city council meetings; information about community events; how to contact government offices and official
- **Events/Occurrences:** updates about emergency situations (ex. power outages and community-wide issues)

The CoC and various service agencies also participate in the annual Point in Time Count and will assess the needs of sheltered and unsheltered persons during that time.

Additionally, agencies such as the Mid-Florida Homeless Coalition, which covers four counties including Lake, keeps an updated by-name list to maintain contact with and reach out to persons in need.

Addressing the emergency shelter and transitional housing needs of homeless persons

While there are several agencies that strive to meet the needs of persons experiencing homelessness, there is a lack of funding and resources to fully meet the needs of the community. Several stakeholder organizations reported on plans that in in development phases to better meet the needs of persons who are unstably housed including the development of a one-stop-shop center and a Rapid Rehousing style pilot program with a dedicated local funding stream that would place persons directly into permanent housing. While these are plans that are under development and have not yet been implemented, it underscores the commitment of area service providers in addressing and meeting the needs of persons and households experiencing homelessness.

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

The CoC models their strategy after Home Together, the federal strategic plan to prevent and end homelessness. The Mid Florida Homeless Coalition homeless service system effectively provides services, support and housing to all sub-populations within Citrus, Hernando, Lake and Sumter's homeless community. The primary focus is on moving individuals and families out of homelessness. The ultimate goal of the CoC is to create a homeless service system that achieves reduction in new instances of, length of, and returns to homelessness and meets the varying needs of homeless sub-populations such as unaccompanied youth, veterans and families with children.

The CoC implements best practices outlined in the Federal Strategic Plan to Prevent and End Homelessness, such as Rapid Rehousing. The RRH program is an effective tool which allows the CoC to help persons experiencing homelessness make the transition to permanent housing. The CoC is actively working on improving the RRH program by utilizing data and determining strategies to better rehouse families with children within 30 days. The CoC also has a goal to reduce the length of time persons remain homeless. This will allow the CoC to ensure homelessness is rare, brief and non-recurring for all populations.

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

The CoC outlined in their 2019 Strategic Plan how they will begin to address first time homelessness in the community. Utilizing data, the CoC will track risk factors, such as legal matters, special housing needs, risky behaviors, substance abuse, mental health, criminal activity; language barriers; landlord tenant issues, credit history & budgeting, VI-SPDAT, and HMIS. This information will be used to create strategies and trainings to reduce first time homelessness.

The community also works with several faith-based organizations and churches provide emergency food and financial assistance while Community Legal Services provides representation in eviction, foreclosures, and public housing proceedings. Lake County Housing Agency provides rental and utility deposit assistance, including relocation and motel/hotel placement. As described in other sections of the Consolidated Plan, there are several workforce training programs and centers located in the County including Lake Tech.

The Lake County Office of Housing and Human Services is available to assist residents in need by directing residents to services such as TANF, SNAP, Medicaid and referrals to agencies providing rental/utility assistance.

The Lake County School Board connects families with community services to prevent homelessness, provides breakfast and weekend backpack meals for homeless students identified at the beginning of the school year and the United Way of Lake County provides unity between local resources and Lake residents.

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

Introduction:

The following describes actions planned to remove or ameliorate barriers to affordable housing

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 assist in reducing barriers to affordable housing, the County have implemented various programs targeted towards low- and moderate-income households. For example, the County funds and promotes homeownership opportunities, housing rehabilitation to bring units up to code, and reduced lead-paint hazards. These programs also assisted in eliminating barriers to affordable housing by providing economic opportunities and minimizing overall household expenses.

Additionally, the County has been providing technical assistance to several local non-profit developers to become certified as a Community Based Development Organization (CBDO) such that CDBG funds could be used to in new affordable housing construction projects. The County, as a new HOME recipient, will also be working with local agencies to achieve the CHDO designation.

Lastly, the County will be working toward implementation of the action items described in the Analysis of Impediments to Fair Housing (AI). The AI identified a lack of affordable rental units and proposed the creation of a Community Land Trust, to develop an action plan for affordable housing in Opportunity Zones and eliminate the collection of impact fees for Accessory Dwelling Units.

AP-85 Other Actions – 91.220(k)

Introduction:

There are various elements that produce obstacles to meeting needs within the community. Addressing all housing, homeless, and community development needs is an impossible task due to restricted funding. However, the County utilizes all possible resources and continues to seek leveraging sources to meet as many underserved needs as possible. The current housing market and economic environment also serve as barriers to meeting needs. The lack of high wage jobs adds 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 County and its Urban County Partners will continue to utilize CDBG funds to the fullest extent to assist in meeting underserved needs. Leveraging efforts with public and private funding agencies will also be made to supplement federal funds and increase the resources available to address community needs.

Actions planned to address obstacles to meeting underserved needs

The major obstacle to meeting underserved needs is inadequate resources. The jurisdiction receives Supportive Housing Program funds, Federal Emergency Management Agency (FEMA) funds and financial resources from the Florida State Department of Children and Families to assist Lake County residents with rent and utility assistance. These funding sources can only address a small portion of the homeless needs in the County. With dramatic cuts in state funding and decreases in private donations, local non-profit homeless service providers are having a difficult time meeting the needs of the growing homeless population. In addition, programmatic requirements for other HUD competitive grants do not always coincide with determined local needs. The impacts of the Covid-19 pandemic further exacerbate the issues as the demand for assistance significantly exceeds the supply of resources.

However, Lake County continues to work with agencies to build support and advocacy for needy populations and areas that are underserved. The County will continue to focus the funding efforts on populations and areas of high need.

Actions planned to foster and maintain affordable housing

Lake County continues to foster and maintain relationships with non-profits and developers to increase affordable housing opportunities. The County utilizes SHIP funds to assist in the development of new affordable housing and to rehabilitate existing homeowner housing for low- and moderate-income households. The County is also providing technical assistance to two local

groups to become designated Community Based Development Organizations (CBDO) to develop affordable housing and as a step in becoming a CHDO, which is important as Lake County became a HOME entitlement grantee in 2021.

Actions planned to reduce lead-based paint hazards

Lake County consults with the Lake County Health Department to review lead data, educate the public and mitigate housing units in which lead has been found. All children eligible for Medicaid and All Kids insurance are required to have a blood lead test beginning at six months of age, even if they live in a low-risk ZIP code. If a child's blood test reveals high lead blood levels, then the case is referred to the Childhood Lead Poisoning Prevention Program. Staff will follow state and program guidelines to conduct lead investigations for referred children. If the home that the child lives in was built in 1978 or prior, an inspector certified in lead paint assessment completes the testing for the presence of lead and provides the homeowner with the EPA Lead Awareness brochure. To date, none of the housing projects in Lake County have tested positive for lead.

Actions planned to reduce the number of poverty-level families

Poverty is a function of income, which is related to education, job training and employment. The County has developed several approaches to addressing poverty issues, focusing on employment opportunities and job training, as well as youth development. CDBG funds have been allocated to programs and facilities that support job training and pro-active youth development.

The County continues to support homelessness prevention activities, to preserve and improve affordable housing options, and to support job training and youth and adult employment. Additionally, there are many organizations and agencies that are part of the institutional delivery system that provide emergency food assistance, emergency financial assistance, legal assistance for evictions and foreclosures, rental and utility deposit assistance, workforce development activities including building hard and soft skills, retraining programs for persons with disabilities, utility assistance, homelessness prevention services, healthcare and outreach services for veterans and case management, emergency sheltering and substance abuse treatment programs.

Actions planned to develop institutional structure

Lake County coordinates with various public, private, and non-profit agencies in carrying out its activities. Collaboration between local, county, and state agencies is important in successfully carrying out the goals and objectives identified in the Consolidated Plan and addressing community needs. It

is essential that the County and Urban Partners foster and maintain partnerships with other public and private agencies for the successful delivery of its housing and community development programs.

Private entities can effectively support the delivery of programs and services by offering additional resources that can be leveraged to supplement existing services or fill in gaps. Lake County and the Urban County Partner cities continue to seek additional funding sources for housing and community development activities when possible.

Several steps are taken to ensure coordination between public and private housing and social service agencies during the program year. Each of these steps will help facilitate information exchange between the County, cities, and those providing public services. A technical assistance workshop is held at the beginning of each grant year to educate non-profit agencies on the grant funds, application process, eligible uses, and additional requirements when utilizing these funds and long-term conditions of their use.

Lake County's housing and community development plan is carried out through a combination of public, private, and non-profit organizations, many of which participate in the citizen participation process.

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

Several steps are taken to ensure coordination between public and private housing and social service agencies during the program year. Each of these steps will help facilitate information exchange among the County, cities, and those providing public services. A technical assistance workshop is held at the beginning of each grant year to educate the County's Urban County Partners on the grant funds, application process, eligible uses, and additional requirements when utilizing these funds and long-term conditions on their use.

Additionally, the County's Human Services grant program collaborates and coordinates with Housing and Community Development to identify the self-sufficiency areas most in need so that public funds can be targeted by the County's non-profits to assist those most in need.

Program Specific Requirements

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

Introduction:

The following outlines CDBG-specific requirements.

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	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(l)(2)

1. *A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:*

No forms of investment will be used outside of those activities listed in 24 CFR 92.

2. *A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:*

Lake County is a new grantee and has not yet established its policies and procedures. HOME funds for homebuyer activities if undertaken would require either a resale or recapture provision. Recapture would allow the county to recover funds invested in the property, or some portion thereof, upon sale of the property. A resale restriction would require that another lower income buyer is found and that the sale price is affordable while compensating the seller adequately.

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

Again, Lake county is a new HOME grantee and policies have not yet been established.

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

The County will not use HOME funds to refinance existing debt secured by multifamily housing previously funded with HOME funds as there was no previous HOME funding to invest..